

## SUCCESSFUL *Letter Writing*





SUCCESSFUL  
*Letter Writing*

BUSINESS AND PERSONAL

By  
Nels and Aline Hower



---

DOUBLEDAY, DORAN & COMPANY, INC.

*New York*

1939

PRINTED AT THE *Country Life Press*, GARDEN CITY, N. Y., U. S. A.

COPYRIGHT, 1938  
BY DOUBLEDAY, DORAN & COMPANY, INC.  
ALL RIGHTS RESERVED

CL

*To*  
*Our Courageous Mother*  
ELLA C. HOWER  
*This Book Is Gratefully*  
*Dedicated.*



## Foreword

**IF** A letter is friendly and intelligent, it complies with all the good rules ever made. The twenty-one lessons in this book show step by step how to put warmth and effectiveness into letters.

The lessons are the result of many years of letter counseling work for over two hundred large and small firms. Again and again these lessons have been revised and tested in group meetings in firms; classes at Washington University, Jefferson College, the St. Louis Chapter, American Institute of Banking; and in letter-writing clinics attended by thousands of executives, correspondents, and secretaries in many cities, always with happy results. Sales and collections have increased and complaints have diminished.

Grateful acknowledgment is made for the help freely given by clients, executives, correspondents, secretaries, and students. Particular thanks are due Miss Catherine Obert for her painstaking help in revising the lessons and testing and arranging the exercises.

If we could, we would write in red letters a foot high—**NO RULE OR TECHNICAL POINT ON LETTER WRITING** is worth an argument, or unfriendly feeling, or irritation of any kind. **PEACE IN THE BUSINESS FAMILY** is of first importance.

In the earnest hope that they will make letter writing more fascinating than ever before, we submit these lessons.

N. and A. H.

*St. Louis*

*January, 1938*

# Contents

LESSON 1	
Getting Under Way	<i>1</i>
LESSON 2	
Reader Analysis	<i>14</i>
LESSON 3	
The Inductive and Deductive Approaches	<i>26</i>
LESSON 4	
Sentences and Paragraphs	<i>40</i>
LESSON 5	
Closing a Letter	<i>53</i>
LESSON 6	
The Framework	<i>65</i>
LESSON 7	
The Length	<i>79</i>
LESSON 8	
The Ounce That Counts	<i>91</i>
LESSON 9	
The Conversational Word	<i>107</i>
LESSON 10	
The Correct Word	<i>116</i>

## CONTENTS

## LESSON 11

The Technical Word      *126*

## LESSON 12

Every Letter a Sales Letter      *142*

## LESSON 13

Credit and Debit      *156*

## LESSON 14

Ideas as Collection Tools      *169*

## LESSON 15

Complaints and Adjustments      *188*

## LESSON 16

Streamline Your Letters      *201*

## LESSON 17

Getting the Letter Ready to Go      *210*

## LESSON 18

Business Letter Etiquette      *220*

## LESSON 19

Punctuation, the Aid to Clearness      *230*

## LESSON 20

Mechanics      *248*


## LESSON 21

Application Letters      *252*

Solutions for Exercises      *265*



# **SUCCESSFUL *Letter Writing***



## LESSON 1

### Getting Under Way

I have before me just a little piece of white paper. It is blank and meaningless as it stands, yet what marvelous possibilities it contains!

ROBERT LOUIS STEVENSON

LETTER WRITING is fascinating and not difficult for the person who knows how. Good letter writers are made, not just born, as thousands of letter-writing students have proved. Most difficulty in getting proper results is due not to a lack of ability but to a lack of knowledge of the fundamentals.

"Talent" and "hard work" are humorously contrasted in an incident relating to Katharine Cornell, the actress. She was having her hair dressed by a young woman who complacently remarked, "I should have gone on the stage." "But," answered Miss Cornell, "think how hard I have worked and studied to gain what success I have." "Oh yes," answered the young woman calmly, "but then I have talent."

**Naturalness.** One of the fundamentals of letter writing is to be natural. A family receiving an announcement that a favorite nephew had become an officer in his firm, congratulated him. Their letter was alive with heartfelt happiness in his progress and recalled how

hard he had worked to achieve this success. Five days later they received this dictated answer:

### Stilted

I am in receipt of your kind letter of September 12 offering congratulations for which please accept my thanks.

I remembered your anniversary on the twentieth of this month, and I trust you will celebrate many more and that each will become more happy.

Again thanking you and with love to yourself and the rest of the family believe me . . .

As that letter was passed around to each member of the family, the general feeling was that at last he had become too engrossed in material progress to bother with them. Two weeks later he passed through their city and telephoned:

"I was delighted to hear from you. That letter you sent me was the nicest one I received."

Why hadn't he said that in his letter? Simply because *he didn't know* that a letter should be natural. He evidently was under the impression that it should be cloaked in pompous phraseology (treated more in detail in a later lesson) such as "I am in receipt of your kind letter" and "Again thanking you."

Contrast this letter with the following written by an expert sales-promotion letter writer to welcome new customers—people whom he had never met:

### Natural and Friendly

It is always a pleasure to meet new friends—you feel it in business the same as you do in everyday life. Your order given us just the other day affords us the pleasure of beginning

a business friendship which we will try to make permanent through superior quality and unexcelled service.

We carry a complete line of Bond Papers, Book Papers, Wrapping Papers, Gummed Tape, Twine—in fact almost anything you will want in the way of paper items, and are in position to give your orders immediate delivery.

Our representative, Mr. Jones, will be glad to discuss with you any items in which you may be interested, and he will really appreciate serving you.

***Facts as We Face Them.*** The importance of the letter as a selling force in business today cannot be overestimated. It is the most personal message that goes through the mails. Although we hear stories about letters being thrown unopened into the wastebasket, these are unusual cases. Most of us await the mail too eagerly to handle it thoughtlessly.

In many cases, prices, quality, deliveries, and contracts are similar among competitors. What they really have to sell are *friendliness, fairness, reliability, and service*. Therefore letters take on added importance in the business picture.

The average business letter costs over thirty-six cents, according to a nationally known firm of accountants. Some firms estimate the expense at over fifty cents a letter, as unbelievable as this figure may seem. A thirty-six-cent or fifty-cent investment may result in an order running into thousands of dollars, or it may actually drive away that much business!

As far as results are concerned, business letters today fall into three general classes:

1. Those that bring an order, settle a difficulty, collect money, or accomplish whatever may have been their object.
2. Those that tear down business, hurt a customer's feelings, make him angry, or make trouble for the firm (it seems

incredible, but letters of this description go through the mails by the thousands every day).

3. Those that are dull, yet otherwise inoffensive, and accomplish nothing.

How can we make our letters more successful? How can we make that thirty-six-cent investment pay dividends and put all our letters into Class 1? How can we bring letter writer and reader together? By taking "*command*."

**You Are the "General."** Have mental command (1) of your material and (2) of yourself before you start to dictate a letter.

Writing a letter without all of the facts, a complete background as to company policy and present circumstances, is courting disaster. The letter will fail, making additional letters necessary. Go over the files carefully, question the sales force, read whatever advertisements and other literature that may be available on your subject, and when you have exhausted every possible source of information, you have complied with the first point above.

The second point, "Have mental command of yourself," is just as important as the first. Here, for instance, is a case of compliance with Point 1 but not with Point 2; see the result:

### Failed

We demand immediate action in this matter and will not positively tolerate your unfair treatment, such as you have demonstrated during the past, by seemingly only paying when you are good and ready; in other words, "taking your own sweet time" at our expense.

This is obvious because almost any workingman should be in a position to pay off a dollar or two monthly on a just obligation; therefore we know that you are imposing upon us.

We must have the money before Saturday.

See how another case fulfilled *both* points. A customer, laboring under a misunderstanding about a price, closed his letter to the house as follows:

### Ultimatum

It is needless to say that the friendly relations that have existed between your company and myself have ceased.

Fortunately the letter found its way to the desk of a man who gathered the facts and *whose mental equilibrium was not disturbed*. He answered in part:

### In Full Command

I know you said that it wasn't necessary to answer your letter of March 17, but as long as you bawled me out, you can't expect me to take a lacing without a hearing.

Now, Doctor, to begin with, I make no claims as to being a high-powered efficiency expert. Just a normal fellow, have been with the company twenty-odd years, wife and seven children, live in the suburbs and all that—you know. I also know something about physicians and druggists because I sold goods in Chicago and in the Panhandle of Texas, and these places are a long way apart in more ways than mileage.

Now in the first place, Doctor, it did look like you were going to fix your own prices, and we do honestly try to be fair about prices. The quantity considered, we sell the physician and druggist at exactly the same price throughout the entire United States.

It wasn't the matter of \$3.98, and we never questioned your credit. If you think we don't respect your credit, just send us an order from the enclosed gallon list and see how quickly you get the goods. It was simply a matter of price, and we did not understand you would include the difference in some future remittance, and, as Ripley says, "believe it or not" we have refused to sell a certain distributor who will buy over

\$10,000 a year and whose credit is A-1 because he insisted on discounts that we did not allow other wholesalers.

In conclusion, I want to say, Doctor, that if I offended you, I am sincerely sorry. Whether or not you again favor us with your business, we thank you for what you have given us in the past, and it is still gratifying to know that while you may have taken exception to the Collection Department, you have never criticized the quality of our products, and after all, we know what is the thing nearest a physician's heart—medicines that he can depend upon.

May I have the pleasure of hearing from you, Dr. Jones?

What was the result? What is very often the effect of good "generalship" in the face of abuse? Read the doctor's answer, quoted in part as follows:

### The Doctor Responds

Well, pick up the marbles—the game is yours.

Now, on the square, it has been many a day since I've had as much kick out of a communication as I did out of yours of the twenty-second, and I must say I like your comeback. So far as having offended me, if you have you've made up for it, and besides, that doesn't enter into this letter for this is truly personal and not business.

P. S. Alas! Live in suburbs, have a wife but only two children.

Every letter is a sales letter in a sense. Selling, according to those who apparently are most successful, is nothing more than *education* made *interesting*, *easy*, and *profitable* to the buyer! When the legitimate prospect thoroughly understands what a good product or service will do for him, he *buys*. In writing letters to customers or salesmen, remember that they are not so familiar with the situation or commodity as you are. Information commonplace to you will often remind the

reader of something he would otherwise have overlooked, or be entirely new to him.

***Make the Mind Work Constructively.*** It is difficult to hide thought. A letter is revealing. The man who is worried about affairs at home, whose mind is not fully given to his subject, who is not alert to its success, or who may be irritated with the reader will show these conditions in his letter. Negative qualities hinder, hence the need to eradicate or at least work hard to lessen them.

"The man's fortune will be made," said one executive, "who finds the secret of making a man's mind work on the days when it doesn't seem to want to." We all have those days, and few of us can stop constructive activity because of difficulty in harnessing our mind to the subject. Reasoning, clearing the mind of the thoughts that hinder, constant work in the direction of mental improvement, and doing some helpful thing for those around us greatly reduce and correct such occasions. Knowing a few simple rules of letter writing will always help the correspondent start upstream against the current of foggy thinking. Thinking seems to be the hardest thing we do. It should be wholly without friction, limitation or hindrance of any kind.

***Expression and Impression.*** "Henceforth I ask not good fortune," said Walt Whitman; "I myself am good fortune." Tennyson put it, "Self-reverence, self-knowledge, self-control, these three alone lead life to sovereign power."

In the book *Loads of Love*, by Anne Parrish, one of the characters asks, "Do you know what I would rather be than anything? I'd rather be an influence on people." That attitude is one of the things that is *wrong* with letter writing.



Of course letters are intended to impress. But we sometimes forget that the best way to influence people is to *work on ourselves*. Proper *expression* is the only key to effective *impression*. In the final analysis, all we can do is express. We can control only ourselves. If we always *express* success-building qualities, we will get much happier results than otherwise. We will save ourselves many an unpleasant, irritated hour by refusing to waste time in disappointment when people do not respond as they should.

Dwight Morrow gives us a thought which he used with great benefit himself, so he has said. During the World War, a young officer entered the office of a naval official. With tremulous agitation he reported that a fleet was approaching the harbor which was filled with explosive mines. "Sir," charged the official, "you are violating Rule 6." As the young man departed, Mr. Morrow inquired the nature of Rule 6. "Never take yourself *too* seriously!" was the answer.

Following "Rule 6" does not imply carelessness or lack of proper concern. Quite the contrary. It helps keep the mind clear, well poised, and in command, ready to handle those sales, adjustment, and collection situations which may appear to be particularly serious. It helps us avoid the frame of mind of the credit manager who, considering a delinquent account, said, "I'll tell that so-and-so where to head in!"

***Humility Versus Self-Importance.*** One of the most charming human qualities is humility (freedom from pride and arrogance), and one of the most unattractive, self-importance. The larger the firm, the more need of humility, to avoid the appearance of being too large, rich, or powerful to care about the individual customer. Here are examples of unconscious egotism:

*Lacking in Humility*

As we discussed, we will *allow* you to buy our product at a price which will place you in a position to get the business.

We are discontinuing to manufacture this product, and will hereafter furnish you so-and-so.

In making collections, humility is particularly helpful. With it one can be inoffensively more courageous and persistent in his collection treatments.

Case after case could be cited to show that the humble, confident letter is many times more likely to succeed than its egotistical companion. Self-conceit often nullifies the effectiveness of good traits.

***The Power of Enthusiasm.*** Enthusiasm is catching. It often adds as much to what we have to say as good lighting adds to the objects in a show window. Here are some examples:

*A Menace to Sales*

Your letter of May 30 was received concerning the covers. We find it impossible to quote on 30" diameter covers as low as \$20 per M delivered and doubt very much if covers that are offered at this figure are any good. However, the matter is being referred to our salesman and you will probably hear further from him.

*Better*

As we discussed, *we are happy that we can arrange a schedule of prices* which will place you in a position to get the business.

Because we can now furnish a better product, we have decided to discontinue manufacturing this item. *With your permission* we will hereafter furnish so-and-so.

*Possible Revision*

Mr. Jones, our salesman, *will be glad to answer in person* your letter of May 30 about the 30" diameter covers. We have given him *full information*. We want you to see the *quality* of our cover, and don't forget our ability to make *prompt delivery*. Mr. Jones will arrive in your office almost *as soon as* this letter.

*Commonplace*

We acknowledge receipt of your letter dated June 20 in which you state that you wish to have the beneficiary in your accident and health policy changed.

We are enclosing herewith an application for change of beneficiary to be completed and returned to this office. The full Christian name of the beneficiary should be inserted in the blank.

Just as soon as it is received the matter will be given our prompt attention.

***Find the Mental Catalyst.*** Large companies, in adapting chemicals and metals to profitable use, often find that two ingredients in a formula will not properly combine. The presence of a third substance which is not a part of the formula is used to accomplish this combination. This substance is called a catalyst.

A letter should employ a *mental* "catalyst" which will bring the reader and the writer together. How often the use of a "thank you," a "please," or an expression of appreciation not actually demanded by the sense of the letter influences an order. How often, too, the avoidance of harsh words and recriminations collects a difficult account or effects an adjustment.

The correspondent might be compared to a person before a blackboard with mental qualities listed on the left-hand side representing possible "catalysts" and others on the right-hand side representing qualities which will induce failure.

*Enthusiastic*

*We are glad to enclose* an application for change of beneficiary in your accident and health policy.

*All you need* do is to insert the full Christian name of the beneficiary in the space provided, sign it yourself, and return in the enclosed envelope.

<i>Catalysts</i>		<i>Not Catalysts</i>
Humility	Neatness	Ignorance
Enthusiasm	Friendliness	Irritation
Carefulness	Sincerity	Carelessness
Patience	Simplicity	Egotism
Intelligence	Energy	Dullness
Kindness	Understanding	Vindictiveness
Unselfishness	Tact	Self-condemnation
Good judgment	Courage	

We cannot expect to include all of the success-building qualities in every letter we write, but we can select the ones best suited to handle the situation and omit the failure-inducing qualities.

Let us see how one of the finest letters ever written appears under the blackboard measuring stick. Nearly everyone is familiar with Lincoln's letter to Mrs. Bixby, an engrossed copy of which hangs on the wall at Oxford University, England, with an inscription characterizing it as the most perfect example of pure English extant:

#### EXECUTIVE MANSION

Washington, Nov. 21, 1864

TO MRS. BIXBY  
Boston, Massachusetts

DEAR MADAM:

I have been shown in the files of the War Department a statement of the Adjutant General of Massachusetts that you are the mother of five sons who have died gloriously on the field of battle. I feel how weak and useless must be any word of mine which should attempt to beguile you from the grief of a loss so overwhelming. But I cannot refrain from tendering you the consolation that may be found in the thanks of the republic they died to save. I pray that our Heavenly Father may assuage your bereavement and leave you only the cherished memories of the loved and lost and the solemn pride

that must be yours to have laid so costly a sacrifice upon the altar of freedom.

Yours very sincerely and respectfully

(Signed) A. LINCOLN

See how well this letter uses "catalysts" and omits the opposite qualities. If you analyze successful sales, collection, adjustment, and other types of business letters, you will find that they also use the proper "catalysts."

***The Important Matter of Ethics.*** Happily, the highest ethics known to modern business governs its letters. Truth is the watchword, and the aim, while trying to accomplish something for the writer, is to help the reader also. Business letters are a splendid medium for the finest human activity.

***The Test of Good Letter Writing.*** "What a clever speaker!" said the audience of Demosthenes' rival. But when they listened to Demosthenes, the great Athenian orator, they forgot his *manner* and considered his *message*.

If a man exclaims, "Here's a good letter," perhaps it is. If you see him take up his pen to fill out the order blank enclosed with it, or write a check for an account, it is a good letter.

The humble Nazarene gave us the best measuring stick when he said, "By their fruits ye shall know them."

***Objects of This Lesson.*** The objects of Lesson No. 1 have been to emphasize the necessity of thinking constructively, and of acquiring a command of the subject. If it has done these things, it has accomplished its purpose. Succeeding lessons will go into detail about proper wording, structural arrangement, special types

of letters, and other technical aspects of correct letter writing.

## EXERCISE FOR LESSON NO. 1

### *Problem A\**

Write an answer to the following letter. What mental qualities is it desirable to express? Underline the words that express them.

May I have a copy of my August statement? I was away on my vacation when it came and it is misplaced. Also tell me the amount due so far this month.

### *Problem B*

Analyze the letter below, listing the qualities which it expresses. Then rewrite, using the proper catalysts.

\* We certainly are unable to understand why you have assumed the attitude you have in regard to this account. Although you have received numerous requests for payment of this account, it still remains in a delinquent condition.

Now, Mr. Jones, you surely must realize that should your refrigerator be repossessed, it would not only cost you additional expense but also embarrassment. Therefore, it seems you would want to protect the equity you have invested in this refrigerator. Your account at the present time is delinquent in the amount of \$18. If you choose to ignore this letter, I hope you will be big enough to accept the consequences graciously, for the simple reason you have nobody to blame but yourself.

We shall expect to receive by return of mail a remittance covering this entire delinquency. This letter is not a reminder, it is the last warning.

We hope that you will use your better judgment in regard to this matter.

\*Solutions will be found at the back of the book.

## LESSON 2

### Reader Analysis

**Who Is Your Reader?** Who will receive your letter? A company? A partnership? A great unwieldy corporation? Your letter will fall into the hands of a human being who will very likely be pleased or displeased at many of the things that please or displease you.

One of the important "catalysts" (the elements which bring writer and reader together, mentioned in Lesson No. 1) is *unselfishness*. Unselfishness has behind it the weight of sound logic. Success in any business depends upon the reactions of others to the work or product; therefore by considering the interests of others, business people directly benefit themselves.

"When I'm getting ready for an argument with a man," said Lincoln, "I spend one third of my time thinking about myself and what I'm going to say, and two thirds thinking about him and what he is going to say."

Asked to disclose some of the factors that led to his selection as active head of the General Electric Company, Owen D. Young is said to have referred to remarks made by two other officers of the company, Gerard Swope, President, and Albert G. Davis, one of the Vice-Presidents. Said the former to Mr Young: "The thing that impresses me most is your capacity to make the other fellow's problems your own. When you sit down and advise me about a thing I have got to

act on, I somehow feel that you are taking as deep an interest in it as I am." "This promotion," said Albert G. Davis, "has come to you because, among other things, you have a positively uncanny interest in the individual man. Thus every man in the company feels that you and he know each other through and through."

Successful men habitually "tune in" on people.

"It is one of our fixed principles," said John Patterson, founder of the National Cash Register Company, "that no talk about selling should be started until the agent knows all about the business of the man he expects to sell."

**The "Pride-Approval" Motive.** What is the strongest motive in the human business mind? What appeal will obtain the readiest response? These questions a large public utility tried to answer in an effort to improve the work of the employees.

They tried the use of fear and found it ineffective. They watched the effect of an appeal to the "gain" motive in the form of an increase in salary. This was much more effective. They found, however, after considering every possible appeal that they could think of, that an appeal to pride, the employee's wish for approval from those around him, was the most effective of all.

Eminent psychologists agree in this finding, and letter writers can use it to advantage. Remarkable results have been obtained by letters which have appealed to the "pride-approval" motive in the minds of the readers. Here are some illustrations:

*To a Salesman*

We believe a good salesman like you can get at least a share of the business, etc.

*To a Customer*

You are regular with your purchasing and payments. Each month is another stone



*To a Salesman*

*in building your good record.*  
We appreciate the opportunity to work with you, etc.

*It is indeed refreshing to see your judgment time after time so accurate in matters of credit.* I realize, being so far from you, your eyes are keener than mine and you come nearer seeing things as they are. I am glad I am big enough to have the faith to accept your recommendations in cases like this.

True to your prophecy, this firm did discount their bills and have made a remarkable record.

I am sure you will be glad to know that, and I thank you for helping me see the thing right.

A collection correspondent tried the "pride-approval" appeal on some old accounts. One was with a doctor who had paid only \$15 on an account of \$27.50 three and a half years old. The firm charged off the remaining \$12.50. At the close of the next year, the correspondent resurrected the old file and tried to settle for part of the amount due:

### Collecting with the "Pride-Approval" Appeal

When we ship merchandise to a person of your caliber we either receive payment or the goods are returned, and while much correspondence has been sent you concerning this charge, in spite of the lack of response, we still can't bring ourselves to believe that it is your policy to accept goods and then ignore the charge.

Had this merchandise been furniture, electrical equipment, or perhaps your surgical instruments, it would have been returned to our warehouse long ago, and we could have realized something on the sale.

It is not our desire to cause you any embarrassment through the further collection of this account, and if you will send us \$7.00 by January 7, we will mark the account *paid in full*. We believe this is a very fair solution of an honest debt, and we do not want to proceed with other action without giving you this opportunity to settle for we believed in your honesty when the merchandise was sent you.

Here's an envelope which requires no postage for your reply and remittance.

The doctor answered:

Your letter is worth the \$12.50 and thanks for your leniency.

A check was enclosed dated January 1 for that amount. About January 10 the check was returned marked "insufficient funds"! Did this stop the correspondent from continued use of the "pride-approval" appeal? See the letter below:

### Plus Patience and Persistence

Was my face red when your check came back this morning marked "insufficient funds"? It was a real disappointment, too, after your sporting notation on the bottom of my letter.

We still think we are right about you and that something very unusual happened—perhaps too much Christmas or New Year's, and we are going to expect a money order or certified check by January 25.

In two weeks a certified check was received for \$12.50.

Here is another instance which will further help to emphasize the importance of this "pride-approval" appeal:

A young Harvard graduate, faced with the task of getting back a customer who had been lost, freely con-

fessed that he was afraid his ten-page letter would not be enough! It contained all the scientific data that he could accumulate to prove his product satisfactory. "The trouble," he said, "is that the customer who is a poker-faced person will take my letter which I will present personally, read through a page or two of it, change not a facial muscle, and tell me he will let me know." How to get the customer's viewpoint was the problem.

After a conference it was decided that the "pride-approval" appeal should be introduced into the letter through tactful and *sincere* praise of the former customer's accomplishments and product. He had founded a business. He had made it grow. Whether he personally seemed likable or not, there was much good that could be said of him, and the letter was changed here and there to bring this in. When the revised letter was submitted to him, he read it, smiled, promised very careful attention, and inside of a week came back into the fold as one of the most profitable customers this firm has.

***Sincerity Must Accompany the Pride-Approval Appeal.*** Approval must be sincere. But how was it used sincerely to the doctor who failed to pay his bill or to the poker-faced manufacturer?

By looking for the good in the reader and emphasizing it. The average human being is about 70 per cent good and 30 per cent faulty in habits and actions. The ratio varies, but no one is 100 per cent bad.

Dealing with that 30 per cent faulty part of a man's make-up is a waste of time. Only by tuning in on the honest and fair qualities—the 70 per cent—can we hope for success. It takes conscious effort on the letter writer's part to do this. It is human nature to concentrate on faults. For example, when you look at a clean window-

pane with one streak on it, what do you notice? When you look at a clean sheet of paper with a smudge on it, what attracts and holds your attention?

Using the approval factor means only shifting one's gaze to the clean part of the windowpane or the clean section of the paper, rather than keeping it on the streak and the smudge.

*Individual Identity.* In addition to the mental qualities that we know are common among most human beings, each person has certain specific qualities that go to make up individual identity, some of which are:

(1) The name (which sometimes indicates lineage and the qualities peculiar to the nationality; for example: "Murphy," "Lautenschlager," "Goldstein," "Lindstrom," "Boggiano," etc.)

(2) Address (large city, small town, farm, residence neighborhood, suburb, business section, slums)

(3) Habits (as to paying, buying, etc.)

(4) Business, profession, vocation, occupation

(5) Education or training

Although you have a distinct advantage when you know him personally, you can "Sherlock Holmes" the reader whom you have never met with remarkable accuracy. Reasoning has no limitation of time or distance. You can think just as quickly of a man in Vancouver, Florida, or China as you can of the man across the street. Through various modern agencies, the world has been brought right to your own door. You have stored in your memory information about the conditions that confront people nearly everywhere, and so are in an excellent position to do some good detective work on any correspondence situation. Let's consider some examples:

***Salesmanship Based on Reader Analysis.*** A large shoe manufacturing company received the following letter from a dealer in Tennessee:

### **The Dealer's Request**

Please authorize the return of that shipment of overshoes. I haven't sold any and don't think they will wear well.

There were two possible ways of handling that situation. One way would have been simply to state the company's policy:

### **A Perfunctory Answer**

We are sorry, but it is not our policy to take back any shoes which have not actually proved faulty in material or workmanship. Much as we should like to accommodate you, we cannot consider taking back these overshoes.

The other way was the one the sales manager chose. With a mind quick to perceive all of the details, he considered the two possible reasons for the shoe dealer's wanting to return those overshoes—either some other shoe manufacturer was trying to sell him at a lower price, or he was simply discouraged.

It was October. There had been practically no rain for two months, and therefore no demand for overshoes. The dealer ran a general store in a community of illiterate mountaineers. He had not, of course, paid for the shoes. The reason given by the dealer for his wish to return the shoes was wholly discounted by the sales manager. Since none of the shoes had been sold, and consequently not worn, there was no way of telling whether they would wear well.

Considering these facts, which of the two reasons given would you select as the one most likely true? Would you have written the following letter that the

sales manager actually sent in answer to the dealer's letter?

### **The Result of Reader Analysis**

We can just picture you, down there in the mountains of Tennessee, where it is hot as the dickens with those overshoes on hand, a prospective bill coming due, and no sales made.

Don't worry about the wearing quality of the shoes. They are guaranteed, and if they shouldn't wear, you know we will do our part.

When the first snow comes, open up the boxes and sell the shoes to your trade. If you don't sell them by the time the bill comes due, write us, and we will allow a little extra time.

The sales manager had assumed that the country storekeeper was discouraged, and that proved to be the case. Within a short time the dealer managed to sell the overshoes and forwarded a check in full and a note of appreciation to the shoe company. The sales manager had been correct in his analysis.

*A Collection Based on Reader Analysis.* Even when you do not have first-hand information, you can go a long way toward bridging the gap between you and the man at the other end of the letter's journey. This is illustrated by a collection letter sent out by a paper jobbing company to a customer in Mississippi about his account of \$800. He was irregular with his payments and his financial rating was only fair.

It was August, and the young correspondent wrote the following letter to this customer:

### **They Had Never Met**

Old friends, they are the ones that we always like to feel free to call on when the occasion seems to warrant, even if the situation happens to be about a subject which may not be the most pleasant.

While we would naturally prefer discussing a ball game or a fishing trip, it happens in this instance to be about your account.

We hope it is convenient for you to send something substantial or to let us know what the prospects are for a nice, juicy check soon.

Would you have written the letter that way? The wording is lumpy and even ungrammatical, but the idea reached the pocketbook of the reader! After only a few days, the following answer was laid on the correspondent's desk:

### Friendship by Letter

We are having a hard time getting hold of money enough to meet pay rolls, which are very heavy at this time. We had slim business in May, June, and July, but will perhaps have the biggest month in our history this month.

Ought to have a real juicy check for you next month, and will spare you \$250 now, even if I have to forego a fishing trip. Come to see us. It will do us both good.

The next year when this customer came North to see a world series baseball game, he called at the office just to shake hands with the young man who had written this letter.

**"You" Versus "We."** It is reported that a sales manager in Cleveland received several hundred inquiries as the result of an advertisement in a magazine. In answering these inquiries, he separated them into two groups. One half of his answers he started, "*We* have your inquiry, and *we* have arranged to send you, etc." The other half he started with the word "you." "*You* will receive complete samples shortly after this letter arrives, etc." The sales from the second group, the letters that started off with the word "you," were  $33\frac{1}{2}$  per cent greater than those from the first group.

There is nothing wrong with the words I, my, mine, we, us, our, if they are used in their proper places, as we intelligently use them in conversation. In Lincoln's letter to Mrs. Bixby (Lesson No. 1) every sentence except one started with "I." Yet the letter is humble. It is the mental quality of egotism that a letter should avoid. When every paragraph starts with "I" or "we," the correspondent may be running into this danger. Generally the words "you" and "your" should predominate.

**"I" and "We."** May "I" and "we" be used in the same letter? is a question frequently asked. Yes, regardless of how the letter is signed. "I" should be used to emphasize action by the writer of the letter. "We" should be used to refer to the action of the company as a whole: "*We* received the article you returned, the package is now on my desk, and *I* have personally examined it."

Many firms prefer to have "we" used throughout their letters, but there is a growing tendency to permit the use of "I."

Remember that the pronoun "you" is most powerful of all.

***When Is Your Letter Received?*** Usually promptness in answering a letter is of paramount importance. Your letter, however, should arrive at an opportune time, even if you have to delay sending it.

Just when the reader will be most receptive and freest is a matter to decide in *each* case. Usually it is not before a holiday. Yet, if the letter is long or the subject involved, this may be the best time, as he may want to take it home and read it. If you should happen to know his habits, you can, of course, base your decision on your knowledge.

In a busy office, Tuesday, Wednesday, and Thurs-



day are usually the best days to have your letters arrive, just as they are the best days for salesmen to make their calls. For letters to storekeepers, Saturday is probably the worst day, as it is their busiest time. Letters received by farmers in the winter naturally have a good opportunity of being fully digested. Time the arrival of your letter when you can.

**Object of Lesson No. 2.** The object of Lesson No. 2 has been to show the need for viewing each transaction from the reader's point of view in order to select the approach that will most likely make the letter succeed.

The lessons that follow are intended to bring out different phases of reader analysis and how best to meet the mind of the reader.

## EXERCISE FOR LESSON NO. 2

### *Problem A*

Write a paragraph showing one way of using the "pride-approval" appeal in a letter to:

1. A customer
2. A salesman
3. An employer
4. An assistant

### *Problem B*

Please write a letter to Mr. J. S. Tolliver, Secretary-Treasurer, White Front Dry Goods Market, Fairfield, Oklahoma. Credit limited to \$500—good credit record, customer for fifteen years.

Shipment of July 12, over ZBS line, freight charges of \$1.98, has been refused. Still on hand at Fairfield,

August 15. He has one notice and two letters from you. You have had no word from him.

How would you get him to take the shipment and still keep his friendship?

### *Problem C*

Please try to answer the following questions about the letter given below:

1. Who wrote it, a man or a woman?
2. Nationality—foreigner or American?
3. How much education?
4. How intelligent?
5. How honest?
6. Occupation?
7. Financially responsible?
8. Neighborhood?

### **The Letter**

The Peoples Gas Co.  
Michigan Avenue and Adams St.  
Chicago, Ill.

GENTLEMEN:

There is a gas range on the second floor at 4740 No. Greenfield Ave. that I understand that you are going to take back in a couple of days as the party that bought it from you cannot keep up the payment on same the name is Mrs. Bisette or Mrs. Dawson I dont know what name she give you. I would like to know what you sell that range for if you sell it reasonable I'll be willing to buy it from you. please let me know by return mail.

Yours truly  
G. . . . . (not legible) . . . . . ANDERSON

## LESSON 3

### The Inductive and Deductive Approaches

**Get a Good Start.** If everyone writing letters used the right opening, the average firm would save thousands of dollars a year. Moreover, the subject would be set before the reader in the most pleasing way and many letters would be cut from 10 per cent to 50 per cent in length.

Many businessmen say that the opening is the hardest part to formulate. It is the aim of this lesson to lighten the task.

For convenience, the body of the letter is often considered as embracing three parts:

1. The opening should be bright, sparkling, attractive, to the point.
2. The middle part consists of the details of the transaction.
3. The closing should bring back the desired action.

**Antiquated Methods of Approach.** Openings, like the following, are worn out from overuse:

Replying to your letter of June 18, we wish to say . . .

Regarding your request . . .

Referring to your telegram of October 6 . . .

This will acknowledge receipt of your letter of the 17th . . .

We have your letter . . .

Answering your letter of the 29th, in regard to the blankets . . .

We are in receipt of a letter from . . .

To date we have not received an answer to our letters of April 23 and 27 . . .

Please refer to your order given our Mr. Smith . . .

"When you start in a stereotyped way," said one businessman, "your whole letter partakes of that flavor."

**A Logical Approach.** As a letter is a message from one thinker to another thinker, we find it wise to consider the *deductive* and *inductive* methods of reasoning and presenting information as brought out by a study of logic and as currently used in advertising copy writing and journalism.

In what is called the deductive method the main idea is given in the first few words. Newspapers follow it when they give the principal thought as a headline. This method should be used for many sales and collection letters and also for most other dictated letters.

The inductive method is narrative in style. It leads into the big idea. It may be used to advantage in all cases where the information is likely to be disappointing to the reader and also in some sales and collection letters where the reader's mind needs preparation for the big idea.

**The Deductive Method.** The deductive method was used in a message to which the nomination of Woodrow Wilson was directly traceable. William Jennings Bryan, a political power at that time, asked the four candidates for nomination, Wilson, Clark, Harmon, and Underwood, for their support in the selection of a progressive chairman for the Democratic Convention. Clark, Harmon, and Underwood answered Bryan with opposition or indifference. Wilson, however, sent the following

answer to Bryan's request. Observe the opening, which at once had a unifying effect:

### **Woodrow Wilson's Answer**

You are quite right. Before hearing of your message, I clearly stated my position. The Baltimore Convention is to be a convention of Progressives, of men who are progressive in principle and by conviction. It must, if it is not to be in a wrong light before the country, express its conviction in its organization and in its choice of the men who are to speak for it. You are to be a member of the convention and are entirely within your rights in doing everything within your power to bring that result about.

No one will doubt where my sympathies lie and you will, I am sure, find my friends in the convention acting upon clear conviction and always in the interest of the people's cause. I am happy in the confidence that they need no suggestions from me.

Bryan's support probably would have enabled Clark to win, but he threw his support to Woodrow Wilson just in time to swing the nomination to the latter.

The deductive method offers an infinite variety of openings, depending on the case, but there is hardly a more powerful or pleasing opening for any letter than Wilson's, "You are quite right." It expressed approval as brought out in Lesson 2, and could not help but please. By agreeing with the reader, you immediately get on his "side of the fence," and quite likely he on yours!

The effectiveness of the deductive opening is illustrated by a memorandum which a large corporation sent out to its employees. It started:

### **Resulted in 77 Per Cent Returns**

To remind you of previous instructions to forward to this office each month at the close of business, on the 28th, a

report showing sales for period from the 22d through the 28th. The figures may be reported by you as follows . . .

The next memorandum used the same wording, but a heading was placed over it as follows: "FILL IN THIS REPORT ON THE 28TH AND MAIL AT ONCE." The returns increased to 90 per cent.

As a rule, the use of the deductive method will cut the length of letters from 10 per cent to 90 per cent. Contrast the two examples given below, the letter as it was sent out (inductive) and as it might have been written if the dictator had used the deductive method.

### Faulty Use of the Inductive Method

On March 4 our salesman, Mr. W. Y. Smith, informed us that you had not received merchandise shipped to you February 5, and to have this shipment traced to prove delivery as you are in need of the merchandise.

Upon referring to our records we are unable to find a shipment to you under date of February 5 but assume that the order our salesman submitted to us February 5 which was billed to you on invoice of February 10 was the shipment to be traced and we entered tracer against this shipment March 10 to prove delivery.

We are now advised by the transportation company that this shipment billed to you February 10 arrived at destination and was delivered February 13, signed by Mr. W. Wilson Jones.

Will you please let us know if this was the shipment our representative wanted to be traced, as we were unable to find shipment billed to you February 5. (158 words.)

### Revision with the Deductive Method—Big Idea First

The transportation company tells us that your order turned in by Mr. W. Y. Smith, February 5, was delivered February 13, signed for by Mr. W. Wilson Jones.

We assume this is the order Mr. Smith had in mind when

he asked us to trace it March 4. If not, and you are needing still other merchandise, will you let us know at once, please? (65 words—Saves 59 per cent.)

***The Proper Use of the Inductive Method.*** The inductive method is particularly suitable when you cannot comply with a request and unhappy emotion may be involved. Then it may not be wise to put the unwelcome news in the most forceful part of the letter, the opening. The thing to do is to prepare the mind of the reader by giving the premises that led to your conclusion, your big idea, and then "burying" the disappointing part in the body of the letter, somewhat as follows:

### **The Inductive Method**

We should like to be able to take advantage of your offer of space for an advertisement in your tournament program.

When considering our advertising appropriation for the current year, however, our Board of Directors found it advisable to arrange all advertising in a national way and there are now no funds for other types of advertising.

Although we appreciate the opportunity you have given us, circumstances prevent our taking advantage of it and we are confident that you will understand.

You have our best wishes for a most successful tournament.

Observe the "leading in" method toward the refusal in the third paragraph, for which the first and second paragraphs prepare the reader. Is it not more pleasing than to use the deductive "We are sorry, but we cannot advertise in your tournament program"?

When the mind of the reader is not ready for the big idea in the opening, the inductive method is more pleasing for a sales or collection letter. Then the "star" may be some incidental item which the reader will better understand. Following is an example which uses the troublesome mosquito to lead into the subject:

### Successful Inductive Collection Letter

I do not know whether you have mosquitoes in your section, but I believe you do. Anyway you can perhaps recall when going squirrel hunting or fishing how annoying a little thing like a mosquito can be, especially when it gets in your eyes, nose or ears.

No doubt you have had some experience in keeping books, and having known something of the trials and tribulations of the bookkeepers here, I believe I can truthfully say that the little short pays and duplicate deductions are the things that most trouble a good bookkeeper. As with mosquitoes, sometimes the best way is stop looking for the squirrel and watch the mosquitoes. Anyway, I think it is best when we discover short pays or duplicate deductions to sit down and write a check, clean them up right now, forget them, and go on to something bigger and better.

You deducted the credit memorandum of \$1.80 in this remittance of \$297.18. The bookkeeper thinks this was used in your former remittance of October 21, \$176.30, and that you are now using it for the second time.

There is also a duplicate deduction of \$10 made in your remittance of October 21, \$176.30; you deducted this \$10 as a claim. Then in your remittance of January 8, \$259, you deducted apparently the same \$10 again. The difference in both cases is \$11.50 and you want to clean them up and "swat the mosquitoes" by sending us a check in the enclosed stamped envelope and accept our thanks. This will help you and our bookkeeper too.

***The Anecdote Letter (Inductive).*** Humorous stories, news items, poetry, figures of speech or other similar material may be introduced into a letter in the opening or later, *provided they tie in with the big idea.* To use them simply to get attention is wasting valuable space. They should bring out some point which adds to the force of the letter.



### Good Examples

1. "Journey's End." Like the good soldier in that famous play, your contract for your present year's requirements, which has performed its duty faithfully and well in bringing quality (name) to you, is approaching the end of its journey.

2. Did you ever notice the persuasive tilt of a dog's head as he tries to say, "Please open the door"? I wish I had "that something" and could personally deliver our new contract to you.

***The First Sentence Should Be Grammatical.*** Even well-educated people frequently labor under the mistaken idea that they may use an incomplete construction for the opening sentence of a letter. Here is an example:

#### Incomplete Sentence

Referring to your letter of December 10, in which you request us to change the premium due date under your policy from May to November.

Every sentence needs a predicate, which includes a verb or action word, such as ship, write, pay, think, show, etc.; or a verb that describes simply state of being, such as is, was, has been, etc.

#### Better

We *shall be* glad to change the premium due date under your policy from May to November, as requested in your letter of December 10.

The grammar is not so important as is the tone of the letter, but it deserves consideration. Many people recognize these faults in grammar and are irritated by them.

***Refer to the Date.*** The date of a preceding letter is sometimes unimportant, but usually should be in-

cluded, so that the files will show a direct connection between the letters received and the answers. It is not generally so important as other information in the letter. Don't waste a whole opening sentence on a reference to the preceding letter, as:

### Faulty

We have your letter of September 16.

The better way, which follows the deductive method, is to include the date merely as incidental information, somewhat as follows:

### Better

1. Thank you heartily for the complete information in your letter of December 20.

2. The condition mentioned in your letter of March 30 is being investigated.

A correspondent reports: "I find that by omitting the date and reference data, my thought is more flexible. I go into the letter with a swing. Words come more easily and naturally."

Only when the letter is clear without this information, however, should it be omitted.

*A Subject Heading May Be Used.* Some correspondents and firms like to use a heading for reference data to avoid mentioning this in the first paragraph. Here is an example of a letter to a customer:

MR. J. W. SMITH  
1725 Grand Boulevard  
Tulsa, Oklahoma

Your Letter March 3  
5,000 Special Envelopes

DEAR MR. SMITH:

We are glad to tell you that shipment will be made from the mill next Saturday, etc.

One objection to using a subject heading is that it sometimes detracts a bit from the appearance of the letter. Also, it may possibly give a slightly choppy or curt effect.

In house correspondence, between departments or between the office and the salesmen, the subject heading is frequently used. Often the house correspondence form calls for a subject.

***Generally Avoid a Negative Opening.*** Some routine letters make the mistake of not putting their best foot forward. They emphasize what they cannot do rather than what they can do; for instance: "You have asked for a quotation on ——. Now this we are unable to furnish. Our stock is completely exhausted. We will have to have any orders made up special." A positive, willing attitude is much more inviting: "We are glad to attach a sample of ——, from which we can make up promptly an exact duplicate of what you have been using." Another negative type of opening: "Unfortunately, we do not carry the stock in Kansas City, making it necessary to secure from our factory, and the smallest quantity we can secure is five tons." Better: "Although we do not carry the stock in Kansas City, it will take only a week to obtain it if you can use five tons."

***May a Question Be Used as an Opening Sentence?***

A question is often more forceful than a statement and may be used as the first sentence of a letter. Be careful, however, that it isn't too forceful, especially in collection letters. "Why haven't you paid the bill we sent you last month?" would be a poor way to start a letter to a customer. It might destroy his good will and trade. But a question such as, "May we have an answer to our letter of the 12th?" is pleasing and direct when

compared with, "We have not received an answer to our letter of the 12th."

Starting a follow-up letter with a question such as the one just given, instead of repeating the former letter, will cut its length considerably.

***Length of Opening.*** Generally the opening paragraph of a letter should be reasonably short—one, two, or three lines. This is more interesting to the eye than a longer sentence or paragraph. Do not, however, sacrifice logic or clearness for mechanical appearance.

***Pleasing Openings from Routine Dictated Letters.*** For some years a shoe company started many collection letters, "We have not had a reply to our letter of the 17th." One day a correspondent found that he increased the collections from his letters by changing to the following:

Every day we have been expecting to hear from you in response to our letter of the 17th, etc.

Other examples of pleasing openings are:

### **Deductive (Big Idea First)**

You are correct that this should be 50 per cent of the accrued indemnity up to and including May 6.

Just as soon as your letter reached us, we arranged to have our inspector call.

Thank you for your order No. 7304 which will be shipped today.

You can't imagine how pleased we were to see your sales report this week.

We are mighty glad to quote as follows in answer to your welcome inquiry.

Certainly you may have samples of the grades requested in your letter of April 19.

I am very much gratified by the contents of your letter of July 1 dealing with a suggested readjustment of rates on pig iron as initiated by the XYZ Lines.

May we ask if you have received any information from the XYZ Railroad regarding your suggestion of a readjustment of the rates on sash weights from Chicago to points of consumption you are interested in?

In line with your request of July 2, we are fixing our routing chart to read——

They say an honest confession is good for the soul, so I'm going to confess that your order was not properly handled and that we should not have written you for the 52 cents freight.

Not with the idea of crowding you, but we should like to know whether your home office has come to a decision about the quotation.

Yes, Mr. Smith, new price lists are in the hands of our printers, and we expect to have them ready for mailing in the next two or three days.

George, it just happens that a publication has been put out by (name), and the experts, as usual, disagree.

After I talked with you by telephone Saturday, it seemed advisable to await samples.

### Inductive

We have been furnished a copy of your letter of July 2 addressed to this company at Chicago referring to the condition of B123456 when rejected by Chicago.

Wait a minute! Here is something else to consider.

Good morning! May I come in, pull up a chair, enjoy a private chat with you, and give you my reaction to your letter of the 28th?

Late in July, you asked that we inform one of your customers about (commodity).

The first thing the reader wants to know when he receives your letter is who has sent it, and the envelope usually tells him before he ever opens it. After he has

unfolded the letter, his eye immediately seeks not the heading, address, or salutation, but the first line of your letter. It occupies the same position as the headline of the newspaper. It gives the first impression. That is why it is worth doing well.

### (EXERCISE FOR LESSON NO. 3)

#### *Problem A*

Try to cut the length of the following letters by applying the deductive method. Read and discuss the various revisions in class.

#### *No. 1*

On June 1 you advised us that we should hold your order No. 3000 of May 15, specifying five dozen No. 458 shoes, black calf, as your account, the Bon Ton Shoe Store of Boise, was closed temporarily.

We are wondering if it is in order for us to ship these items at this time and, if so, we would appreciate your reply on the matter by return mail.

#### *No. 2*

We find upon checking our records that our invoice A 12345 for—

1 Open Fit. Set L. 564 T. A. F. . . . \$2.73

was rendered in error.

We, therefore, are attaching credit memorandum in cancellation of this invoice and want to thank you very much for bringing the matter to our attention.

We assure you proper steps have been taken to prevent repetition of this kind.

*Problem B*

Please rewrite the following openings:

1. Please refer to your copy of form 200 on the Chicago settlement. You will notice that you have inserted the amount of \$57.50 as net credit.

2. Complying with your request of September 30, we attach a recap of our October 1 open account statement.

3. We acknowledge with thanks receipt of your payment of \$25.

4. We acknowledge and thank you for your letter of March 5.

5. For your information and in reply to your letter of April 7, we are attaching the March reports.

*Problem C*

1. Which type of structural arrangement is used in the following letter, inductive or deductive?

On February 12 you wrote us about the structural steel for your new building and we answered your letter on the 14th.

This morning we received your telegram in which you asked that we hurry the beams all possible and that we ship the steel reinforcing bars by Saturday at the latest. We wired you in answer as follows:

Are asking mill to rush beams and reinforcing bars. Letter follows.

We now have to state that we will be able to ship the reinforcing bars by Saturday, as you have requested, and the beams by the 27th.

2. If you were to revise the letter, how would you word the opening sentence?

3. What method did you use, inductive or deductive?

*Problem D*

1. Which type of opening is used in the following letter?

This refers to your letter of August 13, in which you inquired about removing a guy wire located on city property on Main Street. You are, of course, undoubtedly aware that we place our poles and guys along the streets and alleys with the approval of the City Commission. And, in doing this, we use especial care not to obstruct or in any way damage property.

As to the case in question, we have no objection to changing our guy wire if it is causing you the inconvenience intimated in your letter. We will probably be able to handle this case within the next ten days or two weeks, which, of course, would probably eliminate your desire for court action.

2. How would you open the letter?

3. How would you open the letter if the guy wire couldn't be changed?



## LESSON 4

### Sentences and Paragraphs

In the campaign every move must be analyzed and prepared in advance and in relation to every other move. All must be directed to the common goal. Groping tactics, halfway measures, lose everything.

NAPOLEON

***Periods and Paragraphs.*** The sentence is a remarkable invention for the transmission of thought. Modern business would have to slow up considerably without it. The Chinese, for instance, have no sentences. Their words are put together in groups, in hit-or-miss style. But the English sentence is an orderly unit of structure. It consists of two things: first, the name of something; second, another word or several words which tell us something about that name; in other words, first a subject and then a predicate.

Sentences are often too long, but rarely too short. Here is an example that illustrates the principal danger:

#### A Long-Winded Sentence

Now the item of October 21, \$36.28, *which* you show as the balance due you, is in order, but there is a reason for holding it up, *and* you are fully aware of the fact that this shipment of printed paper was printed without our instructions and shipped to the customer, *and* you admitted ~~that~~ it was an error in your manufacturing department in getting these

out before you had authority to proceed, *and* you will recall that the customer canceled this order and sent us a new order, *but*, unfortunately, you had already shipped it, *and* we have been trying to get the customer's permission to bill it and get him to use the paper ever since the shipment was made, *and* now we are passing the invoice through, giving the customer December 1 dating in order to get him to use the order, *and* we are dating your invoice as of December 1, *which* we trust is satisfactory and will take care of the item mentioned.

That makes you gasp for breath, doesn't it? It shows the danger a correspondent may run into unless he is careful. If the dictator in this instance had paused for breath occasionally, his thoughts would have been much clearer and the tinge of irritation might have been left out.

*"And," "But," And "Which" May Be Dangerous.* If there were no connecting words, such as "and," "but," and "which," a period would have to be placed after each thought and many letters would be better off. Notice the words italicized in the foregoing example. With a little practice, they can be dropped and periods used in their places, somewhat as follows:

### Revised

The item of October 21, \$36.28, has been held up because the order was printed and shipped without our instructions. We have had difficulty in getting the customer to pay for it. You will recall that the customer canceled the order and sent us a new one, but you had already shipped the original order. This, you said, was an error on the part of your manufacturing department. As an inducement to the customer to use the goods, we are giving him a December 1 dating. You will no doubt agree, under the circumstances, to the fairness of dating your invoice as of December 1, and we are passing it through accordingly.

This revision contains one hundred and ten words and six sentences, an average of eighteen words to a sentence. The general average for letters is between twenty and thirty words to the sentence. The better newspapers run about the same.

***Use Both Periodic and Loose Sentences.*** Frequently we use loose sentences in business letters. A loose sentence is simply a series of short sentences strung together and joined by a conjunction such as and, but, for, etc. An example is, "The item of October 21, \$36.28, has been held up because the order was printed and shipped without our instructions and we have been trying to get the customer's permission to bill it."

The periodic sentence keeps the reader in suspense until the end of the sentence: "As an inducement to the customer to use the goods, we are giving him a December 1 dating." The periodic sentence is particularly well adapted to giving the customer what may possibly be unwelcome news. It is the inductive idea. The following example will illustrate:

Although we cannot supply the items you have listed, we are glad to offer the following, which we know from experience will serve you satisfactorily.

The unpleasant part is placed in a subordinate clause which starts off with the word "although," while the part that the company wants to emphasize is placed in the independent clause which comes at the end, "... we are glad to offer, etc."

Both periodic and loose sentences should be used to give interest to your writing.

***A Sentence May Start with a Connective.*** In English theme writing, it is considered faulty to start sentences with connecting words such as "and," "but," "there-

fore," "however," etc. Such words are usually held for use within the sentence—"We are, therefore, taking no action."

But in business letters, which we often dictate under pressure, and in which one of the most important qualities is clearness, the stenographer may start a new sentence with a connecting word provided there is a new thought. Such words serve as links between sentences; in fact, help the sentences lead one to another, a desirable yet difficult thing to accomplish sometimes. This sentence, for instance, shows its relation to the preceding sentence by means of the words "this" and "for instance." Following are some connectives which add to the smoothness of letters:

*Addition:* And, also, besides, moreover, furthermore, again, too, then too, next.

*Series:* First, secondly, thirdly, next in order, then followed.

*Comparison:* Similarly, likewise, equally important, more effective, quite as necessary.

*Contrast:* But, yet, although, rather, nevertheless, however, in contrast with, in spite of, notwithstanding, on the contrary, otherwise.

*Result:* Accordingly, thereupon, thus, consequently, therefore, hence, so, as a result, as a consequence, under the conditions, under the circumstances.

*Particularization:* For example, for instance, in particular.

*After a digression:* Well, now, to resume, to return to the main subject.

*Contradiction:* Such is not the case, the facts in the case prove differently.

***Vary the Length of Sentences.*** A letter with sentences all the same length would probably be as monotonous as the beat of a tom-tom.

Use short sentences abundantly in sales letters, where each thought needs emphasis. In adjustment

letters or credit and collection letters, where a sympathetic and reassuring treatment may be essential, use longer sentences for their smooth effect.

As a rule, the opening of the letter should be reasonably short, as brought out in Lesson No. 3.

**Add Force to Your Sentences.** Strengthen your sentences by using more verbs, action words, such as pay, give, tell, take, send, etc., as opening and closing words. This is the "deductive" method in sentence structure. Contrast the forcefulness of the following examples:

*Weak*

*Stronger*

That is enough.

That will *do*.

The attached sample is submitted for your examination.

*Look* at this sample, please.  
*Tear* it and notice its strength.

Sentences are rendered more effective by words which denote action rather than state of being. For example, "We mailed the letter last night" is more effective than "The letter is coming forward to you, having been mailed last night."

Often the action word gives fuller, more exact information such as:

*Faulty*

*Better*

The package *is on its way* to you.

We *are sending* the package by express.

Sometimes a sentence is compared to a firecracker, with its fuse and explosion. The idea of giving the "explosion" last is illustrated by the example above, "That will *do*," the verb giving the "explosion" (action). The secret of writing in an interesting way largely lies in your ability to put a mental "explosion" into each sentence.

Another way to gain force is to eliminate parentheti-

cal expressions which interrupt the main thought of the sentence; for example, "You will note that there are remaining on your account charges since May 23, and while we realize *at this time* that you have *no doubt* several remittances in the mails *on the way* to us, we would appreciate your informing us how long you hold invoices." That was written by a large New York firm to a customer in Calcutta, India, and it only lengthened the distance between the writer's and the reader's thought. The words italicized should have been left out and the sentence divided into two sentences at "and."

***Every Sentence Should Be Complete.*** A sentence is a group of words which express a thought and which include a subject and a predicate. That last part is important. A subject is usually a noun, the name of a person, place, thing, idea, or action; for instance, boy, street, hardware, emphasis, typewriting. The main part of the predicate is a verb, a word that indicates action or state of being; for instance, pay, ship, was, etc. Dictators sometimes leave out one or the other of these essential parts.

Subject omitted: (*We*) "Have received your letter."

Predicate omitted: "Your letter of the 22nd." (*Has been received.*)

Subject and predicate omitted: "Referring to your letter."

Complete: (*This refers to your letter.*)

The need for proper grammatical structure is illustrated by this opening sentence in a letter received by a steel company:

### An Incomplete Sentence

Your pipe quotation of February 28 and subsequent letter of the 17th, and while we had given consideration to making use of this pipe at our old Centertown mill site

adjacent to Eastville, we found it necessary to either lay a water line in the village of Centertown, and while the writer was there last week, it was finally and definitely decided that we would put down a deep well in Centertown and make use of practically all of the water line mains that are already in service there rather than lay a new line from Eastville to Centertown and, as a result, we will not buy this quantity of pipe at this time.

Put into a grammatically complete sentence, it means simply:

### Grammatical

We are sorry not to be able to use the pipe on which you quoted us February 28. We have just reached a decision to put down a deep well in Centertown and use the water line mains that are already in service.

*Paragraphs Emphasize the Message.* The space between paragraphs has the effect of the landing of a stairway—it allows the reader to pause for a bit of rest before he goes on. Contrast a page of conversation in a book with a page of solid descriptive matter. The shorter paragraphs are more forceful and easier to read than the solid matter.

A paragraph should deal with only one main idea. Take the example on page 40 and see how much more inviting it is when the ideas are separated into paragraphs:

The item of October 21, \$36.28, has been held up because the order was printed and shipped without our instructions. We have had difficulty in getting the customer to pay for it.

You will recall that the customer canceled the order and sent us a new one, but you had already shipped the original order. This, you said, was an error on the part of your manufacturing department.

As an inducement to the customer to use the goods, we are giving him a December 1 dating. You will no doubt agree,

under the circumstances, to the fairness of dating your invoice as of December 1, and we are passing it through accordingly.

Six lines or less make the most attractive arrangement for a typewritten paragraph. Avoid both long paragraphs and the other extreme. For emphasis, it is all right, occasionally, to place a short sentence in a paragraph by itself. If this is done too often, however, the effect may be amateurish.

*The Deductive Method in Paragraphing.* Every paragraph has what is called a topic sentence, which gives the subject. You have already considered the clear and forceful effect that the deductive or newspaper method (Lesson No. 3) gives to the opening of your letter. Newspapers often use the same method within each paragraph by placing the topic sentence first. You are thus enabled to gain a fairly complete idea of the contents of the average newspaper quickly by reading only the first line of each paragraph.

A letter written by a great mail-order house gives a good example of this style. The letter has ten paragraphs and goes over to the second page. Here it is. Will you read just the opening line or two of each paragraph and see whether you have a pretty good idea of the subjects covered by the letter?

### Deductive Paragraphs to a Customer

DEAR CUSTOMER:

To be sure that you will get your copy of our new Fall and Winter General Catalog, we are enclosing your address label, which we are asking you to check carefully. Make whatever changes are necessary, return it to us, and we will mail the catalog at once.

We think this is the most remarkable catalog ever published. Surely it offers many new and original features, as well as bigger savings and better values.



For instance, in our fashion department we have a hat service that enables any woman, girl or child to select her fall hat with definite knowledge of its appropriateness. Then there are the new "Footline" shoes, entirely different, yet entirely in harmony with latest style ideas. The "Royal Purple" hose, which were such a sensation last season, are back again with all the beautiful new tints and shades.

Men, too, will find in this new Fall and Winter Catalog the many things they need for the changing season. In overcoats we have the genuine "Borden Cloth," the year's best cloth, or the "Lambskin" suit—the suit that swamped the mills only a few months after we introduced this value to our customers. And in clothing for the outdoor man we have the biggest bargains in America—sheep-lined moleskins, horse-hide coats that are positively weatherproof, corduroys, hunting garments—a great selection where every man of every age and size can be economically outfitted.

Of course the children are never forgotten. A new line of "Sani-Safe" nursery furniture; "Teeter-Totter" shoes; "Boyville" suits; toys for the holidays; or sporting equipment such as footballs, basketballs, skates, and the like are all here.

And did you know that the mileage guarantee on our famous tires has been increased from 12,000 miles to 15,000 miles? Yet prices are lower than ever! Now there is the big brother of this tire—the SUPER—guaranteed for 25,000 miles and also guaranteed to be the equal of any tire in the world regardless of any mileage guarantees.

Most of all, you and your family are interested in your home. And for your home we have an announcement of special importance. Now you can buy any article of furniture in our catalog on easy payments. Furnish your home complete by means of this modern, popular budget plan.

From cover to cover of our new Fall and Winter Catalog, our policy has been "Lower Prices and Bigger Values." Think what this means to you and yours in more of the comforts and luxuries as well as more of the necessities of life. Our great buying power, our world-wide resources, our economical

selling methods enable us to offer you 35,000 bargains at the lowest prices obtainable.

Our service, too, is without a peer. We have a chain of ten big stores, one of which is near your home. That means *rush service* on every order. We ship the goods on the very same day your order reaches us.

I am holding your copy of the new catalog until I receive your address label. I hope that will be very soon, for I am looking forward to many opportunities of helping you save money.

***The Proper Order for Paragraphs.*** In developing the subject of your letter, keep your ideas or paragraphs in their logical sequence. Give your material in the way that will be most pleasing to the reader and easiest for him to understand. Start with what he will readily understand and lead him to the point that you wish him to understand or accept.

***Dictate Paragraphs.*** Although the secretary or stenographer should thoroughly understand how to paragraph properly, it is well, especially in the case of machine dictation, that the correspondent indicate paragraphs. This insures the arrangement that he wishes and speeds up the work of the typist.

***Subheadings.*** If your letter is long, one way to sustain the interest of the reader is to use subheadings such as you see throughout this book.

One metropolitan newspaper writes letters as long as ten and fifteen pages. The letters are very interesting, however, largely because of the use of interesting subheadings.

***Common Sense in Paragraphing.*** To develop an idea, a paragraph may occasionally need to be a page long. In such a case, the idea itself should be broken into several parts so that no unit will be very much longer

than six to eight lines. Find convenient breaks and start new paragraphs even though you continue with the development of the same idea. The appearance of the letter is just as important as technical correctness.

## EXERCISE FOR LESSON NO. 4

### *Problem A*

Please break down the following long sentence into several short sentences in order to clarify the meaning and make the paragraph easier to read:

The books, as you know, have been referred to Johnstone-Willis Company, who are authorities on this particular branch of our industry, and as soon as we have their report, and Mr. Bellows gives his O.K., we will have something definite to tell you; however, of course, the Board of Directors may decide in the meantime to withdraw the whole procedure from the present setup and defer further action until next year when our budget definitely calls for this or some similar development.

### *Problem B*

What would you do to make the following letter easier to read and more attractive in appearance?

Thank you for your inquiry.

You have made a good selection.

We can deliver the D Model for \$110.50.

The A, C, and X Models are \$130, \$154, and \$200, respectively.

These prices are freight prepaid to Georgetown pier, steamer shipment.

Delivery time required is three weeks by boat, five days by rail, four days by our motor transport service. This is maintained for Missouri deliveries only, but we have good connections with truck lines in other states.

Train shipment is \$10 additional for each unit. The special truck service costs \$11.50 for each unit.

We are looking forward to serving you.

### *Problem C*

Please indicate with a pencil where new sentences or paragraphs should start in the following. Also make any other corrections you feel should be made.

1. Thank you for the order that reached us today totaling approximately \$33.75 and which order we ordinarily would forward to you c.o.d. but we notice that recently you allowed c.o.d. shipments to be returned to us at Minneapolis without having accepted them and examining them and therefore we do not feel that we can allow this shipment to go forward without having a cash deposit as evidence of good faith on your part.

2. We have your request for information on farms in Nebraska, and inasmuch as we have farms located all over the state of practically any size and the very best soil that can be found anywhere, we are enclosing blank form of questionnaire which we will ask that you fill out and return to us, so that we will know just what section you are mostly interested in.

3. Prices are f.o.b. Cleveland, subject to a 2 per cent discount for one half cash with order, balance shipper's order. Junior Station prices are for station complete with 24-gage building sheet roof and this roof is complete with conduit, outlet boxes and six 100-watt lamps. If steel tile roof is desired in place of the building sheet roof, add \$25 to the price for the open type and \$35 to the price of the enclosed type station. The roof of both the open and enclosed type Junior Station is shipped complete ready for speedy erection. In ordering steel tile roof, please specify whether Spanish tile or the American flat steel tile is desired. At present we are in position to make shipment on either the open or enclosed type Junior Station in from five to seven days after receipt

of order and assure you your order will be appreciated and given our best attention.

4. We have your letter of October 27 listing the quantities of the four colors of Regular Form Panel End Customers' Checks totaling 44,360 checks. You also give us a list submitted to you by your stock clerk showing that these quantities total only 42,630. The writer took this up with our Shipping Room and finds that two of the men at our packing table checked this shipment and they are both positive that the quantity shown on our shipping notices was actually shipped to Brooklyn, and we would suggest that you have your stock clerk check these quantities over again.

## LESSON 5

### Closing a Letter

*The Closing Influences Action.* The greatest letter writer in all history points the way to better results in our letters of today. Paul of Tarsus, the author of the epistles to the Romans, Corinthians, Colossians, and others, now a part of the Bible, had a brilliant mind. He was tutored in the Greek philosophy and Hebrew lore, and one catches glimpses of this extensive learning in his work. He used that which stood the test of logic and practical performance.

Through his letters Paul gave the people of that time and the countless generations since, including modern business letter writers, some priceless advice. Pre-eminently the thinker rather than the humanitarian, he yet preached the doctrine of a love of mankind. "And now abideth faith, hope, and love," he said, "and the greatest of these is love."

One of his instructions toward the close of his epistle to the Philippians applies to the action influence in our letters (*italics are ours*):

Finally, brethren,  
Whatsoever things are *true*,  
Whatsoever things are *honest*,  
Whatsoever things are *just*,  
Whatsoever things are *pure*,  
Whatsoever things are *lovely*,

Whatsoever things are of *good report*;  
If there be any *virtue*, and if there be any *praise*—*think on*  
*these things*.

PHILIPPIANS 4:8

This was not "Pollyanna" advice. It was Paul's magnificent way of counseling us to use the "approval" idea (Lesson 2). He was "result-conscious." Illustrating the effect of thinking in the direction of failure, Job had said—"The thing which I greatly feared is come upon me." Paul saw the need to keep in mind the model "Success" not "Failure," and his results speak for themselves.

If you have exercised care in writing your letter, you have a right to expect success. It is inconsistent to send a letter unless you have a reasonable assurance of making it pay.

When you come to the closing of your letter it is important to have a confident attitude, for the closing, although often brief, is the last thought you leave with your reader. It should be definite. It should go the limit in consideration of him. You will transmit your mental attitude to your reader. You cannot deceive him. Time and again people fail because they expect to fail. Think success.

***Make It Easy for the Reader to Act.*** A large steel company, faced with the need to get names of subcontractors from architects and general contractors, determined to send a letter of inquiry on each case. The letter was well constructed and ended with a courteous statement that the firm "would appreciate the co-operation" of the reader. It was passed around among various members of the organization, who pointed out that they had not made it as easy for the reader to give them the information as possible. Many of the people they were

writing to would not have a stenographer, or might not even have pen and ink, an envelope, or stamp handy. Therefore, they changed the closing of the letter to the following:

Will you please pencil the information in the space provided below and use the enclosed envelope to send it back?

Then in the lower left-hand corner they had the following inserted:

Answer: The name of the subcontractor is

Name. ....

Address. ....

These letters brought 60 per cent returns. The young man in charge of the work said that the firm was amazed at receiving so many answers, as they would have been happy with a 25 per cent return. He had found that all of the answers were written at the foot of their letter, indicating that the architect or general contractor responded to the convenient form where he might not have written a complete letter.

The Kansas City branch of a large national organization has found that by using a similar idea they get back promptly around 100 per cent answers to a letter of inquiry similar to the following:

### Note the Close

Thank you very much for your order for 20,000 sheets of writing paper.

In order that we will be sure to send you exactly what you wish, will you please verify the specifications? On your last order we sent you Smoothrite writing paper, 6 × 9, ruled according to the attached sample.



Will you please indicate on the margin of this letter whether this is what you wish now? If not, will you pencil in the size, color, and name of the stock you have in mind? Here is a return envelope for your convenience.

In rare cases, you can go so far as to say that if you do not hear from the customer by a given date you will send the commodity, letting silence give consent. It is easier for him to do nothing. This approach should obviously be used with caution.

A direct mail specialist goes so far not only as to give his letter a good, strong, definite close with a return card, but also to have a hole punched in the letterhead where a tiny pencil is inserted so that the recipient of the letter has all of the material he needs in order to send back an answer!

The large publishing houses report that in proportion as they make action easy for the readers of their promotion letters about books and periodicals their percentage of orders increases.

***Closing for an Order Acknowledgment.*** One firm gets extra business every now and then by adding a sales closing paragraph to the letter acknowledging a future order or an order for a carload quantity.

This paragraph reminds the customer of other commodities that he may add while the firm is shipping him what he has already ordered. Although it is varied to fit the case, here is an example:

We will also be glad to include any other items such as Wrapping Paper, Kraft Tape, Tissue Papers, Dress Boxes, Suit Boxes, Bags, etc.

***Types of Closings to Avoid.*** A closing should add to the sense of your letter—say something. Many letters lose their opportunity by tapering off with antiquated phraseology.

The "*ing*" *word closings*, for instance, are happily dying out. They say nothing, they do not get action, they are out-of-date. Sometimes they are even ludicrous:

Thanking you *in advance* for *past* favors.

The commoner offenders are: Thanking, Trusting, Hoping, Anticipating, and Assuring. If an expression of thanks is necessary at the end of the letter, it is correct to use a simple "Thank you."

Being cautioned not to use the old participial endings, the division manager of a large jobbing house said, "Tell me some new endings; I do not know how to end my letters." The following were selected from a day's carbon copies of letters written by others in his own department:

### Closings Selected at Random

You will like this number, we know, and if you can use any additional garments we can send them promptly.

We are always glad to hear from you. Won't you write us again?

This has been one of the biggest sellers we have had in years and we feel confident that you will have no difficulty in disposing of the order.

May we have the information, please?

We will do everything that we can to complete your order promptly.

Whenever we can serve you again, please call on us.

The numbers substituted are attractive and we feel sure that they will please.

We shall appreciate your prompt confirmation of this order.

Will you please make your selection from these samples? We can ship promptly from stock.

The remainder of the order has been forwarded and should reach you without delay. Thank you.

An overworked closing is incapable of carrying the effect of an individual appeal. Here is one that nearly all correspondents use:

*Hackneyed*

We would appreciate it if you would give this matter your attention at your earliest convenience.

*Better*

Will you please go into this as quickly as you can? (Or whatever you would say if you were talking face to face with the reader.)

Vague closings are not only weak, but their users are generally guilty of sounding pretentious. Even when you have to repeat, be definite:

*Vague*

Your assistance in procuring the requirements for consideration will be very much appreciated.

*Specific*

Will you help us to get the signed contract and check, please?

Tell your reader exactly what you want and he will surprise you by doing it. In a special analysis of a hundred successful collection letters the closings were found to consist of strong, definite requests—not, “We would appreciate your attention,” but, “May we have a check for \$17.65 within the next week?”

The “hope” and “trust” endings are generally both weak and overworked, not that there is anything wrong with the words themselves. They are strong, pleasant words when used to express their exact meaning; for instance, “It is a real pleasure to deal with a man in whose judgment you can *trust*,” or “We sincerely *hope* that the drought has not affected your district.” But business jargon often forces them into places where they lose both their force and their dignity.

*Faulty**Better*

We trust we shall hear from you shortly.

We are confident we shall hear from you shortly.

*Faulty**Better*

We hope to receive your reply by return mail.

We shall be looking for your answer by the twenty-fifth.

Use "hope" and "trust" only as you would employ them in conversation. Often a question may be substituted effectively for hope or trust:

*Faulty**Better*

Trusting that we may have your order.

May we have your order, please?

Hoping we may be favored with your business.

An illustration of the thoughtless way in which the "hope" and "trust" endings are sometimes used is given in the following complaint received by a wholesale dry goods company from a dealer:

### Laughable

In checking up the order I find 3 pairs of hose, which I ordered in size 9, and 2 ties missing. Hope this will meet with your approval.

**Types of Successful Closings.** There is an infinite variety of acceptable closing sentences that can be summed up under four general headings:

### A Statement of Fact

1. Your order will be shipped as quickly as we receive it.
2. Your insurance will remain in force if you will sign and return the enclosed notes.
3. Whatever is to your best interests we want you to do. You will have to be the judge.

### A Question

1. What is your opinion?
2. May we go ahead with your order?

### A Courteous Command

1. "Please let us know whether this arrangement is suitable," or more persuasive, "Will you please, etc."
2. Just pencil your approval on the attached card.

### An Expression of Good Will

1. We want to be of every assistance to you.
2. We are always glad to comply with the wishes of our good friends.
3. We want to pledge anew our appreciation for your splendid support and co-operation.
4. Kindest regards. (Some letter writers object to this phraseology, but it is widely used and carries a pleasing thought.)

***When You Want Inaction.*** The object of certain types of letters is *inaction*. An adjustment letter, for instance, usually tries to settle and close a complaint and the writer's one hope is to hear nothing further about it.

The holder of an insurance policy may borrow on it, but it is usually better for both policyholder and company if loans are avoided. One large company has successfully used the following letter to answer requests for loans:

### Object: Inaction

If you have definitely decided to borrow on your insurance, please insert, in the proper spaces on the enclosed form, both in writing and in figures, the amount you wish to borrow. From this amount, interest will be deducted at the rate of 5 per cent to the next anniversary date.

Also fill out the place and date of execution, sign in the presence of a witness, and return to us with the policy.

We shall then be glad to give the loan our immediate attention.

Before you fill out the form, please stop and think this transaction over carefully. One of the highest authorities on life insurance in the United States said recently:

"I have been tempted to borrow on my life insurance policies—especially when I have had a very good use for the money. But that is something I will not do, except in dire emergency.

"I have learned, by observation and experience, that most people would be much happier and have greater peace of mind if they kept their insurance intact."

It is a serious step to mortgage your life insurance and we would not feel that we are fulfilling our obligations to you and your beneficiary if we did not ask you to hesitate and consider.

Whatever is for your own best interest, we want to do. You will have to be the judge.

Notice the deductive or "news" opening from the reader's point of view. The life insurance company at once shows its willingness to pay the money without argument and the closing discusses the wisdom of *not* making the loan. In a test this letter prevented action in 50 per cent of the cases; an unusually good result.

***The Proper Use of a Postscript.*** Is it permissible ever to use a postscript?

A number of firms recount incidents in which a customer sends in a bitter complaint, writes a page or more about the trouble, and then adds a postscript, "Since writing the above, I find that everything is all O.K."

It is usually well to avoid a postscript. It confesses

disorganized thinking. Write the letter again if you have left out something, particularly when the postscript changes the meaning of the letter.

The only proper use for the postscript is to emphasize an important thought. When it is used it is the close of the letter.

### Effective Postscripts

1. Remember, the sale starts at three o'clock.
2. By the way, the telephone number is CHestnut 9297.

In adding a postscript, the stenographer need not use the initials, "P.S." The position of the added thought, at the foot of the letter, tells what it is, making the initials unnecessary.

It is said that a speaker will make a good impression on his audience if he will do two things—start out in an interesting, genial way, and have a good forceful closing so that he can deliver it verbatim. In a public speech, the closing is sometimes considered more emphatic even than the opening. In a business letter, the opening occupies the more conspicuous position, but the closing is the last thought you leave with the reader, and as you wish results, give thought to your close.

The greatest of faults, I should say, is to be conscious of none.

CARLYLE

## EXERCISE FOR LESSON NO. 5

*Problem A*

What would you do to the following letter to increase its action-producing effect?

Our order department tells us that you had a notation on a recent order that you wish all future shipments over 100 pounds to come by Algonquin Trails Truck Company.

However, may we make a suggestion? We shall be glad, of course, to follow your wishes, but it is sometimes several weeks between orders, and sometimes a customer's general orders are forgotten. If you could include this information with each order, it would make correct shipment more certain.

Thanking you for your attention in regard to this matter, we are

*Problem B*

Write action closings for the following letters and take turns reading them in class:

1. A collection letter about an overdue account of \$25.50.
2. A quotation.
3. A letter to a mill asking rush shipment.

*Problem C*

Will you please place a check mark opposite the closings that you feel are effective, and a cross opposite those which are antiquated or otherwise ineffective?

1. Could we ask a favor of you, please?

Our records are not clear whether you returned the two pairs of curtains you bought in our department or whether you still have them. If you returned them, we owe you a



refund of your fifty-cent part payment, which we will be happy to make.

Will you please pencil the information at the foot of this letter and return it in the enclosed envelope?

2. We enclose a duplicate copy of the application made July 6.

We trust this will serve your purpose.

3. Before committing ourselves on a membership in the Chamber of Commerce of Porto Rico, as solicited by the attached letter of February 28 from Mr. A. B. Jones, Secretary-Manager, we should like to have your comments on the standing and scope of this organization.

Will you please tell us what you know of it and whether you believe membership would benefit us? Thanking you in advance for your advice, we are, with good wishes

4. We are sorry it is again necessary to write you about your March installment of \$17.50. It is now ninety days past due and should be paid not later than the end of this week.

Awaiting your prompt response, we are

5. We understand you have published a book called *Post* and that copies are available on request. May we please have one?

6. Please understand, our letter was not intended as a criticism, but merely to urge the importance of our knowing exactly what stock we have for our own use. We trust this explanation will indicate to you what difficulties we might get into here at the home office if we permitted our stocks to become even one day behind so that our records would not be right up-to-date. Assuring you that your kind co-operation is greatly appreciated, we remain

7. Please send us one black belt, size 16, to be used on your dress, style 865. Thanking you for past kind favors, we are

8. We are returning a 2 × 3 Soho Rug in blue. This rug has been laundered once, and in our opinion shows defective workmanship. Please credit our account as our customer has made a new selection.

## LESSON 6

### The Framework

The man is most original who is able to adapt from the greatest number of sources.

CARLYLE

*Select the Idea That Appeals.* An advertising man asked a company selling conveyors to logging camps to send him out with one of their good salesmen. The salesman spent twenty minutes telling the superintendent of the camp the merits of his conveyor but didn't arouse any interest. The superintendent finally said he was busy and would bear the salesman in mind.

The advertising man then asked the company to let him go out with their star salesman. This man approached another superintendent with the query, "What does it cost you to get your logs down to the river?"

"Four or five cents a foot."

"The man across the river is getting his done for two cents."

"I don't believe it."

"Jump into my car and I will take you over there and show you."

He did, and made the sale.

The first salesman used stereotyped conversation. The second man selected an idea that would appeal to

the buyer. The use of a workable idea distinguishes the novice from the expert.

*Ideas, the "Open Sesame" to Success.* "A letter is a vehicle for the transmission of ideas." Following is an example of how unwieldy that vehicle can become when it is bogged down with too many words.

### **Selling Milk Pails**

This Company went to tremendous expense in order to furnish you with an up-to-date sample line of Milk Pails. With this line of samples you can sell Milk Pails in a large way if you will carry your samples and show them and make an effort to sell Milk Pails. Many salesmen are doing a splendid job in the sale of Milk Pails. In fact, every salesman who is carrying his samples and making an effort to sell Milk Pails is meeting with real success.

In order to get the Milk Pail business it is essential that you carry your samples and make your campaign now on Milk Pails. Consider the expense your Company has gone to in supplying you with these samples. You should carry these samples with you each day and make a special effort to sell Milk Pails. Unless you do you have not benefited and your Company has lost money. Think about this and get out your Milk Pails and carry them with you over your entire territory. Now is the ideal time to sell Milk Pails.

Milk Pails are sold in a large way by most every dealer you call on. In addition to selling your regular established trade, call on the General Stores. The Milk Pail business is a big business and runs into large volume, and with the splendid values you have to offer your trade and with this beautiful line of samples you can certainly interest the very largest dealers throughout your territory. We want every salesman who received these samples to make an honest effort to sell Milk Pails and after you have finished with your samples sell them to one of your dealers. We do not want these samples returned. Give us your full co-operation now and let's put this Milk Pail business over in a big way.

That letter's purpose was to get the salesman to show his samples of milk pails. How many ideas does it offer in its 311 words?

1. You can sell milk pails if you will show your samples.
2. Now is the time.
3. Pails are sold by dealers and general stores.
4. Do not return samples; sell them.

Here is a revision incorporating fourteen ideas the salesman can use, plus the instructions and the encouraging closing, in 155 words:

### More Action-Impelling

(1) Now is the ideal time to sell milk pails. (2) The crops are in, the farmers have money, and they are stocking up on supplies for the winter. (3) Your dealers, both your established outlets and the general stores, know this and they are ready to buy in quantities.

(4) The best way to sell milk pails is to show your samples over your entire territory. (5) They sell themselves. (6) Look at them yourself!

- (7) Smooth, germ-free finish inside and out.
- (8) Substantial, long-wearing weight.
- (9) Heavy bails that won't pull loose.
- (10) Smooth handles designed to fit the hand.
- (11) The new style "Easy-Pour" lip.
- (12) The extra-strong, dent-resisting roll rim.
- (13) Some of the salesmen are already reaping the profit from showing these samples. Why not join them?
- (14) Please arrange to sell your samples when you have finished with them. We have no use for them here.

We shall be looking for some splendid orders from you soon.

Letters should be fast-moving idea "vehicles." Then they stand a splendid chance of achieving the purpose for which they were written.

***Be Generous with Your Ideas.*** Think your transaction through. See your letter in the hands of your reader—in his office, in his home, on his farm, in his store. Then see him attempt to give you the answer you want. Can he, with the ideas you have given him?

A large wholesale distributor used the following letter in acknowledging an order:

### **Enough Ideas?**

Enclosed you will find a sample of our Blank Index Cards which we are offering in competition to Zero Index Cards.

On these very fine cards, packed 1000 to the box, we are pleased to quote you:

\$0.00 per M, size 3 × 5

This price is f.o.b. Chicago.

We feel sure that you will be more than pleased with these very fine cards, and if favored with this order we can make immediate shipment from our Chicago stock.

At first glance this letter seems to be complete. It gives the price and size of the package requested. It is courteous; it has a pleasant closing. How can we improve the letter, reducing the number of words needed to express each idea and giving the reader enough information to enable him to send in his order? Here is a possible revision:

### **Complete**

You will like our Blank Index Card, a sample of which is enclosed.

This is a very fine card. It has a blue-white color and the grain runs the long way, so that it is easy to put in a typewriter. Another advantage of the long grain is that the card will stand on end very nicely in the file. You will agree with me that these are two very essential points in Index Cards.

These cards are banded 100 to a package, 10 packages or 1000 to a box.

Notice the snap and bulk of the cards, which are exceptional at this price.

We are pleased to quote you as follows:

100 M 3 × 5 Plain White	00¢ per M
100 M 3 × 5 P. M. “	00¢ “ “
25 M 5 × 8 Plain White	0.00 “ “
25 M 5 × 8 P. M. “	0.00 “ “

The trucking rate from Chicago to your city is  $42\frac{1}{2}$ ¢ per cwt.

The 3 × 5 cards weigh approximately  $4\frac{1}{2}$  pounds per thousand; the 5 × 8 weigh approximately  $11\frac{1}{2}$  pounds per thousand.

We have in our warehouse stock necessary to make shipment immediately upon receipt of your order. May we please?

See how this letter answers all the questions the reader may need. A letter which does not accomplish its purpose is a waste of time and money. It fails completely or calls for further correspondence.

***The Idea Outline.*** *What is an idea outline?* It is one of the simplest and most effective aids to good letter writing. It is a list of ideas to be included in a given letter.

*What are the advantages of using an outline?* A good outline is to a letter writer what a good blueprint is to a builder. It gives an orderly method of procedure and prevents costly mistakes. Ideas indicated by a word or two are easy to manipulate; their order may be changed and rechanged in considering effectiveness, without much effort or possibility of confusion. With such a list it is easy to detect omissions and delete

unnecessary thoughts. Working from an outline prevents the needless repetition or scattering of one idea through several portions of a letter.

*How do I make an outline?* Take a letter which must be answered and read it carefully. If it requires a simple or short answer, your outline may be merely a mental one. If the letter is to be long or involved, the outline may well be written. Jot down every idea which you wish to include in your letter; then arrange these ideas in what you consider the most effective order. Leave out any that seem superfluous or overlapping. Add any that seem on second thought to be essential. Then dictate from your outline, merely dressing up each thought with a minimum of words. Finish with one thought before you go on to the next. If the importance of your letter justifies the time, dictate everything you can think of on the subject and then cut out the less important ideas. Any letter will profit by this treatment.

One of the largest corporations in the country goes so far as to have the supervisor sit down with the correspondent each morning and discuss how many ideas will be given in each letter. The correspondent then pencils these ideas on the incoming letter or a piece of scratch paper, as a guide for dictation, somewhat as follows:

1. Thank the customer for check;
2. Explain charges remaining;
3. Explain billing periods;
4. Offer to change his billing date.

The improvement in the letters as the result of this simple procedure has been remarkable. Other firms have tried this with success.

Following a well-thought-out idea outline, you will

never dictate a wandering, confusing, or inconclusive letter.

It may be advisable to ask those in and out of the firm for their ideas when a certain transaction is particularly important. In this way, not only are the ideas multiplied, but they are the type that appeal to others.

*Use All Helpful Ideas.* Like the cars in a passenger train, ideas follow each other in our thinking with effortless speed. The ones we select and the manner in which we put them to work are what measure our success.

Avoid debatable statements. Do not consciously express an idea that may start an argument.

A salesman was showing a suit of clothes to a customer. "But this is not all wool," said the customer. The salesman smiled, "You like the style though, don't you?" "Yes." "Shall I wrap it up for you?" The customer nodded. "Why didn't you argue with me when I told you the suit was not all wool?" he asked. "Because," answered the salesman, "I might have won the argument and lost a customer."

You never know how the reader feels about the various phases of your subject; therefore omit all ideas about which there may be any question of authority or opinion and use only those which will have a tendency to bring you closer to him.

Every word should be directed toward the goal you have in mind. Do not make any detours. As a general thing avoid leaving a choice to the reader. Generally build up a given idea so that his only choice is "yes" not "which."

Use every good idea that "talks." In the early colonial days of this country, a carpenter who had forgotten his saw asked a friendly Indian to get it. A chip of wood



with the name of the article written on it was handed to the Indian to carry to the carpenter's wife. Skeptically, the Indian took the chip to the house. When he observed the wife read it and get the tool, he was filled with awe. Carefully he carried it to his tribe and explained the wonderful "talking chip."

Clippings from papers or magazines, cartoons, personal experiences, quotations heard or read, suggestions or criticisms in customer correspondence are some of the sources that may be tapped for an idea file, which may be conveniently kept on 3 X 5 cards. Here are examples of ideas:

### **Help the Customer**

Incidentally, we note you are asking for steel of a quality similar to that used in automobile bumpers or radiator shells. There is quite a difference between these two specifications, the bumper stock requiring a very high carbon special steel whereas the radiator shells are generally made from a deep drawing low carbon stock. By outlining your requirements, however, as you have to us, the warehouse will undoubtedly be able to give you exactly what you want.

### **Instructions**

As you have a small garden patch, you would not be interested in the machines used to apply this bleaching fabric. You can make the wires yourself if you wish. All you need are some pieces of No. 9 galvanized wire, forty-six and one fourth inches long. Bend them to the shape of a croquet wicket, making the wicket twenty inches long and six inches wide at the top.

### **To a Mother**

You should have your baby photographed so that in later life he may possess likenesses of himself at three-month

intervals with which to trace his development from infancy. Especially if your baby should become prominent in public life, these pictures would prove of widespread popularity. (This was one of three appeals that resulted in \$10,000 a year business for a photographer.)

*The "Thank You" Should Be Inserted.* The question has been asked, "Shall we thank a customer for his business?" Yes, and thank him whenever he has performed a courtesy, such as giving additional information about an order, sending in a payment, giving you an opportunity to quote, and so on. Gratitude, so the saying runs, is an expression of thanks for favors yet to come. Never run the risk of appearing ungrateful or indifferent. In a nation-wide survey of retail stores, the information was developed that out of every one hundred customers who stop buying from a store, sixty-eight do so because of the indifference of the store.

*Ideas Sell a Set of Books.* Prospective buyers of a well-known set of books had been circularized five or six times, and the publishers felt they had almost all the sales they could get from their list of a million and a quarter names. They determined, however, to try one more letter on the list before abandoning it. To make a profit this letter would have to pull 2 per cent orders. A direct mail company was invited to write the letter.

The head of this company wrote what he thought was a good letter and sent it to a test mailing of twenty-five thousand, which resulted in sales of only  $1\frac{1}{4}$  per cent. In turn, he had four of his contemporaries each try their hand at writing letters for test mailings, but the highest return was only  $1\frac{1}{2}$  per cent. Then the five experts gathered around a table to write a composite letter, each one dictating a paragraph, more in despera-

tion than with any hope of success. This letter pulled 6 per cent!

Why? No one can say. The difference between it and its predecessors was obviously in the number of its ideas. Five times as many appeals or ideas might conceivably be interesting to five times as many readers. The case is not conclusive, but something to think about.

***The Need for Persistence.*** Thomas A. Edison, whose inventions probably have been due more to persistence than to any other one trait, said that most of us are ready to give up just about the time we<sup>e</sup> should be getting fairly under way. A manufacturing company finding it necessary to raise prices, wrote contract customers for permission to increase the contract price. The letter was so logical, fair, complete, and well written in every way that it brought a high percentage of favorable results promptly. A few customers, however, demurred. One, for instance, wrote:

### **The Customer Would Not Agree**

I have carefully noted the contents of your letter of April 13 and would like very much indeed to co-operate with you by permitting you to bill us for the remaining balance on our contract at the figure stipulated in your letter but we simply cannot afford to do it.

I realize that you did not anticipate present conditions when this contract was made, and wish to assure you that neither did we, and as a result our expenses have been increased as well as yours, and it is not only necessary but it is essential that we save every dollar that we can where it is possible to do so. Therefore it is impossible for us to grant you the privilege suggested in your letter.

We sincerely hope that you appreciate our position in the matter but we must insist that you live up to the<sup>e</sup> agreement that we have with you.

Did the correspondent let that discourage him? His job was to get an increased contract price, and he simply took another path in the same direction.

### The Second Attempt

Thank you for the letter of the 17th regarding the undelivered portion on your contract.

It is our belief that we understand each other on this situation, but there is one point which we evidently have not made clear; that is that your contract price is only several cents over what we receive from the jobber for ordinary factory rejects.

Even at today's market, our profit is small, for we have had a 42 per cent labor cost increase and have granted our various raw material producers increases on standing contracts. You can readily imagine where we are in the picture today on some of these old orders.

Please reconsider this and then let us have your approval to increase that billing price a mere twenty-five cents a thousand. That will alleviate our loss a trifle. At the same time, let us know when the next regular shipment against the contract may be made. With better business available today, the April 9 shipment probably will not last the usual ninety days.

Persistence won, for this letter brought the following answer:

We are going to co-operate with you by permitting you to bill us for the remainder of our contract at a cost of \$2.50 per thousand. With reference to the shipping dates for the balance due us, it will be satisfactory for you to ship us 37,500 on June 15 and 37,500 on September 15.

After all, success is built on the knowledge gained from preceding failures, and each new seeming failure is but a challenge to turn it into success.

**Thinking Through.** Anyone who has ever made a purchase in a retail store knows what a treat it is to have the salesman a thinker—ready to recommend exactly the commodity for the need, explain why, then arrange delivery and credit; in a word, to think the transaction through. The more ideas he has, the quicker he makes the sale.

With conscious effort, we can strip off dull thinking and give ourselves greater freedom in expressing living, result-getting ideas.

**Object of Lesson No. 6.** The object of this lesson has been to stress the importance of ideas. No letter can succeed without ideas, and its success is directly in proportion to the number of pertinent ideas it contains.

## EXERCISE FOR LESSON NO. 6

### *Problem A*

You are in the salt business. An overseas firm has requested details of what you have to sell in their territory. Your job is to present the clearest and most complete picture you can of what you have to offer. You have jotted down the points to discuss as they occurred to you:

#### *Points*

Freight rates.

Types of salt you handle.

Possibilities of safe delivery.

Customs.

Packaging appropriate for climate.

Packing for ocean shipping needed.

What type of customer uses table salt.

Is water-softener salt needed there?

Price of three kinds of salt.

Table salt comes in two packages.

Would text on package be appropriate?

Salt is sometimes used in textile industries.

Supply salt here for table, textiles, water softening.

Bank references.

Could make delivery 10 weeks from New York.

Could furnish bond to insure delivery of orders received.

Sales points.

Samples of packages and salt.

Please rearrange them in logical order, combining those which belong together under one heading. Put the points on the blackboard after the class has agreed on their order.

### *Problem B*

How many ideas new to the reader are given in the following letter:

We received your card regarding the last two shipments we sent you by American Motor.

On this card you informed us that you gave Mr. White gummed labels each time attached to the order that shipment was to come by Western Motor, 3140 Ogden Avenue, as you have made special arrangements with this company whereby it would save you a considerable cost in your transportation from Chicago.

On March 28, we received a card from you reading as follows: 'On an order of merchandise given to your Mr. White yesterday, March 27, we instructed that the shipment be forwarded by the Western Motor Frt. Co. We have learned since then that this company has ceased operations and ask that you kindly send it by American Motor Express Company, 1743 Washburne Avenue, Chicago, Illinois, Telephone Roosevelt 9900. Thanking you, we remain''

Due to the fact that you informed us that the Western

Motor Freight Company has ceased operations and to ship by American, we thought we were acting in good faith by sending this by American. We had given instructions to our shipping department to follow the instructions in your card of March 28. Under the circumstances, we do not believe we have erred in handling your orders. However, we would like to hear from you if we have done so. (243 words)

Please determine how many ideas the letter *should* convey, list them, and write a new letter properly handling the situation.

## LESSON 7

### The Length

Say It!

When you've got a thing to say, say it. Don't take half a day.

When your tale's got little in it, crowd the whole thing in a minute.

Don't you fill the whole blamed paper—

With a tale, which, at a pinch, could be crowded in an inch.

Boil her down until she simmers; polish her until she glimmers;

When you've got a thing to say, say it. Don't take half a day.

FRANK L. STANTON.

*Whiskered and Long-Winded Phrases.* Competition for the reader's interest is keen. The concise letter is far more likely to succeed than the letter weighted down with superfluous and antiquated phraseology. The greatest reduction in length of letters is brought about by using the deductive method as explained in Lesson No. 3. Further cuts may be accomplished in the phraseology itself.

*Superfluous Wording.* Conciseness does not necessarily mean a small number of words; neither does it mean the abrupt telegraphic style which came into favor



during the "efficiency" period. It means using the fewest words consistent with courtesy and cordiality. For instance, "Your letter received and contents duly noted" is not concise; it is harsh and unnatural. "Thank you for your letter. We have gone into every phase of the situation carefully" is both concise and friendly.

"Thank heavens, we've found it," wrote a branch office about a lost file, and the letter though brief was clear to the reader. Talleyrand, the famous French diplomat, holds what is perhaps a record for conciseness. When he received a letter from a lady informing him that her husband had died, he wrote: "Dear Marquise: Alas! Your devoted Talleyrand." When the same friend wrote later to tell him of her approaching marriage, he wrote: "Dear Marquise: Ho, ho! Your devoted Talleyrand."

However, as previously pointed out, a metropolitan newspaper wrote successful sales-promotion letters of six to ten pages, which were also examples of conciseness. Every word used was necessary, and they were made inviting to the eye by the use of short paragraphs and frequent headings and subheadings.

It is the superfluous wording that we need to find and eliminate. Even the most powerful and skillful writers are forced to condense the first drafts of their work, to "prune" not only superfluous words, but ideas; for example, "each and every" may be cut to "each." There is a tendency, too, to use phrases that have become part of the business jargon when a single word would do. For example, "since" may be used in place of "in view of the fact that."

Another form of superfluous wording is repetition of information contained in the letter which is being answered, "mouthwork without headwork." What purpose is served by saying parrotlike: "In response to

your letter of the 30th, in which you inform us that you have approximately," and then repeating three lines from the reader's letter, when simple reference to the "letter of the 30th" will be clear?

Here is an example of a letter from the current files of a large jobbing house to a mill connection. The superfluous words and ideas are underscored.

### The Original Letter

Your records will show that we had an order or so from the Blank Baking Company of Wichita, for certain types of paper.

We are enclosing a sample made from a sheet called XYZ paper, which is manufactured by a concern located at Kansas City. Our customer is very much interested in this sheet, and he would like to have our quotation on this stock printed in listed sizes. We enclose four of the designs used by this customer. They have one more in a special design that is similar in design to those used on the other items. This makes five in all that he is using.

This customer would order 500 pounds of each lot which would be about 2,500 pounds in all, five numbers. After the initial order was placed, if he happens to run out of one design sooner than the other, he wants the privilege to order 500 pounds, or 1,000 pounds of two designs if he needs these numbers from time to time at no additional charge or cost, because he doesn't order every time 2,500 pounds in the five designs.

You appreciate that one item might move faster than another, and perhaps he would use more in the long run of still another.

He is very partial to the sheet called XYZ, and we hope you will be in a position to arrange to make quotation on this

sheet. If you have an ordinary Sulphite Sheet having plenty of transparency in a sheet running 24 or 25 pounds after treating, suggest you make an offer on it as well, and submit samples.

Take out the repetition and facts that were obvious. The revision is shorter than the original and considerably clearer.

### Revision 44 Per Cent Shorter

Your records will show that we had an order last February from the Blank Baking Company of Wichita.

Our customer is now partial to XYZ paper, sample enclosed, manufactured by a concern in Kansas City. He would like our quotation on this stock printed in the listed sizes. We enclose four designs he uses, and he has one more, similar.

He would order 500 pounds of each lot, about 2,500 pounds in all, and wants the privilege of reordering each design separately as he runs out of it, at the same price.

If you have an ordinary sulphite sheet with plenty of transparency, running 24 or 25 pounds after treating, we suggest you also quote on it and submit samples.

Following are some phrases, used often in letters, that can easily be cut. As you read, will you check the ones you may be using so that you can work on them?

### Prune the Superfluous Wording

*Instead of this:*

An actual fact

Another one

At all times

At the present time

Both of them

Can possibly

Can't be possible

Costs the sum of

*Say this:*

A fact

Another

Always

Now

Both

Can

Can't be

Costs

Depreciate in value	Depreciate
Due to the fact that	Because
Each and every	Each
First of all	First
For a period of a week	For a week
For the month of January	For January
Good benefits	Benefits
I sent you a telegram yesterday saying that	I wired you yesterday that
Important essentials	Essentials
In a most careful manner	Carefully
In a satisfactory manner	Satisfactorily
Inasmuch as	As
In the amount of	For, of, or "amounting to"
In the city of St Louis	In St Louis
In the event that	If
In view of the fact that	Since
Intents and purposes	Intents
Many in number	Many
Necessary requisite	Necessary
Our credit department tells us that they have	Our credit department has
Perfectly all right	All right
Report to the effect that	Report that
Still continue to	Continue to
Total effect of all this	Effect
Under date of	On
Until such time as	Until
We would ask that you	"We ask you" or "Will you please"
We would suggest and recommend	We recommend
Whether or not	Whether
With best wishes	Best wishes

**Whiskered Phrases.** When our grandfathers started their letters, "I take my pen in hand to let you know," they also "advised" in answer to an "esteemed favor"

and "begged to acknowledge a kind communication of the 17th ult." Mid-Victorian gestures in letters have gone the way of other bygone styles.

The alert businessman today omits the obvious and starts his letter with an expression of thanks, a cordial greeting or some essential information.

Many businessmen are alert to the deadening effect of the business "lingo," but not all. The president of a large manufacturing company, approached as to the need for letter improvement in his firm, wrote, "Replying to your letter of the 14th, beg to advise that there is no way in which this can be advantageously utilized." The tragedy about using long-established phrases is that the reader actually *does not read them*. After the first word or two, his mind automatically skips the rest. If you have some real information buried in the midst of such a phrase, it is lost. The meaningless phrase "Thanking you in *advance* for *past* favors," which occurs in Lesson No. 5, was read by an entire class of students without a single laugh or comment until it was pointed out to them. Their eyes, accustomed to skipping over such phrases in letters, skipped over this one.

Here are a number of these superfluous words and "whiskered" expressions. The melodramas of the "gay nineties" have become comedies; the stilted business jargon of the same era is looked on in much the same way.

### Shave the Whiskers

#### *Above*

*Above mentioned.* Vague and often unnecessary. "This" or "these" can generally be substituted. "This order (not 'the above-mentioned order') will be shipped October 9."

*Advise.* This word is doomed as a substitute for "inform," "tell," "notify," and other words that refer to information.

Would you say to your family at the breakfast table, "Please advise me whether there is any cantaloupe in the icebox"?

*As per.* A Latin expression. Usually "as per" can be omitted, or we can use English words, such as "according to," "as indicated in," etc.

*At an early date.*

*At the earliest possible moment.*

*At your earliest convenience.* Ineffective from overuse. Use "soon," "immediately," "at once," "as quickly as you can," etc., according to the sense of the sentence. If a definite date is available, use that. Dates are action-impelling.

*At hand.* Where else would a letter be that we were answering?

*Attached please find.*

*Attached you will find.* Simply say "attached is." The reader will find whatever is attached.

*Beg.* "We beg to inform, etc." The word is bad form in this sense.

*By return mail.* Weak from overuse. "Soon," "as soon as possible," "at once," "as quickly as you can" are more effective.

*Communication.* Do not use a long word when a short one will serve. Say "letter" or "telegram" as the case may be.

*Compound words.* Avoid words like hereinbefore, aforementioned, thereon, herein, and other compounds that give a pompous effect.

*Contents carefully noted.*

*Contents duly noted.* Carry no conviction unless shown by the answer, and then either expression is unnecessary.

*Enclosed you will find.*

*Enclosed please find.* Simply say "enclosed is." He will find it.

*Esteemed favor.* A trite, ineffective attempt to flatter. Call a letter a letter.

*Even date.* Say "today."

*For your information please be informed that.*

*For your information I would like to advise you that.* Unwinding while the dictator decides how to start the real

message. It is much better not to utter a word until you are ready to say something.

*Hand you.* It can't be done in a letter.

*Hope.* Use only where your meaning demands it. Its use in endings is generally weak and ineffective.

*I wish to inform you that.* Unnecessary. Don't start to dictate until you are ready to give the information.

*In due course.* Avoid generalities. Set a definite time.

*In re.* A legal term. Avoid it in the heading of a letter, and say "about" in the body.

*In receipt of.* The simpler, conversational "we have" or "we received" are preferred.

*In replying wish to state that.* Grinding out the lingo while the reader is impatiently awaiting the real message.

*Instant.*

*Proximo.*

*Ultimo.* Latin! "I said it in Hebrew, I said it in Dutch, I said it in German and Greek: but I wholly forgot (and it vexes me much) that English is what you speak." Instead of saying "the 17th instant," give the date, "May 17."

*Kind.* Worn to a frazzle in such expressions as "your kind letter," "your kind order," "your kind favor." Leave it out.

*Kindly.* Like "kind," this word has been worked overtime. In many instances it is used incorrectly. In saying, "Thank you kindly for this order," the meaning intended is, "You are kind in giving us this order, and we thank you." The meaning expressed, however, is that *we thank kindly*, meaning that *we* are kind. The best way to avoid this error is to omit the word.

*Oblige.*

*And oblige.* Like the old-style endings "thanking," "trusting," "hoping," etc., "and oblige" is a weak way to close a letter. Just leave this expression out.

*On receipt of.* "When you receive," the simpler form, is preferred.

*Our Mr. White.* Omit the "our," or say "Mr. White, our representative."

*Our records indicate that.* Where else would we get our

information? Go ahead with the facts unless reference to the records is really needed.

*Party.* Do not use "party" in place of "person" or "Mr. So-and-so." Faulty: "This is the party who applied several months ago." "Party" is a legal word, correctly used in contracts—"The party of the first part."

*Permit me to say.* Meant as a gesture of courtesy, but has no real force in business letters.

*Prompt attention.* Has become weakened through overuse. Vague. Use specific words for better effect—"Please let us have the information as soon as you can." "Please check up on this credit at once." "May we have your check now, please?"

*Recent date.* When you do not have the date, leave out any reference to it. "Your letter (omit 'of recent date') about the policy loan, etc." Most of us have used "recent date" to "cover up" when the date has actually not been so recent—it deceives no one.

*Regarding this matter.* Superfluous. We don't use this in conversation. Obviously anything said is "regarding this matter."

*Requirements.* Indicates almost anything. Be specific for greater effectiveness.

*Said arrangement.* May be replaced by "this arrangement," or, where more than one arrangement is mentioned and there may be doubt, by "the first arrangement mentioned."

*Same.* Do not use "same" in the place of "it," "they," or "them." "We are investigating this application, and it (not 'same') will be acted on shortly."

*State.* Appropriate for the witness stand. In business letters we "say."

*Subject account.* "This account" is just as clear and much more natural.

*Take this opportunity to.* Can generally be omitted. If you are thanking, congratulating, or offering a man something, it is obvious that you are doing so.

*Thanking you in advance.* The out-of-date "ing" ending again.



*The writer.* This cold, formal style has no place in business letters. When you write as a representative of the company, even though the company name is signed at the close, say "I" or "me." It is more natural to say, "Let me know," than "Let the writer know."

*This letter is for the purpose of informing you that.* The letter ought to make its object clear without being labeled.

*This will acknowledge receipt of your letter.* Unnecessary. An answer indicates that the letter was received.

*Trust.* Use only when you really mean "trust." At other times say, "We feel confident," "We believe," etc.; not "We trust you will reply," but "May we have your reply?"

*Trust this is what you desire.* Weak. Omit, except where there is a real doubt, and then say, "If this isn't just what you wish, let me know."

*Under separate cover.* Sadly frayed at the edges, and frequently unnecessary. Vary it by telling how anything is sent—by mail, by parcel post, by express, etc., or drop it altogether: "We are sending you a supply of blanks."

*Up to this writing.* Obvious. "Up to this writing we have not received the payment." Let's drop this lingo and simply say, "We have not received the payment."

*Very.* This word is used too much in business letters. "We are sorry" carries as much feeling as "We are very sorry," and frequently sounds more sincere.

*We have before us your letter.*

*Your letter received.* Apparent. We couldn't answer otherwise. Let's drop these expressions.

*We note from your letter.*

*We wish to call your attention to the fact that.*

*We herewith desire to notify you that.*

*We take the liberty to.*

*We take this opportunity to.* Only marking time. In most cases these expressions can be left out without altering the meaning.

*Yours of the 10th.* Incomplete. Be specific: "Your letter of the 10th," or "Your wire of the 10th."

## EXERCISE FOR LESSON NO. 7

*Problem A*

A plumbing firm dealing with the small householder exclusively was using the following form letter for submitting quotations:

MR. JOHN JONES  
4000 Crescent Drive  
Chicago, Illinois

The undersigned proposes to furnish labor and material to install at the residence known as No. 4000 Crescent Drive, Chicago, Illinois, the following:

One baked enamel Utility Cabinet Size 12, No. 253-J

Above work is to be done in a neat and workmanlike manner for the sum of seventy-five dollars (\$75).

Respectfully submitted

First, underline all whiskered, overworked, and unnatural-sounding words. Judged by the preceding lessons, what is wrong with this letter? How would you rewrite it, making it concise, pleasant, and modern?

*Problem B*

Underline "whiskered" and "antiquated" words.

1. In the event that there is any other difficulty, please let us know.
2. We then wrote you under date of September 18.
3. These we have now completed and enclose herewith.
4. We have a charge under date of October 5 in the amount of \$55.60.
5. Will you please forward us an estimate of your requirements for the month of May?

6. May we hear from you in this connection?
7. Up to this time we have not had a report from our representative.
8. This, at the present time, is more than one year past due.
9. How are you getting along at this time?
10. To date we do not appear to have received your check.
11. We have yours of the 6th instant.
12. We kindly ask that you put forth a special effort in our behalf.
13. We have your letter of October 5 and wish to advise you that we concur.
14. As per our letter of May 1, we are making the arrangements suggested.
15. This has come to the writer.

## LESSON 8

### The Ounce That Counts

An undiplomatic correspondent can do more damage in a day than a corps of salesmen can repair in a week.

***Sound the Note of Human Feeling.*** The vice-president of a large company once said, "Business founded on friendship may not endure, but friendship founded on business is one of the finest things we have."

Into the fabric of business are woven the aims, prayers, and longings—the disappointments, heart-breaks, tragedies—the joys, accomplishments, and triumphs of men and women. Business amounts to far more than profits in so many dollars' worth of this or that. It means the building of finer relationships between men.

Letter writing offers a wonderful opportunity for the exchange of thoughts, and our tools are words, the living magic of business. With words, we show our feelings.

***Put a Smile into Your Letter.*** An engaging smile makes the plainest face attractive. Words that smile transform a commonplace letter into a builder of business and good will. Enthusiasm is catching.

*Commonplace*

We enclose a copy.

In accordance with your request, we are sending

There are only a few sets left, but we are arranging

*Inviting*

We are *glad* to enclose a copy.

*Certainly* you may have the

*Fortunately* we have a few sets left and are *glad* to arrange

Add pleasant words as you dictate, just as you smile while you talk. Your letter will reach out with a warm handclasp and reflect that kindliness of spirit that will make a friend for you at its destination.

Watch this especially when you have to say "no" to a request. It is easy to add a feeling of regret to statements like "We cannot" or "We are unable." Say "We are sorry that we cannot" or ".... that we are unable." It was Theodore Roosevelt who, in turning down an office seeker, ended his letter "With regret."

Persuasion is far more effective in getting things done than coercion. So often in letters we find an injunction such as "You are to caution the mill to, etc.," when we would stir a friendlier response by saying, "*Will you please* be sure to caution the mill, etc." "Please send us a report" gives much more incentive for action than "You will forward us a report."

***Select the Happiest Way to Say It.*** An Eastern king asked his vizier to interpret a dream that came again and again. The dignitary replied: "Oh, King, your dream unfortunately means that every relative of yours will die before you, leaving you the lone survivor of your family."

The king was so overwhelmed at such a prediction of bad fortune that he ordered the official beheaded; it was done. But the dream kept recurring and the king was troubled by it. He selected a new vizier and asked

his interpretation. Knowing the fate which had befallen his predecessor, the new official replied: "Oh, King, it is a happy dream! Some kindly spirit is trying to tell you good news. It means that you are a very fortunate man; you are destined to outlive all your relatives." The king was so pleased with the happy reading of his fortune that he gave high honor to the vizier and doubled his salary!

Both viziers gave the same interpretation of the dream, but one made it bad news and the other good news. It was a difference in tact, of insight, of point of view, and perhaps of tone of voice.

"I certainly think it's wrong to let our customers get by with this kind of thing," said the head of an important department, as he turned to his dictating machine and dictated:

### Smug

To the — Company (one of the nationally known chains). We received claim #5784 from store at 354 No. State Street, Chicago. They report shortage of six Size A2 from shipment of October 22. It is quite true we omitted these, but we substituted six Size A2-½. Please ask your store manager to recheck and send formal cancellation of your claim.

"We must protect our firm," went on the dictator, oblivious to the best way to do it. Even if there was nothing coming to the customer, the letter could have been written more pleasantly, for example:

### Better

'An explanation is certainly due you on claim #5784 from your store at 354 No. State Street, Chicago.

On the shipment of October 22, we did not have enough of Size A2 in the quality you ordered to complete your order, so

we substituted six of Size A2- $\frac{1}{2}$  in the *better* quality, which we billed at the price of the A2. We are confident that this will work out to *your advantage* and are *sorry* that we slipped up on explaining it at the time of shipment.

*Will you* please ask your store to recheck, and if they find the situation as described above, send us a formal cancellation of your claim? We will be *interested* to hear from them.

It all depends on how we say a thing. We can say almost anything, if we show that we *care* about the effect on the reader. The right word in the right place can mean the difference between a sale and a customer lost.

Some words have high sales possibilities; some are indifferent; some are bad, or distinctly lacking in sales content.

Every person who writes to customers must have word equipment with high sales possibilities; he must know the words which give pleasure—the words which permit him to differ from others without offense—the words which make it easy to offer and sell the substitute article—the words which are entrees to the suggestive sale—the words which create business. Here are some suggestions to retail salespeople which also apply to letter writers:

### *Sales Liabilities*

This is our cheaper quality, suitable for you.

You are making a good buy.

This is the very latest thing.

You'll find you'll get a lot of good (lot of wear) from this.

### *Sales Assets*

This is our less expensive quality which you requested.

You are making a wise choice.

This has just arrived.

Long wear (use) will convince you that you have made a wise investment. (The word *investment* is invaluable in selling.)

If you want to cut down expenses.

Good feature.

But you can't afford to be without this.

If you want to be thrifty.

Highly desirable feature.

You have a substantial investment in your home (automobile, business, coat) and you will be protecting it by buying this.

**Avoid Ugly, Irritable Words.** Many words, harmless enough in themselves, take on irritating qualities when joined with the word "you." The correspondent uses them, all unconscious of their effect, and then like the young man who wrote the following letter, wonders why the customer got angry.

You say that your account is paid to April 1. We beg to *differ with you*. According to our records, etc.

Still another dangerous curve is ahead when you cannot fill an order because the customer did not give complete information. Many letter writers take the curve at a sharp angle, full speed, and collide with the customer's friendship, like this:

We are *totally at a loss* to identify the color.

It is just as easy to put it:

Immediate shipment of your order, for which we thank you, is being deferred because we need a bit more information about the color of the second item.

The letter writer rushes pell-mell into a wreck who casts the slightest doubt upon the veracity of a customer. An expression like "You claim" sometimes does this. The very time you are most likely to make such a blunder is in handling a "touchy" situation, when the customer is most sensitive.



Here are some danger signs along the roadway to effective letters:

### *Pitfalls*

*If you are living on August 1, the Company will pay, etc.*

*Your dispute about the item. If you are dissatisfied.*

*Your order is wrong.*

*Your letter complaining of. We are sorry you have taken offense.*

*You failed to send us. The attached list shows you very plainly what the shipment covered.*

*Your undated letter. We are sorry that you are disgruntled. You misunderstood our letter.*

*This is entirely different from the information we asked you to give us.*

*We are at a loss to know why you have returned the sample pair.*

### *Better*

The face amount of the policy will be payable to you August 1.

The item in question. If we can do anything further.

May we verify this, to be sure of giving you what you want. Your letter about.

We are sorry to have given a wrong impression.

May we also have. Omit the "very plainly."

Your letter. The best thing to do, under the circumstances, is. We did not make ourselves clear.

What we should like to have is.

We assume you wish the sample pair repaired.

People like approval (Lesson 2), not blame. No one likes to be referred to as wrong, complaining, disputing, failing, dissatisfied, or disgruntled. Always choose the tactful, diplomatic words. After all, your business is to sell to customers, not to criticize them. Never say anything that belittles a person's intelligence or position.

Remember, you write for your company and a company is above irritation.

*The Most Pleasing Word Is the Reader's Name.*

"What," asked a student, "is the best form to use in addressing women customers? I always think of some fat, bejeweled fortuneteller in connection with 'Madam.' "

Most of us do. "Dear Miss So-and-so" or "Dear Mrs." is much more pleasing to the reader than "Dear Madam." When the customer's marital status is not known, assume she is unmarried.

John Howie Wright, editor of *Postage and the Mail-bag*, urged the idea of complimenting the readers by assuming they were all married and of using the title "Mrs." Some unmarried direct-mail specialists, however, gave him such a verbal lashing that he finally threw up his hands and bowed to the rule given above.

Although men are not quite so sensitive as women, if you ask the first dozen you meet how they prefer being addressed, as "Dear Sir" or as "Dear Mr. So-and-so," at least eleven will agree that the second style is the more pleasing.

You may use the reader's name in the body of the letter as you would in conversation, but do not overdo it; for instance, generally avoid repeating it in the first few lines after "Dear Mr.——"

Almost the worst mistake that can be made in a letter is to misspell or in any way change the name of the man to whom you write. If a man's name is DeMoulin, he will not appreciate your spelling it DeMonlin as one letter writer did. Follow the letterhead or signature when you have it. A name is an individual possession, a mark of pride with most people. A man does not like to have others take liberties with his name. If he

signs it "Geo." or "Chas.," address your answer accordingly, and not to George or Charles.

The story is told of a letter to a dealer named Puereo in Mexico. The typist wrote it Puerco, which, in Spanish, means pig, and it was not until a salesman called some time later that he found out why that customer's business had been lost. In another case the word "The" was incorrectly omitted in a firm's name and the recipient wrote a curt letter directing attention to it.

In writing about a third person, use the name in preference to "the customer," etc. Dr. Frank Crane in one of his long-ago papers voiced a common complaint. "If I am in a hospital," he said, "I am a 'case.' To my tailor I am a 'customer.' To book agents I am a 'prospect.' If I should die, I would be 'the remains.' Am I never, to anyone but my family, to be myself?" In letters to salesmen, do not refer to "the claimant," "the debtor," "this person," "the policyholder," "the insured," or "the customer." A lawyer who had won most of his cases told the secret of his success with juries. "I never say my *client*," he explained, "I always say 'George Miller' or 'Eddie Dwyer' or whatever the name of the accused may be. Juries will hang 'defendants' or 'clients,' but they have not the heart to hang George Miller or Eddie Dwyer."

There is another danger in the use of the impersonal form—one that affects the success of a letter closely. When a dictator writes a letter to John Smith about his boy William, and he calls the child by his name, he will think of that child as a human being and his letter will be more personal, friendly, sincere. To write a letter to "the insured" about the "insured's son" removes the personal element not only from the letter, but, usually, from the thought of the dictator.

Even in writing to branches, the impersonal form may give the dictator the feeling that he is working only with a "case" and not with the needs of another human being whom the branch, agent, or salesman is trying to serve.

On the tone of home-office letters, that of branch and agency letters often depends. It is a great temptation for the branch dictator or agent to repeat to his reader ideas, if not actual phrasing, from the home-office letter before him.

Speaking of pleasing words, what do you think of the closing, "Yours truly"? Business firms today are giving it a rest and substituting "Cordially yours," "Sincerely yours," or others. These are correct even to a person or a firm with whom you are not personally acquainted. If you write a volume of mail every day, instruct your secretary to use one of the friendlier closings and save yourself the trouble of dictating it in each case.

**Slang.** As long as it expresses the idea and does not descend to banality or vulgarism slang may be used—with caution. Sewell Ford, the writer, has defined slang as "colloquial metaphor."

With a bit of slang, this follow-up letter to a salesman was a little more appealing than it would have been without, don't you think?

### The Salesman's Own Language

About that balance of \$1.25, you returned our letter of November 8 with a notation on the bottom: "I will get it in January." Tough, but it hasn't shown up yet.

A colored maid, employed by a family in Virginia, often responded to requests by saying, "I'd *admire* to do it." A business friend of this family tuned in on a

bit of pleasantry during his preceding visit when some months later he wrote his host.

### In the Family "Code"

We would "admire" to sell you some more sisal twine.

It has been about July since we had this pleasure, and remembering what the Governor of North Carolina said to the Governor of South Carolina, are prompted to draw this to your attention.

The letter brought an order promptly!

Some people think that slang should never be used in letters, and it is, therefore, well to be cautious. Either do not use it, or be sure that it will not give offense. The average businessman, however, is not a language "priss."

**Satire.** Satire in business letter writing has an occasional place, but it must be expertly done, and, as a rule, may be used only to those with whom there is a personal acquaintance or friendship. Here is an interesting and humorous example about a new shade of paper stock:

### To a Good Friend

You no doubt are receiving congratulations from your various friends around the United States, as the result of announcing the arrival of little Ecu. Personally, I am very sad over it, and cannot refrain from shedding a protesting but futile tear.

I think that the arrival of little Ecu into the Paper world will just add to our troubles and make it more costly for us to do business. Every time you add a line or shade or grade, or even a size and weight, you multiply the costliness of warehousing Paper. Don't you think we would all be a lot better off if we had fewer lines and were able to take the same money that we have invested in the various assortments and put it into carrying bigger stocks of the more salable items? It would

put the Paper Jobbing business on a basis of materially reduced overhead, both from a warehousing standpoint, catalog, price listing, and advertising standpoint.

It is not my desire to put the evil eye on your Paper family, but I think it would be splendid if either all the little Ecrues or the little Buffs were exterminated; then we would have a happier world, and one where the economic highway would not be so devious.

If you think this demands a reply, a condition I question, be gentle with my ignorance.

***Humor.*** The witty person has a great advantage over the solemn man. Most situations are lightened and enlivened by humor.

When you answer a man who has written to you in a humorous vein, however, it is tactful not to try to equal or outdo him and show how sharp your own wit is. The most pleasing thing, as a rule, is to go only about halfway. Here is the idea:

### A Witty Complaint

GENTLEMEN: Reclining in the dark recesses of a box in which it was shipped west, but is now eastbound, is a cap bearing a remarkable resemblance to an orchestra. It makes too much noise. I parted with \$1.50 for the riot, which you can please place to my credit.

### The Answer

Your letter of February 27 has just come in, and we are sorry to hear that the cap didn't quite meet expectations. It is rather difficult to tell from an advertisement or catalog what a cap looks like "in the flesh." As you have suggested, we are placing the \$1.50 to your credit. More than we can say, we regret that this trouble should have occurred, and hope that the matter is adjusted to your entire satisfaction.

When indulging in a humorous reference, be sure it will appeal to the reader in the same way. There is a wide difference of opinion as to what is humorous. A men's clothing store, for instance, sent an announcement that a consulting designer would be at their store two days for special consultations. Then, evidently thinking to lighten the story, had printed in red diagonally over the top, "It's our story and we are stuck with it" and made an extremely bad impression on the readers.

*A Small Point of Business-Letter-Writing Etiquette.* A prominent Philadelphian, traveling abroad, met the son of another prominent American, and went to particular pains on his return to forward a number of messages to the parent, as well as a gift from the boy. After a while, he received this letter from the parent's secretary:

#### **A Breath from the Refrigerator**

DEAR SIR: Your favor of the 17th inst. received. Mr. — wishes me to thank you for the communication.

Poor as it was, at least it was an acknowledgment! Sometimes business people are so busy that they excuse themselves even from writing a letter of thanks!

More "thank-you" letters should be written, letters showing genuine appreciation. When you ask for some information by mail, from someone who is obligated in no way to give it to you, the least you can do is to enclose a stamped return envelope, and when you receive the information, send a letter of appreciation.

*Measure the Warmth of Your Letters.* How many friendly words should be used in each letter? There should be some without fail. The more the better provided they are *sincere* and in good taste, Determining this requires good judgment, of course.

The tendency in general is to be too cold and stiff. Letters that are "sloppily sentimental" like that of the public utility that said "Thank you for your letter in which you inform that you cannot pay our bill" are actually rare. Most of us should express more of the human kindness we feel but often try so hard to cover by a false sense of dignity.

In the following letter written by the founder and head of a bustling business, notice the high percentage of friendly words, the ones italicized:

### Over $\frac{1}{3}$ Letter Devoted Simply to Friendliness

That's a *nice increase* for the month of March, Jim, and I am *glad* to see you get it. It looks *particularly good* because your *increases* are *pretty well* distributed through all of the different seasons.

Apparently *you* are getting *results* with the *additional efforts* you are putting on your spring lines as your showing for the month, compared to last year, is *considerably better* than it was in January and February.

Will you take one or more of your letters and see how many friendly words you have used? To make it a real test, also count the "ugly" words, if any. Then you will see whether you need to use addition (of words showing human feeling) or subtraction (of ugly words) or possibly both. Do not be discouraged if you find you need use both. Nearly everyone does!

Friendship buys friendship.—EMERSON



## EXERCISE FOR LESSON NO. 8

*Problem A*

Please rewrite the following letters in accord with this lesson, incorporating the "approval factor" mentioned in Lesson No. 2.

We have requested your payment of the \$15 balance due on your account several times, but you have failed to make payment on these terms.

It is impossible to show you further consideration.

Our trucks will call to repossess the dinette set in the next few days. Please have the merchandise available so that it may be repossessed.

If you wish to avoid this action, I suggest that you call and see me promptly.

*Problem B*

We are in receipt of your letter of March 3 advising of your alleged accident.

We can do nothing until we receive the attached claim notices properly filled out as prescribed in your policy.

If after reading them carefully you still believe you are entitled to make a claim under the terms of your policy, return the forms properly executed and witnessed by competent witnesses.

Note: Letters of this type should be friendlier, more sympathetic than most. They go to the general public, and should be written in language the average man can understand clearly. The words should be chosen carefully so that they will neither displease nor confuse the reader.

*Problem C*

Please indicate faulty wording, as brought out by this and Lesson 7, or omissions of words that would add a pleasant tone: (Do not attempt to revise. This is difficult without the entire letter.)

1. In response to your letter of October 5, we are sending the powder by parcel post that you may redress the set of cosmetics.

2. This number is now obsolete and we have had difficulty in obtaining the material which went forward by parcel post yesterday. Invoice will follow.

3. Thank you for your letter in which you inform that you cannot comply with our request.

4. May we have a reply to our letter of May 14? You have failed to mail us a copy of your claim for \$1.67 as requested, and we cannot grant favorable attention without this information.

5. We have returned the attachment you sent us, which has been repaired without charge.

6. You have not replied to our letter of January 14.

7. (To a salesman) At least you might have acknowledged our letter of August 31, if only to say you would follow up and endeavor to obtain an order on your next visit to New Orleans.

8. (Also to a salesman) We have another inquiry from this customer, dated last Saturday. We understood you were to have been in Nashville last Thursday, and notified you in ample time to see this firm, and we cannot understand your failure to take care of this quotation personally.

9. You have made an error in billing us for this shortage.

10. You have failed to take this into consideration.

11. Inform us as to the endorsement thereon.

12. You claim this adjustment should be in the amount of \$56.

13. I cannot give you any further information.

14. Why do you neglect your account so long? You deducted \$16.17. We are sending you a credit memorandum showing full allowance for all the goods returned at that time and this must be correct. The amount is \$9.45.

15. Your no-good check has been returned. Please see that this is looked after right away, and do not make it necessary for any further correspondence regarding this matter.

16. Here is another account you claim will be paid in October.

17. You owe at present a balance of \$11.32 which covers a bad check of \$16.32 less a payment of \$5.00.

## LESSON 9

# The Conversational Word

Words like glass darken whatever they do not help us see.

JOUBERT

***The Power of Breakfast-Table Words.*** From a language standpoint, the average businessman's day is divided into three parts:

7:30 A. M. Breakfast-table language

8:00-9:00 A. M. Business-talk language

After 9:00 A. M. Business-letter-writing language

At home at the breakfast table, free to say whatever he wishes, the businessman uses plain, sincere, unpretentious words. "Will you please give me a spoon," he asks, never dreaming of saying, "The speaker would appreciate the esteemed favor of receiving a spoon at your early convenience."

Shortly he drives to his office with one of his friends and on his arrival talks with his associates for a few minutes. He is still natural.

Then he plunges into the third part of his language day, his dictation, and what a change! He no longer uses the vigorous words that poured out so naturally at breakfast. Instead of saying, "Mr. Jones says the dress is torn," he unwinds—"We are advised by the customer that the merchandise is in exceedingly damaged condition."

Yet by reasoning and logic as well as by actual test we know that "talk" words are the more effective, not only for conversation, but also for letters. Why? As we talk we constantly test our words. We watch their effect on the hearers and use only the more successful ones.

*Farthest Removed from "Talk" Language.* Nearly every business has its measure of technical terms which only those who have learned the business really understand. In the hurry of our modern life we sometimes forget that others do not know and are not interested in the things we have studied, and we let such words as saponification, concatenation, flocculent, amygdalitis, and others of their ilk find their way into our letters.

They simply cause bewilderment. Take "amygdalitis," for instance. How would you like to receive a letter, as did many ex-soldiers following the World War, saying that "You are shown by medical examination to be suffering from amygdalitis, acute," when all that means is "inflamed tonsil"!

Doctors are not the only offenders in using "high-hat" language. If you wished to surrender your life-insurance policy and you received the following instruction from your insurance company, would you understand it?

### Big Words Hinder Thought

Surrender of the policy is permissible only within the days attendant the grace period, in compliance with the citation relevant options accruing to the policy. We are estopped from acquiescing to a surrender prior to the policy's anniversary date. We are confident that an investigation relevant the incorporation of this feature will substantiate that the policies are not at variance with policies of other companies.

That letter was actually sent to an illiterate mountaineer. He answered:

I am sorry, but I do not understand your letter. If you will explain what you mean, I will try to do as you ask.

The first letter only meant to say:

### Clear

You can surrender your policy on the anniversary date or within the thirty-one days of grace following. Other insurance companies have the same arrangement.

Simplicity of wording is desirable in every type of business writing. A young engineer, in competition with men more thoroughly trained, obtained a position because of the clarity of his letter of application. Further, his new employers were so pleased with the simplicity of his engineering reports that they adopted his style, which would be better understood by their prospective customers, to replace the technical approach they had been using.

Traffic letters, which often appear technical, can be simply phrased. Omitting the article "a," "an," and "the," which should be included as in conversation, sometimes gives them a technical flavor they do not deserve. The effect is increased by much repetition of subject matter when a short reference would be clear. Latin expressions such as "via" in place of "by"; "in re" in place of "about"; and "as per" in place of "according to" should be changed as indicated.

Trade terms are not entirely taboo, however. When writing to someone in the same type of business, it is permissible to use technical words. The danger lies in using trade terms to customers who are not sufficiently familiar with a business to understand them.

When it is necessary to use a technical word to a customer, explain it. If possible, avoid such words.

"Witness the immense pomposity of sesquipedalian verbiage!" said Dr. Samuel Johnson, meaning, "Big words are 'high hat'!"

*Translations from Jargon to Talk.* To assume that the man you are writing to is sitting across the desk and you are talking to him is easier said than done. Some of us find it hard to "loosen up" our style. We can, if we wish, go about this much as a translator turns a French book into English.

We can go through our letters and underline every word we would use in discussing the subject at breakfast. Then, word by word, translate the remainder into "talk" language. The synonyms given in the dictionary may prove helpful in this process.

Here is a short list of "free" translations. These words are not strictly synonyms, but for ordinary business writing they are frequently interchangeable.

### Free Translations

<i>Formal</i>	<i>Talk</i>	<i>Formal</i>	<i>Talk</i>
Advantageous	Helpful	Exhibit	Show
Allow	Let	Increase	Grow
Appropriate	Fit	Initial	First
Approximately	About	Initiate	Begin
Ascertain	Find out	Inquire	Ask
Assist	Help	Merchandise	Goods
Commence	Begin	Obtain	Get
Conclusion	End	Operate	Work
Construct	Build	Participate	Share
Contain	Hold	Permanent	Lasting
Contribute	Give	Permit	Let
Demonstrate	Show	Possess	Have
Difficult	Hard	Present	Give
Error	Mistake	Preserve	Keep

<i>Formal</i>	<i>Talk</i>	<i>Formal</i>	<i>Talk</i>
Proceed	Go	Regret	Sorry
Procure	Get	Render	Give
Provided	If	Sufficient	Enough
Purchase	Buy	Unsuitable	Unfit

If in prospect this translation seems too academic, here is a thought. Did you ever struggle with an idea, as you tried to put it into proper words in your letter? Then did someone ask you just what it was you wanted to say? If so, you probably explained in concise "talk" language. That was a translation.

Actual word-for-word translations will not only increase your consciousness of your "talk" vocabulary, but also will enable you to express ideas in fewer words! Here are some examples of how letters may be rewritten in "talk" language.

### Example No. 1—From the Life-Insurance Business

#### *Original*

Your life-insurance policy contains the automatic premium loan provision, which provides for applying any loan value available toward the payment of your life-insurance premiums, in the event of your inability to pay them. If your life insurance were continued in this manner and you wished to pay the accident and health part of the premium, you would, of course, have this privilege.

#### *"Translation" into "Talk" Style*

The loan value of your life-insurance policy may be used to pay your premiums. The accident and health part is to be paid in cash. (100 per cent "talk" words except for necessary trade terms.)



**Example No. 2—A Collection Letter***Original*

According to our records there remains due us a balance of \$675 for rental of a crane during July. Mr. Smith agreed that we would be reimbursed the 10th of the following month for the rental for the previous month. According to this arrangement this amount is now fifty days delinquent. We today phoned Mr. Smith concerning this matter and he informed us that you were handling this item. We would greatly appreciate being advised if there is any reason why your remittance is being withheld.

*"Translation" into "Talk" Style*

Mr. Smith tells us we are to see you about payment of the \$675 rental of a crane for July.

Under the terms made with Mr. Smith at the time, we were to be paid by August 10, and the amount is fifty days past due.

Is there any reason why payment is being withheld, or can you now please send us a check?

**Example No. 3—Two Sales Letters**

Sales letters call for all the power we can put into them. The following letter seeking new business failed. Notice its lack of force.

**Letter-Writing Lingo Failed**

We respectfully solicit your patronage, believing that our service will prove valuable to you in your business. Important changes are constantly occurring in the material condition and financial status of business organizations throughout the country. At no previous time has this Company been in a position to render you such valuable aid. "Knowledge is power." Without competent information touching mercantile

credits, your business must be necessarily restricted, or your success jeopardized.

Our reports reflect the judgment of the authorities, are kept closely revised, and the important changes are noted for the benefit of our patrons.

Our printed volumes are under constant revision, are published quarterly, and issued *only* to subscribers. We shall, therefore, be pleased to receive your favorable consideration at an early date, that the requisite volumes may be printed.

Awaiting your reply, even though you may not at the present time desire our service, we remain

A letter, written for the same purpose but which used "talk" words, is reported to have led into orders amounting to \$1,000,000. This letter has been revised and used by paper, match, salt, and chemical companies, always with success. Here it is:

#### Nearly All "Talk" Words—Brought \$1,000,000 Orders

You know how it is in business. There are a lot of people that you'd like to sell goods to who don't trade with you. Quite likely you can name a dozen men, right in your city, just your kind of fellows, who don't come to you. You wish they would; you believe, honestly, that it would pay them to do so; and you'd like to know why they don't.

That's the way we feel about the good drygoodsmen who don't buy our goods. We don't expect to sell everybody in the business; it wouldn't be a good thing if we did.

But your concern, somehow, seems to be our kind; we feel that, with a town like yours, and a trade like yours, and a business sense like yours, we ought to be working together to build up a fine trade for both of us.

Now, you know us; you know our goods. There's probably some reason why you're not buying them, and you know what it is. We wish you'd tell us what it is, very candidly. If we're "in wrong" we ought to be told, and if there's something here that's a good thing for you, then you ought to know about it.

Let's write a few letters to each other and see if we haven't some common ground of advantage.

Notice the use of the "pride-approval" factor (Lesson No. 2) in this letter. The letters which have had amazingly successful records are usually both simple and sincerely complimentary.

**Export Letters.** Especially in export letters is simple language important. Long words, involved phrases, antiquated expressions slow up the work of the translator and tend to obscure the thought.

Slang and colloquial terms should also be avoided. They are nearly impossible to translate, and may cause your reader to miss the point entirely.

## EXERCISE FOR LESSON NO. 9

### *Problem A*

Please translate these letters into "talk" language and discuss in class. They may be translated in a variety of effective ways, depending upon the "talk" synonyms chosen.

I am very sorry that you permitted your check of February 1 for \$50 to go bad and that you paid nothing on that draft in the bank for \$75.

Since neither of these checks is getting any attention at all we must ask you to please take notice that pursuant to the authority vested in us by the above named as a claimant against you, the undersigned as agent for said claimant hereby serves upon you final notice that in the event of your failure to remit forthwith the sum now due and owing by you to said claimant, in the amount of \$125, said account will be immediately forwarded to attorneys to proceed thereon without further notice or demand.

We suggest you avoid the additional expense that such a step would entail.

*Problem B*

We acknowledge and thank you for your check for \$30 received on the 12th instant in payment of your May account. As your account is still 30 days past due we would appreciate your indulgence in permitting your check to come forward for the June account before the end of this month. This will bring your account within our 30-day terms.

We trust we shall hear from you shortly.

## LESSON 10

### The Correct Word

***Common Mistakes in Grammar.*** The word grammar has an ominous ring to many business letter writers, but, like the serpent that turned into a staff in Moses' hand, it is a helpful tool.

It may not be profitable to go to extremes on the subject. It is said that a great mail-order house engaged the services of an English professor to help improve their letters. One day the mailing department had no letters to send out. They were found heaped high on the desk of the professor, and when approached, he explained that he was hunting for split infinitives that day! You will recall that when you say "to promptly ship," or "to fully pay," in place of "*to ship promptly*," or "*to pay fully*," you have split the infinitive.

There is a growing tendency on the part of authorities on English to let speech "express meaning rather than grammatical laws," as they, themselves, have put it. Some, for instance, advocate dropping the distinction between "shall" and "will" as is often done in conversation. There is even a tolerant attitude toward slang, since many virile expressions entered our language as slang.

Business executives are sometimes more critical of grammatical blunders than the college professors! It is not unusual to see an officer of a firm stop reading a letter to point out some grammatical mistake. When he

does this, he turns away from the thought of the letter.

Some years ago, the Burlington Railroad gained country-wide publicity because of the difference of opinion of two officials about the use of "is" in an advertisement—"The largest food-carrying system in the world! For within this tremendous area *is* produced: Two thirds the oats, more than half the corn, more than half the barley, half the wheat, half the hogs, nearly half the cattle, nearly half the gold, wool, and cotton." Authorities from far and wide were called in to settle the friendly dispute. The newspapers ran headlines such as, "Is it 'are' or are it 'is'?" Princeton and Harvard universities preferred "is" but said that either "is" or "are" could have been used correctly. Yale and the lexicographer of the *Literary Digest* ruled in favor of "are." This difficulty of the experts to agree should offer consolation to the busy dictator of business letters! It is not at all unusual to receive varying opinions on grammatical points from high authorities, and quibbling about small points is usually a waste of time.

Certain rules are well defined. No one would justify this sentence in a business letter—"Don't want you to think that we have *fell* sound to sleep on that request for a complete list." Nor, "We *have went* through your files." Nor, "*Was* you physically examined?"

Mistakes of idiom such as "We should like *for* you to do this" are occasionally evident due to the background of the dictator. The "for" should be omitted. A woman well educated in the German language said, "As soon as my son rides down, he pulls his sled back the *hill up*." Literally translated, "hill up" is good idiom in German. Flaws of this kind may be corrected by constant reading of current newspapers, periodicals, and good books.

Plurals sometimes cause trouble, for instance—

"Cut cheese into small *dices*" instead of "dice" which is already plural. As a youngster explained, "If it's one mice it's a mouse, but if it's two mouses, it's a mice."

No exhaustive treatment is possible in this course, but here is a list of expressions about which the greatest doubt seems to exist in the minds of many correspondents:

*Affect—Effect.* Affect is a verb. It means—to change, to influence, to impress. "A man's occupation affects his eligibility for certain life-insurance policies." Effect is used both as a noun and as a verb. As a noun, it means result: "The effect of the letter was shown by the customer's answer." As a verb, effect means to accomplish: "They effected settlement on a fair basis."

*Adverb and Adjective.* Use an adjective if it refers to the subject, an adverb if it refers to the verb. Adjective: She looked *beautiful*. He felt *bad* (ill). This *knife* is sharp. Adverb: He *ran* quickly. The customer *paid* promptly.

*And—To.* The word "and" is sometimes incorrectly used in the place of "to." Correct: "Try *to* take care of this situation." Faulty: "Try *and* take care of this situation."

*And—As well as.* A subject consisting of two or more nouns joined by *and* takes a plural verb. Correct: "The check *and* statement *are* enclosed."

When, however, words introduced by *as well as*, *with*, *together with*, *including*, *in company with*, *no less than*, *with the assistance of*, *along with*, *in addition to*, etc., are joined to the subject, the verb is not affected by such additional thoughts. "The check, *as well as* the statement, *is* enclosed." "The form, *together with* the remittance, *is* enclosed."

*Anyways—Anywheres—Towards—Backwards—Regards.* Omit the final *s* and write *anyway*, *anywhere*, *toward*, *backward*, and *regard* in an expression such as "in regard (not 'regards') to."

*Are—Is.* Either verb (is or are) may be used with a collective noun, such as company, department, office, factory, committee, crowd, assembly, etc., depending on the meaning.

When you refer to the group as a whole, say *is*: "The company *is* located at 501 Locust Street." When, however, the individual members of the group are emphasized, use the plural: "The company *are* considering the plan, and *they* will let us know."

*Bad—Badly.* The correct usage to express ill health is: "She feels bad." If the word "badly" is used, "She feels badly," the meaning is that her sense of touch is impaired.

*Between you and me.* It is a mistake to say, "between you and I." "Between" is a preposition, and takes the objective case, me, him, her, and not the nominative case, I, he, she.

*Balance—Remainder—Surplus.* "Balance" refers particularly to accounts. Correct: "The books show the correct balance." Do not say, "The balance of the order will be shipped," but "The remainder of the order, etc." "The surplus of paper was used for memorandum pads."

*But that—But what.* Doubling words of this kind is a frequent mistake. Say, "We have no doubt *that* (not *but that* or *but what*) you can obtain this information if you ask."

*Collective nouns.* See "Are—Is."

*Considerable.* An adjective, not an adverb. "The sales have increased *considerably* (not 'considerable')." "*Considerable* effort was necessary to move the equipment."

*Contractions.* Whether or not to use contractions such as *don't*, *won't*, etc., in letters depends on the circumstances. These contractions are listed by Webster's New International Dictionary as colloquial, but business letter writing is informal in character and contractions are permissible if used naturally and not to excess.

*Different than—Different from.* Say "different *from*." "The new plan is different *from* any tried before."

*Don't—Doesn't.* Don't means "do not." Doesn't is the contraction for "does not." Say "He, she, or it doesn't (not 'don't')."

*Double Negatives.* "Two negatives make an affirmative" is still a working rule. Avoid such wording as: "They couldn't (say *could*) hardly arrange it." "We don't need no (say *any*) more of the forms."



*Each—Every—Everybody—Either—Neither—No one—Nobody—Anybody and similar words.* These are singular. Right: "Everybody *was* (not 'were') enthusiastic." Each of the department heads *was* present." "Neither of them would give *his* approval."

*Else.* It is correct to say "somebody else's," "anyone else's," in place of "somebody's else," "anyone's else."

*Further—Farther.* Although these words are frequently used interchangeably, "further" is preferred for reference to time, quantity, or degree, and "farther" for distance, as, "They traveled farther into the new territory; yet they accomplished nothing further."

*Have—Had.* To express the recent past, use the present perfect tense: "I *have* received the package." A time less recent is indicated by saying "I received the package." To express time even more remote in the past, add the word "had"; for example: "I received the package after I *had* written (not *wrote*) you about it."

*Is—Was.* Use the present tense to express a general statement equally true in the past and present. "He said that Louisville *is* (not *was*) in Kentucky."

*Its—It's.* "Its" is the possessive of the pronoun "it." "Its quality is unquestioned." "It's" is a contraction of "it is." "It's satisfactory to go ahead with the order."

*Leave—Let.* "Leave" is sometimes used erroneously in place of "let." "Let us have (not 'leave' us have) this information as soon as you can."

*None.* The tendency has been in favor of treating this word as singular. It means "no one" or "not one." "*None* of the orders *was* shipped." Usage, however, justifies it either as singular or as plural: "None of the orders *were* shipped."

*Number.* See "Singulars—Plurals."

*Only.* This word is misplaced more frequently than any other word. It belongs near the word to which it refers. Notice the difference in meaning: "Six cartons were shipped to the customer only last night." "Only six cartons were shipped to the customer last night."

*Or—Nor.* Singular subjects joined by *or* or *nor* take a

singular verb. Wrong: "Either the treasurer or the cashier *are* holding the file." Right: "Either the treasurer or the cashier *is* holding the file."

*Proved—Proven.* Proven is preferably used as an adjective rather than as a verb. The correct past tense of "prove" is "proved." Correct: Adjective: "This is an article of *proven* value." Verb: "The new arrangement has *proved* satisfactory."

*Provided—Providing.* Provided is preferred as a connecting word. "The customer wishes the smaller size *provided* (preferably not 'providing') the large size does not fit."

*Reason is.* A "reason is" construction is followed by "that" and not "because" or "due to the fact that." Correct: The reason they wish to pay the account is that (not "because" or "due to the fact that") they are selling their store.

*Regards—*See "Anyways," etc.

*Shall—Will.* People are inclined to use "will" for all occasions except a question, "Shall I answer this letter?" Frequently "will" is contracted to 'll and the result is, "I'll," "we'll," "you'll," etc. There is a movement on foot to drop all attempts to force "shall" into conversation or writing. Many people, however, take the attitude that the correct use of shall and will, as still given in the best textbooks and taught in most universities, stamps a person as educated. For this reason the correspondent should be familiar with the rules and use them as far as possible. Shall and will are used as follows:

To express future time or expectation

First Person	I shall	We shall
Second Person	You will	You will
Third Person	He will	They will

To express determination, willingness, desire, or a promise

First Person	I will	We will
Second Person	You shall	You shall
Third Person	He shall	They shall

*Should—Would.* Follow the use of shall and will, respectively. "Should" is used with "We . . . like." Correct: "We should like to have a price by tomorrow," not "We would like," etc.

*Singulars—Plurals.* A verb agrees in number with the subject and not with a noun that intervenes between it and the subject. "*A record* of the forms *was* (not 'were') kept in the safe." "*Prices* of paper stock *fluctuate* (not 'fluctuates') from time to time."

A verb should agree in number with the subject and not with a noun that follows: "The strong *point* in the sales talk *was* (not 'were') the many uses of the new machine." "Good judgment and hard work *are* (not 'is') the cause of his success."

See also, "*and, as well as,*" etc., "*are, is,*" "*or, nor,*" and "*there is, there are,*" for further suggestions on the correct use of singulars and plurals.

*Subjunctive Mode.* The subjunctive mode of the verb "to be" is used to express a condition contrary to fact, a condition of strong improbability, or a wish. "If he *were* (not 'was') going, he could help set up the display material." "She wished that she *were* (not 'was') a man."

*Tense.* See "Have—Had" and "Is—Was."

*There is—There are.* When a thought starts with "there" to be followed by "is" or "are," let the verb agree with the noun that follows it: "There *is* a reason for the peculiar decision." "There *are* seven members present."

*These kind—This kind.* This or that (not "these" or "those") is used with "kind" or "sort." "That kind of interruption always annoyed him." "This sort of cakes should make a good profit." With "these" the plural "kinds" or "sorts" would be used.

*Who—Whom.* Use "who" in the nominative case (as the subject of a sentence or clause) and "whom" in the objective case (as the object of a verb or preposition). Correct: "The man *who applied* is well qualified." "*To whom* should this letter be sent?" Always use who or whoever for the subject of a verb. Correct: "Give it to *whoever asks* for it." "*Who* do they believe *will be* the next mayor?"

*You—Your.* Say “We shall appreciate *your* (not ‘you’) paying the account.”

In words, as fashions, the same rule will hold,  
Alike fantastic if too new or old:  
Be not the first by whom the new are tried,  
Nor yet the last to lay the old aside.

ALEXANDER POPE

## EXERCISE FOR LESSON NO. 10

### *Problem A*

The following sentences illustrate the types of faults most frequently found in letters. Therefore a perfect grade is rare. Please draw a line through the word that is incorrect and compare your answers with Solution A, page 276.

1. An arrangement was (affected, effected) to handle the sales in that territory.
2. The office force is working (smoother and more efficient, more smoothly and efficiently) since moving into the new quarters.
3. Try (and, to) take care of this account soon, please.
4. Your letter, as well as the contract (was, were) received today.
5. The committee (is, are) considering this award and they will give us their decision tomorrow.
6. We will ship the (balance, remainder) of the order next week.
7. We believe this sample is different (than, from) the one you showed us when you called.
8. He (doesn't, don't) know whether he will be able to make the trip.
9. Either the contract or the credit card (is, are) to be filled out and returned at once.

10. It has (proved, proven) to be a wise investment.
11. The reason we are taking these steps is (that, due to the fact that) we wish to correct the trouble in the branch offices.
12. We (should, would) like to have samples to test.
13. One set of conductors (was, were) connected the day the order came in.
14. If this (was, were) true, we would certainly make every allowance.
15. We have ordered (this, these) kind of envelopes.
16. We are asking Mr. Smith (who, whom) I believe, will be in Rockford soon, to see you about a new order.
17. We have no objection to (you, your) taking the discount if you select Option No. 2.
18. Every salesman (has, have) prepared (his, their) reports.
19. Before the customer's letter was received, the company (adjusted, had adjusted) the claim.
20. It was she (who, whom) they asked.

### *Problem B*

Keeping in mind the preceding lessons, please study the following "Horrible Example" carefully. Then revise the letter, paying particular attention to the outlining of ideas (Lesson No. 6), paragraphing and sentence structure (Lesson No. 4), and the opening (Lesson No. 3).

The purpose of this letter is to remind you about and request that your let OUR MECHANICS give your HEATING SYSTEM a thorough CHEMICAL CLEANING, including the removal of soot from the heating surface of the boiler, as well as the rust grease and other accumulations from the inside of your BOILER AND PIPES, which will insure the utmost efficiency from the amount of fuel consumed, and too, while they are cleaning the system, they will

make an inspection to see that it is in proper condition for the coming heating season.

In this connection, we can clean the soot and other accumulations on the inside of your boiler and pipes so that they will be like new, and much more efficient than they are at present, for about TEN DOLLARS.

May we have the privilege of adding YOUR NAME to our growing list of REGULAR CUSTOMERS for fall cleaning of HEATING EQUIPMENT?

## LESSON 11

### The Technical Word

***Sailing the Seven C's of Letter Writing.*** A large steel company in Chicago had small cards printed for the desk of each letter writer, listing the seven C's of good business letters

Clearness	Courtesy
Completeness	Candor
Conciseness	Character
Correctness	

These, in a sense, summarize the lessons thus far.

***Clearness.*** "Write so the simplest can understand and others cannot misunderstand," said Lincoln.

The clearness of a letter rests on the tripod:

- (1) Your own understanding of the situation;
- (2) Your insight in visualizing what the reader knows and needs;
- (3) Your ability to present the facts understandably.

Lesson 1, you will recall, brings out the need of your own understanding and mental attitude; Lesson 2, of the need to analyze the reader; and Lessons 3, 4, 5, 6, 7, 8, 9, and 10 give the method for determining and presenting the message most clearly. Use simple words, reasonably short sentences and paragraphs, the deductive method, where possible, and tabulate similar numbers or lists. Your letter will then be clear.

If your first effort is not clear, there is no help but to revise it. Of what avail would it be to send a letter that the reader will not understand? Cardinal Newman is said to have worked as long as three days, revising over five hundred times a single sentence! Contrast the following two letters, the first as it was sent, and the other as it should have been:

*Not Clear*

Your reply to our letter of June 20 has just been received, and we are sorry that *you have evidently misunderstood* our original correspondence in which we advised you that we could not change Mr. Smith's policy to Accident only by rider. We are sure that you will understand this action, Mr. Jones, because it is necessary to change the form from 219-A Special to 19FG. We are, therefore, holding the file in abeyance.

*Better*

We are sorry that *our letter of June 20 was not clear*.

What we meant is it will be necessary that you submit a new application. We cannot change Mr. Smith's policy to Accident by rider only; we will have to issue a new policy changing the form from 219-A Special to 19FG.

We are, therefore, holding the file in abeyance until the new application is received.

Observe the third line of the first letter—"you have evidently misunderstood." Remember Lesson 8, page 96, the caution to word it "we have not made ourselves clear"?

***Let the Secretary "Double Check."*** The good executive delegates as much of the detail as he can—and many dictators, for the same reason, wherever possible, give their secretaries the privilege of offering suggestions about their letters at any time. Most of the young women and men who type letters are keen-minded, interested in detail, and conscientious in wishing to



turn out a good product. Their minds are not troubled by the many decisions and responsibilities of the dictator, and they are in an excellent position to "double check" on the clearness of a letter before it goes out. Encourage teamwork—the utmost mutual freedom to offer constructive criticisms. Make this a kind of "game" in the office, and you will not only write much better letters, but also enjoy the process far more than going it alone. The biggest executives are the ones most open to suggestion.

**Completeness.** Lesson 6, "Select the Idea That Appeals," brings out the way to make letters complete. In one large company it was found that only in about 50 per cent of the cases did the quotations contain enough information to enable the reader to order! Other firms have a similar problem. Observe, for instance, the following letter sent to a customer of a large department store:

*Incomplete*

In reply to your letter of July 29, we have no unpainted baby auto baskets. We can furnish the ivory-finished baskets at \$4.95.

*Better*

Although we have no unpainted baby auto baskets, mentioned in your letter of July 29, we can furnish the ivory-finished baskets at \$4.95.

These are most attractive, strong, and comfortable, and are suitable for use in any car. If you wish to paint one a different color, it would lend itself to another coating. Your order will receive prompt attention, and we shall be glad to have you use the margin of this letter to let us know your wishes.

Quotations, when possible, should not only give the selling points but also suggest other commodities in addition to the item under discussion, as the salesman does who sells you not only the shirt you asked for, but also a tie, a pair of hose, a handkerchief, and a belt at the same time.

Often the correspondent leaves out a sample. He also often quotes "f.o.b. mill," but does not mention the exact location of the mill and the freight rate, when the low freight rate may be the principal selling point! It is actually rare that the letter writer takes advantage of the full possibilities of any case, which he could do if he stopped to analyze what the reader will have to possess in order to take action.

There are three aspects to completeness in a letter: (1) adequate mechanical dress so that the letter will reach the proper person; (2) enough information to enable it to do its work; and (3) a proper tone, considered in detail in Lesson 8, and again in this lesson under "Courtesy."

**Conciseness.** Conciseness is like a summer suit. It dresses our ideas in the lightest possible garb. We don't wear winter woollens to no purpose when we cover up our ideas with meaningless jargon, for instance:

#### Waste

On looking over the ledger this morning, we noted that up to this writing we have not received your check to cover nor have we heard from you informing us just why you feel justified in withholding payment as you have done.

If that much had been omitted and the letter had started with the second paragraph

When you bought the goods represented by this account, we know you had every intention of arranging payment promptly it would have been more forceful.

The expression "at the present time," which appeared as many as five times in a single letter and which would have preferably been omitted, cost one large jobbing concern \$450 a year! "We are asking our mill to ship ten tons (at the present time)."

A great railroad made a still larger saving by eliminating subject matter in the opening paragraph which had already been given in a subject heading at the top of the letterhead!

Still another type of cut was made when a firm stopped sending a covering letter with a confirmation of a telegram—"We wired you this morning, copy attached, as follows," which meant that the recipient of the wire read it when it arrived, then read it quoted in the covering letter, and then a third time in the confirmation itself! So much water had passed under the bridge, meantime, that it was doubtful in many cases whether a confirmation was necessary at all.

Lesson 7 lists many expressions that should be cut away from business letters to "streamline" them.

**Correctness.** Self-discipline is the only way to achieve correctness—"check and double check" as Amos 'n Andy used to say. Its value is unquestioned, as witness:

*As Dictated*

You received *honorable* mention.

Take care of this on your *trip east*.

We have your *sirenic* appeal for some extra time.

. . . investments we have considered *and discussed*.

*As Written*

You received *horrible* mention.

Take care of this on your *trapeze*.

We have your *sardonic* appeal for some extra time.

. . . investments we have considered *in disgust* (to a man's mother-in-law, with whom he was not on the best of terms).

*As Dictated*

The results are not as good  
as when this stock is used.

*As Written*

The results are not as good  
when this stock is used.

*Enclosed* are samples which  
won't be dried out until Fri-  
day and *then we will send them*  
to you.

*Enclosed* are samples which  
won't be dried out until Fri-  
day and *when we will find them*  
for you.

If you speak of "sowing" corn to a farmer (in certain localities), you will show your lack of knowledge. Corn, beans, peas, and the larger seeds are "planted," and at least one large organization sees that its letters to farmers are so worded. The farmer "sows" oats, wheat, rye, and the smaller grains.

In many companies, any one of the following prices may possibly be quoted in writing branches—selling or cost, delivered or f.o.b. shipping point. If a branch understands a price to be "selling" and it is really "cost" there is a loss on that transaction.

One word cost a firm several hours of futile labor when a customer wrote, "We are today in receipt of your *statement* for the two rolls which we ordered and which are not to be delivered until early fall." The customer meant their "acknowledgment" of the order! Always be as specific as possible in the use of words. "Animal," "dog," or "collie," may be used to describe the same dog, but how much more vivid is the last.

Faulty punctuation is a frequent error in business letters. A mistake often made is to use a comma in place of a semicolon in a sentence like—"We are out of this number; however, it will be in next week." Words like, however, therefore, nevertheless, consequently, and so on, when introducing a new thought,

should be preceded by a semicolon or even a period, but not by a comma.

Mistakes in spelling can be eliminated by the use of a good dictionary. Every letter should be carefully read and checked before it is released.

*Courtesy.* Most people forgive mistakes of the head more quickly than those of the heart, and if there is a most important "C," it is probably courtesy. "We have found it a good idea," writes the president of a great national institution, "to write nice, pleasant, friendly letters even to people who are unfriendly to us, crabby, and unreasonable. Smile in your letter, smile in your manner, in your voice, and you will win the world. Remember when you are writing a letter, it is the company talking, and not you or I as individuals. Let's make friends of everyone, even our enemies."

It isn't always easy to be courteous to people who are unreasonable and unfair, but the successful letter writer, as brought out in Lesson 1, follows a doctrine of Expression—of doing the decent thing regardless of the treatment he receives.

One idea that is very simple in itself has accomplished remarkable results in the adjustment department of a well-known company. It was originally mentioned in a lecture and was intended to bring out the wisdom of more constructive thinking about people generally.

The lecturer's idea was to compare the person you are dealing with to a figure in mathematics, any figure—a "2" for instance. Some 2s are beautifully written or printed. Other 2s are illegible, hardly recognizable. Yet all of the 2s, well or poorly written, represent two of anything, no more, no less. When the hand that writes the 2 learns how to do a more perfect piece of work, as it will with thought and guidance, there will be a

more pleasing result. Like the 2, the man also represents one unit, one human being, no more, no less, with every possibility for future improvement, change, and growth. In the great school of life people throw off faults and become more perfect as they learn. Because a man is dishonest today, he should not be considered hopeless. He is still a human being and has wonderful possibilities.

There is something colorful, something beautiful in each human consciousness, and the more it seems otherwise, the bigger the opportunity for the correspondent. As he rises above the clouds of stupidity, unfairness, unkindness, dishonesty, or the myriad other unattractive qualities that another human being may allow himself to manifest, he gains the mental position where he may discern how to deal successfully with the person. Most of his readers will yield to continued courteous treatment often just about the time he feels it useless to appeal to anything good in them. "Have this thought constantly before you," said the late Lewis R. Atwood, President, Peaslee-Gaulbert Corporation, "I am writing to a friend—not an enemy." That is another way of urging the use of the approval factor (Lesson 2). Patient courtesy pays rich dividends, and adhering to its expression will bring triumph in a greater number of cases than giving in to irritation or discourtesy.

Using this thought has accomplished some remarkable improvements in business letters. Courtesy doesn't cost a cent, but it is priceless in smoothing the road to accomplishment. Help yourself freely to it.

*Your Reader Is Usually Friendly toward You.* Since you write for the company when you write most of your business letters, you can see the wisdom of broadening your view as far as possible. The reader may be a stranger to you, but your company is not a stranger to

him. He has probably met its representative, salesman, etc., personally, and may feel quite a close friendship with him and, therefore, with the company. What a mistake it would be to treat a customer in any but the most friendly, cordial way.

*Courtesy in the Firm's "Family."* More than one executive has said, "We try to be very careful with our letters that go to customers, but we're not so particular with the ones that we send to the people within our own organization."

Lack of care with house correspondence has led into difficulties. A large business organization that was trying to improve its correspondence discovered a tendency on the part of some of the young correspondents to be unconsciously a little dictatorial in letters to salesmen. They probably would not have thought of being discourteous had the salesmen walked up to their desks, but statements such as this found their way frequently into the daily mail:

We asked you to call on the Smith people Friday and have a letter from them today saying that you have not arrived. We cannot understand why you have failed to follow our instructions.

Until the salesman has had an opportunity to explain, it is dangerous to indict him. In order to correct this situation, the firm sent out a better-letters bulletin to all correspondents, with a copy to each of their hundreds of salesmen, asking that the correspondents be more courteous in their letters. For some days afterward, each mail brought in a number of answers from the salesmen, endorsing the company's action. The salesmen apparently felt that they had been mistreated. Some of them said that often the letter from the house was the only letter they would receive in the

morning mail, and if it was undiplomatic, sarcastic, discouraging, it had a tendency to affect the sales for the day.

***The Courtesy of Promptness.*** The sales value of promptness is important in this highly competitive age. The late letter runs the danger of arriving after the business has been given to a competitor.

Getting answers back on time is largely a matter of organizing the work. In sorting the mail in the morning, arrange it not according to its importance, but rather according to its *urgency*. That which must be answered early in the day should be placed on top. If you always do your work in this order rather than in the order of its importance or in the order of its personal appeal to you, you will avoid delays where they would do the most harm.

Promptness is a quality that is associated with success. The most successful men and women are usually the most prompt.

***Read Between the Lines—A Necessary Courtesy.*** The customer's letter usually offers a gold mine of information. The letterhead, quality of paper, quality of printing, writing or typing, and general arrangement will tell you almost as much about your reader as he could if he were talking to you face to face.

The correspondent who quoted on 2-M and 5-M of a given commodity when the customer had asked for a price on 10-M of a less expensive article lost the business. Mentally supply any request your reader should have made and answer it.

Dinah Muloch has a beautiful thought for every letter reader: "Oh, the comfort, the inexpressible comfort, of feeling safe with a person, having neither to weigh thoughts nor measure words, but pouring them all right out, just as they are—chaff and grain together



—certain that a faithful hand will take and sift them, *keep what is worth keeping, and with the breath of kindness blow the rest away.*”

**Candor.** Candor ties in with truthfulness and high ethics as mentioned in Lesson 1. Be willing to admit mistakes, even when it hurts. Courtesy should always be the companion of candor. Unpleasant things even though true are often better omitted. One man, in writing a customer, opened his letter “We find this notation on our salesman’s report about his call on you, ‘Got sore about our collection letters.’” Then he went on with a very beautiful letter, but it did not bring back the desired result. After all, who wants to be labeled by the tag “got sore”?

**Verisimilitude.** The *appearance* of truth is just as important as truth itself. There are many facts we might state which would not be believed simply because the mind of another is not prepared for them. In order to have them believed, it is often necessary to offer proof or frankly to state that they may not seem true, but nevertheless they are.

Extremes such as “best,” “fastest,” “most efficient,” are usually unconvincing, and will not be believed without definite proof. The constant use of words such as “gorgeous,” “smashing bargain,” etc., will finally make the reader skeptical of anything the correspondent says. It was Plautus who said, “In everything the middle course is best; all things in excess bring trouble to men.”

**Character.** Distinctiveness is a quality that everyone wishes for his letters. The various lessons in this course are designed to bring out your own character and individuality as distinct from that of every other letter writer. The attempt, as you have seen from the lessons

thus far, has been to "subtract" the qualities that give sameness and to "add" the ones that give distinctiveness.

In a further effort to bring out your own individuality, here is a list of words used frequently in letters, with synonyms from which you may select the ones that appeal to you:

### Synonyms for Words Frequently Used in Letters

*Amount:* Sum, total, money, number, payment, whole.

*Appreciate:* Value, thank you, prize, treasure.

*Assure:* Make certain, promise, resolve.

*Attention:* Thought, consideration, notice, recognition, regard, note, care, study, interest.

*Complete:* Fill in, finish, perfect.

*Comply:* Agree, yield, submit, obey, acknowledge, settle, promise.

*Compute:* Reckon, count, figure, numerate.

*Consideration:* Notice, kindness, regard, thought, recognition, care, study.

*Desire:* Wish, mind, liking, need, want, necessity, longing, eagerness, will, pleasure, ask, like.

*Details:* Fine points, particulars, specialties, traits, peculiarities, counts.

*Estimate:* Measure, consider, value, reckon, judge, rate, believe, think.

*Form:* Outline, pattern, order, blank, agreement.

*Formerly:* Of old, past, long ago, former days.

*Furnish:* Provide, supply, give, present.

*Indicate:* Present, show, note, underscore, underline, mark, stamp, sign.

*Information:* Knowledge, account, description, report, suggestion, notice, message, return, record, word, guidance, warning, recommendation.

*Letter:* Note, writing, bulletin, report, answer, question.

*Matter:* Subject, topic, affair, thing, business, question, problem, proposition, case, point.

*Presume:* Venture, expect, suppose, believe.

*Promptly:* Quickly, at once, early, as soon as possible.

*Purpose:* Aim, view, end, resolution, intention, will, object, decision, undertaking.

*Receive:* Take, come by, gain, take in, welcome, adopt.

*Records:* Notes, copies, papers, lists, files, bulletins, ledgers, reports, books, catalogs.

*Request:* Invitation, call, suit, demand, proposal, motion, suggestion, offer, appeal, question.

*Review:* Consider, revise.

*Send:* Ship, dispatch, mail, forward, transfer.

If your letter exemplifies the qualities of Clearness, Completeness, Conciseness, Correctness, Courtesy, and Candor, it will naturally have the seventh C, Character. It will reflect your character, your individuality. It will reach up from the mass of correspondence on the reader's desk and get his favorable attention and interest.

## EXERCISE FOR LESSON NO. 11

### *Problem A*

How many of the "7 C's" does the following letter express?

We have your letter of January 5, with which you returned the sample of the Green finish which we submitted for the purchaser's approval. We do not understand what you mean in the first paragraph of your letter when you state that it appears to you that the finish is nothing but the ordinary Black Morocco.

If you would have compared the finish with the Black Morocco you would have readily seen that it is a Green finish and much lighter than a black.

The finish was referred to the factory and the man in

charge of this work came to our office and we compared samples. We believe they matched the sample as near as possible in the rough finish. In fact the finish we made up is just a shade lighter than the sample which was sent us.

If you have in mind a smooth finish then you cannot have the Chromium trim. A sample of the smooth finish will be made up if you want it.

Referring to the last paragraph of your letter, the finish is a dark green but not what we call an Olive Green. No mistake has been made. We are awaiting your comments.

# Problem B

## Test on "Clearness"

Below is a list of words commonly used in the *life-insurance* business. Will you please insert, on the line to the right, the number of the word that most nearly cor-

responds in meaning with the word in the first column. The first item is used as an illustration:

Annum	(1) year	(2) agreement	(3) rate	I
Acute	(1) abrupt	(2) serious	(3) sarcastic	.....
Annuity	(1) allowance	(2) endowment	(3) yearly payment	.....
Beneficiary	(1) policyholder	(2) wife	(3) legatee	.....
Conservation	(1) preservation	(2) renovation	(3) legal	.....
Compute	(1) calculate	(2) guess	(3) compose	.....
Chronic	(1) acute	(2) persistent	(3) faithful	.....
Default	(1) deflation	(2) imperfection	(3) failure	.....
Dismemberment	(1) election	(2) separation	(3) dislocation	.....
Dividend	(1) arithmetic	(2) quotation	(3) earning	.....
Debit	(1) suit	(2) debt	(3) sum	.....
Endowment	(1) donation	(2) allowance	(3) fund	.....

Expiration	(1)	explanation	(2)	result	(3)	end	.....
Forfeiture	(1)	acquittal	(2)	reward	(3)	relinquishment	.....
Indemnity	(1)	reimbursement	(2)	maintenance	(3)	debt	.....
Lapse	(1)	suspend	(2)	neglect	(3)	renew	.....
Mortality	(1)	death	(2)	grievance	(3)	existing	.....
Policy	(1)	communication	(2)	contract	(3)	security	.....
Preclude	(1)	prevent	(2)	interrupt	(3)	allow	.....
Premium	(1)	bonus	(2)	consideration	(3)	surplus	.....
Pro rata	(1)	annually	(2)	proportionately	(3)	unevenly	.....
Retroactive	(1)	retributive	(2)	backward	(3)	forward	.....
Waive	(1)	resist	(2)	abide	(3)	release	.....
Option	(1)	alternate	(2)	choice	(3)	clause	.....

As familiar as all of these words may appear, it is rare that a letter writer makes a perfect grade. Readers of your letters

may not understand technical words peculiar to *your* business.

## LESSON 12

### Every Letter a Sales Letter

**Salesmanship by Letter.** The day of high-pressure salesmanship has passed. As pointed out in Lesson No. 1, according to those who are most successful, selling is *education made interesting, easy, and profitable* to the buyer.

The four steps of a sale are, (1) getting favorable attention, (2) creating a desire for the goods, (3) convincing the prospect through facts, figures, trial orders, testimonials, etc., and (4) the action step. Here is a sales letter that clearly uses all four:

#### One of Seven Letters That Obtained 100 New Dealers

What have trousers to do with Treadmore Tires? Not much that shows up at first glance. But Bill Smith, the master tailor here, gave me an idea the other day which may mean a whole lot to you.

Bill's business has expanded at such a rapid rate, I decided to ask him for the inside story. "How do you keep 'm coming back for more suits, Bill?" I snooped. "I know you've got a secret. Come on, expose the plot."

"I just never forget that I have to live in the same town with my customers."

And, by George, he's right! It isn't a secret. The Treadmore Tire Company has been building up dealer business on that very policy for years. We've forged right ahead, year after year, turning out high-grade, Custom Made Tires that stand up under the most severe mileage tests—tires that click off

extra miles long after most "guarantees" are unpleasant memories.

Our Treadmore Dealers have grown and made money right along with us. Each year they become more soundly established in business. Every Treadmore Tire sale means a life-long customer. Car owners who have tried the "bargains" are swinging to Treadmore daily. The whole substantial, profitable structure has been built on the fact that the dealer has to live in the same town with his customers.

Springfield needs Treadmore Tires now as much as it once needed a power plant. And there's an exclusive Treadmore selling franchise still open for a man with vision enough to tie to it. You're elected. Sign anywhere on this letter and send it in. You'll be obligated only to the extent of listening to our plan.

Put another way, a sales letter should answer these questions in the reader's mind about the product or service:

What is it?

What will it do for me?

Why?

What will it cost—and how can I get it easily?

Every time an assertion is made about the good qualities of the product or service, it should, as a rule, be proved:

*Assertion:* Long-distance telephone service is sometimes cheaper than correspondence.

*Proof:* A letter costs for postage, time, stationery, and overhead about thirty-six cents. A three-minute telephone conversation twenty-five miles distant, for calling party's time and service, costs about the same.

Every-day dictated letters differ a little in approach from the promotion-type of letter just quoted. They should, however, include the four steps as far as possible.



Letters which come under the general heading of sales work can be roughly divided into six general classes:

1. Quotations in answer to inquiries
2. Acknowledgments of orders
3. New customer letters
4. Inactive account letters
5. Special letters
6. Letters to branches and salesmen

**Quotations.** The average quotation takes too much for granted. It assumes that the reader knows as much about the product as the writer. But the reader has been so busy with his own affairs he hasn't had time to learn these details. Therefore, no matter how obvious a fact may seem, it is wise to remind your reader of it.

### Enlightening the Reader

This is a fine carton. Not only does it make a very attractive display, but what is more important, is safe. Eggs delivered to your customers in this container will not break.

The selling point just quoted emphasizes the *effect* of the product. When a salesman sells us an automobile, we do not buy so many pounds of steel, upholstery, or machinery. We buy many pleasant trips, ease and quickness of operation, safety, and other *effects*. If an entirely different mechanism would give us these effects in a better way, we would buy it.

Realizing the need to put more into quotations, a large sales organization asked all correspondents to paste the following instructions on their dictating machines:

### When I Quote, I Will

1. Thank the customer, express pleasure at the privilege of quoting, or, if possible, start even more enthusiastically—

"Your inquiry has arrived at a particularly opportune time. We have a special this week, etc."

2. Give the selling price (preferably delivered), complete size, weight, how packed, samples, etc.

3. List selling points, attractive features, or how the customer can use the quoted commodity. (This is very important and frequently overlooked.)

4. Mention that it is carried in stock or the time and quantity required for special order.

5. Include the weight and freight rates, unless the selling price was a delivered price, so the customer will know his cost delivered to his door.

6. Ask for the order and offer shipment the day the order is received, if possible.

Examples of quotations with brief discussions are given on page 68, "Be Generous with Your Ideas" and on page 128, "Completeness."

**Acknowledgment of Orders.** When the goods are shipped the same day the order is received, many firms do not acknowledge an order. When the order is for a large amount of goods, or where there is likely to be any delay at all, an acknowledgment has a definite value in building good will for the firm and avoiding misunderstandings.

The deductive and inductive methods (Lesson No. 3) again help us out. Use the deductive method (big idea first) if an order can be shipped promptly:

### Deductive

Your order of August 11 was shipped by freight today. It certainly represents a good selection. We appreciate this business and are always mighty glad to hear from you.

When the order cannot be filled or there is a substitution of some kind, use the inductive method.

### Inductive

We are glad to receive your welcome order this morning.

Although we are out of the exact styles you have ordered, and do not know whether we will have a new supply, attached is a list of similar styles and qualities of which we have a stock on hand. We have marked some attractive numbers that have proved such good sellers that we have had to replenish our stock!

We are confident that you will be able to make a selection from one of these, and after you have done so, we shall be glad to have you pencil your order in the space below and return it in the enclosed envelope which requires no postage.

Acknowledgments are sometimes not so tactful as they might be.

### Accusing the Customer

Your order for 7 pairs size  $7\frac{1}{2}$ A, No. 7298, women's oxfords, has been received. We are unable to fill it as *you failed* to tell us the color. These shoes come in tan and black and we await your further specification.

Instead of being a bit manhandled as in the foregoing letter, the order referred to should have been treated as an honored guest. A letter similar to the following will almost always get back the information promptly and leave a pleasant impression with the customer:

### Revision

Thank you so much for your order for 7 pairs size  $7\frac{1}{2}$ A, No. 7298, women's oxfords.

These come in both black and tan, and in order to be sure that we will send just what you want, will you pencil the color in the space below and return this letter in the stamped envelope enclosed? We will ship the shoes just as soon as we hear from you.

*New Customer Letters.* There seems to be as much difference in the method of welcoming new business friends as there is in the types of hospitality extended by the friends of our leisure hours. A women's clothing store has a cordial method as exemplified by the following letter:

### Inviting

DEAR MISS BLANK:

It's good to know that we are always making new friends, and the addition of your name to our list of charge patrons is more gratifying than you, perhaps, may realize.

We will endeavor to merit and hold your patronage, Miss Blank, and hope you will find, as others have, that our patrons will be made to feel this is a hospitable store and our friends are as much our guests as our customers—that every consideration is due them; that every courtesy and every attention are extended.

Cordially yours

A large dry-goods house uses a four-page letter to new customers. The first page is a letter thanking them for their order. The inside two pages give pictures of various departments of their business and the main plant. The thought is to display the firm's facilities for serving the new customers. The fourth page is blank so that, when folded, the appearance is that of a letter rather than an advertisement. This is an excellent use of the four-page letter.

There is no objection to explaining terms or other procedure in the "welcome" letter, provided this is done tactfully and helpfully.

Interesting approaches to new account letters written by a large wholesale house are quoted because of their happy use of words and their fresh, invigorating treatment.

### Openings for New Account Letters

1. There is always a pleasure in meeting new friends. One feels it in business just the same as in everyday life.

2. We are mighty glad to make your acquaintance and wish your first order, given to us through our representative, Mr. Smith, to be the beginning of a mutually beneficial association.

3. A new business relationship is like a new baby—everyone is interested in seeing it thrive and grow healthy. We feel that way toward your first order for blanking paper, given us through our representative, Mr. Jones, and any service we can render is yours for the asking.

***Inactive Account Letters.*** The mortality rate for accounts varies with different types of business, and fluctuates as business conditions change. As a rule, it is much less expensive to keep present customers and get back old customers than it is to get new ones. For that reason, the average firm checks over its inactive accounts at least every six months and tries to interest the customer in buying again. Retail and wholesale firms alike usually send out one or more letters, which either ask the customer what is wrong, or preferably offer him a commodity he uses. Life-insurance companies have large departments of correspondents devoted to what they call the “conservation” of their lapsed business.

An attempt to renew interest is exemplified in the following letter sent out by a department store in the Middle West to a list of customers who had not bought for some months preceding. It was signed by the manager of the credit department and its stilted wording is at least somewhat responsible for its failure. Here it is:

### Failed

We are *taking the liberty* of *trespassing upon your time* with a *query*.

For several months you have not been using your charge account. Your good will is valued too highly to permit any incident to interfere, and we should like to learn if any action of ours is responsible for the inactivity of the account.

We fully recognize the economic conditions existing, but we are more optimistic at this time, feeling sure that the turning point has arrived and that everything generally will improve in the near future.

An expression from you in the enclosed envelope on the above will be appreciated, *assuring you of the continuance* of your charge account.

Letters similar to the one above that ask what has gone wrong, often bring 25 per cent to 35 per cent answers, and as high as 15 per cent orders. This approach is not the one that will appeal to the majority of customers because very few people hold a grudge or let it influence business dealings which look promising and profitable. According to research, most former customers stopped buying because the firm didn't offer them something of interest. Here is an example of the more optimistic type of inactive account letter:

### Resulted in 90 Per Cent Answers

As we have not served you for some time, there is a question in our mind whether you are stocking items of our tannage and manufacture, such as belt lacing, leather aprons, or shoe laces, as described in the price list enclosed.

Will you please use the enclosed stamped envelope when checking off just which items are of interest to you so that we can call your attention to price changes as they occur?

**Special Letters.** It was the proverb maker who said, "—and with all thy getting, get understanding." With-

out understanding of human problems, no business can succeed. This quality is touchingly exemplified in a letter written by the president of a large company to a young man who had been without employment for some time and who applied for a job in a depression year:

### **Answering an Application for a Job**

Of course you may have an interview. Any time you are down our way, drop in. We can chat about business and about the new leadership we have in Washington, the possibilities and hope of better times.

We have not put anyone on for three years, neither have we laid a single soul off on account of this depression, although our business is cut in half. We have made every other known adjustment, but have not had the heart to lay any of our people off, for they would not know which way to turn.

Feel free to drop in for a visit whenever you wish.

The young man showed that letter to his friends as being the finest one he had received. He called on the author and afterward said, "He certainly made a friend of me, and I believe I made one too."

What is the dollar-and-cents value of that letter? It is hard to say. But the dollar-and-cents value of the mental attitude of that executive is without question. He started as the office boy, and his understanding of human nature and his friendliness have placed him where he is today.

Situations come up in business every now and then which require unusual treatment. Here is a letter tactfully expressed:

### **Announcement of Death**

You knew Bill Smith so well that I am sure it will come as a shock to you just as it has to the rest of us to know that he passed away suddenly on last Thursday.

He had gone to Saranac last fall to recuperate and none of us had any idea but that it would be only a matter of a few months when he would be back in the harness again helping us in his jovial and sunny way.

We who have worked with him, and lived with him, feel his loss more than we can express, but I am sure he would have wanted us to let you know.

About as difficult to write is a letter of condolence which should generally be short, sympathetic, and understanding, with a free use of the "approval" appeal, but which should avoid emotion:

### Letter of Condolence

My sympathy goes out to you this morning for I have just heard with sorrow of the death of your good husband. No man was more beloved in the printing trade in all America than he. I recall the breakfast we all had here at the Brown Hotel.

What a full and glorious career he just closed, having completely won the love and respect of all. He will be very much missed.

A salesman had been ill for some time and, in an effort to help him keep his trade during his absence, the firm addressed the following letter to the customers on his territory:

### About a Salesman's Absence

After a serious illness, John Green has just written us the good news that he will be back on his territory in three or four days.

He has had rather tough sledding during the past six weeks. However, he is gradually getting into his old stride and is very anxious to get back on the job, even though he has parted with fifteen or twenty pounds.



So any orders or inquiries you have been holding up for John that require immediate attention, please send them in and we will be glad to take care of them. We know he will appreciate your thinking of him even though he has been unable to make his usual visits.

That letter is not grammatical, but the ideas in it won an appreciative audience. The salesman reported that one customer later said to him, "Mr. Green, you are with a mighty fine house. That letter is one of the highest class letters I ever received. It certainly showed interest in you while you were sick and interest in your customers. I have never read a letter with a more personal touch in my life."

***Letters to Salesmen and Branches.*** Letters to salesmen should be considerate, as touched on in Lesson No. 11. Anyone who has traveled, who has stopped at small-town hotels, eaten food where he could get it, and spent much time away from his family can understand the point of view of the salesman. At best, he works under a handicap. His time is spent in calling on customers, giving out all of the enthusiasm that he can muster, conciliating difficulties, and not having a very easy task. He can't go home after a hard day at the office, to a good meal, and a cheery family. His resting place may be a dingy hotel room and his food mediocre. This increases his sensitiveness to disapproval. An executive who understood this wrote a young salesman:

### **Letter to a Cub Salesman**

The boys here tell me that you are getting your stride, learning the way, having lots of experience, and that you are having the same feelings of uncertainty that I had when I first started out in 1890, going from door to door to peddle my wares.

Boy, was I timid, shrinking, and afraid. You bet I was. It was the hardest job I had to overcome, but do you know that's a fine quality—it is a thousand times better than being "cocksure," smart alec, overconfident.

We will have a visit when you are in Saturday which will do both of us good, because I can see in you myself over forty years ago.

Salesmen are very human, sensitive, eager to please, as a rule. They like new ideas, and will respond to an unusual appeal. Here is an example written by the assistant to the sales manager of a large hardware jobbing house:

### A Little Strategy

Sh-h-h! This is a secret.

The subject of this letter is just between you and me; in writing about it please put your reply in a separate envelope and mark it personal.

Any man stepping up as P. J. has done is anxious to make a good impression. And since you are for him 100 per cent, I believe you will be interested in helping him make good.

Mr. Smith and Mr. Ramsey are very much interested in volume sales of sporting goods in April, and cutlery for the second quarter. Any sales division that makes a good showing in these will, therefore, make an unusual impression on them. Now we, that is you and I, can show our appreciation of P.J.'s return as sales manager of Atlanta by doing an outstanding job on these items that the "powers that be" are watching closely. Are you on?

It can be done by selling sporting goods and cutlery in every store you call on. Let's say it with orders!

Like the salesman, employees in branches look to the home office for guidance and encouragement and are inclined to endow home-office people with many qualities which are hard to live up to. Letters to the field offices should be as tactful and complete as letters to

salesmen. If there are new features about the products these should be fully explained. Just one selling point may mean an advantage over competition, and, therefore, a sale.

Salesmanship is helping the buyer to buy something that will help him.

## EXERCISE FOR LESSON NO. 12

### *Problem A*

What is lacking in the following quotation? Please list all the points left out. What impression does the letter make on you? Would you wish to buy the lamp about which you inquired after reading this letter? Have you enough information to send in an order? Please study carefully and discuss in class.

You inquired March 18 about the price of the Steady-Glo Desk Lamp. It is \$2.56.

Thank you.

### *Problem B*

What essential information was left out of the following quotation?

We have just the style you are looking for in an electric fan.

The price is \$11.75.

May we send it?

### *Problem C*

Please underline the faults in the following order acknowledgment and list the omissions below:

We are in receipt of your order of January 15 for 6 reams of Cashmere Bond.

However, you failed to give us the color, size, and weight, which we must have in order to make shipment.

What essential information has been omitted from the letter above?

## LESSON 13

### Credit and Debit

***Credit, a Sensitive Subject.*** The credit executive acts as the "doorman" to a firm's prospective customers. He holds the credit door wide for those who have the character, capital, and capacity to pass his scrutiny; and shuts it so gently on those who do not that their business is retained on a cash basis.

The principles which apply to sales letters also may be used effectively in writing credit letters (and collection letters, treated in the next lesson). Every letter is a sales letter.

The modern credit man is "sales-conscious" and not "hard-boiled." He grants as *many*, not as *few*, credit privileges as possible. He has sometimes been called a firm's best salesman because he saves many an order by considerate, sensitive handling. If he were not careful in exercising good judgment and tact, a credit manager could seriously damage his firm in just a few months.

***New Customers.*** When a prospective customer has a good credit rating, the credit manager's task is pleasant, and he can approve a line of credit.

When the rating is questionable or poor, he needs all the salesmanship, tact, and good judgment he can muster. Credit is like a sensitive nerve. It ties in with honesty and integrity so closely that it can be approached only with the greatest care when there is any question.

Nevertheless, careful handling will often save the business even when it becomes necessary to refuse credit. It is generally good strategy not to put a point-blank refusal of credit in a letter acknowledging an order, but to "toss the ball" back to the customer. After all, that is where it should be, for a man's credit rating is the result of his own acts, and not the fault of the firm he wishes to deal with.

### Successful Credit Letter to a Poor Risk

It is a pleasure to receive the nice order which you were kind enough to place with Mr. Ryan.

This being the first transaction between us, we have made the usual credit inquiries. Reports speak very favorably of you in a personal way, and we shall be glad to go carefully into an account for you. Could you give us just a bit more information, please?

In your financial statement, dated January 15, you listed indebtedness of \$3,000 not yet due, as well as \$3,170.80 past due. We shall be grateful if you will be kind enough to give us a complete list of your creditors making up this indebtedness so that we can understand your needs better.

With Easter only a few days away, you undoubtedly are in a hurry for your order, and to avoid delay, may we suggest you can anticipate the order if you wish. It will invoice \$146.25, and even though we do not allow a discount, if you will send a check for \$144.79, we will be glad to allow 1 per cent or \$1.46, for the prepayment. If you prefer, you can just send a post-office money order for \$15 to apply, with your authority to ship the remainder cash on delivery.

Thank you again for the consideration shown. We await your instructions.

The doubtful credit risk will often not be able to obtain any better terms from competitors, and will likely place his business with the firm that handles him most tactfully. Armed with further facts about him,

the credit man can counsel with him and show him the reason for "cash on delivery" or "cash in advance" terms. This is profitable business. The firm's salesmen are often counseled not to forget the "cash" customer but to call on him and solicit his business. The credit man has a real sales opportunity in helping to keep the business.

The cash customer of today may be the open account of tomorrow. It is good foresight to show consideration for him. He is likely working hard to bring his business where it will merit full credit privileges. One case where a customer preferred to send "cash in advance" in place of having the goods come "c.o.d." shows how easy it may be not to consider the customer's feelings. This man lives in a small town where his neighbors would probably learn about a "c.o.d." shipment.

#### **Customer Preferred "Cash in Advance" to "C.O.D."**

Thank you very much for the nice order you gave Mr. Jones. We will be very glad to get the shipment off to you promptly if it will be satisfactory to make shipment c.o.d.

If you will just make a notation on the bottom of this letter that this manner of handling will be satisfactory, and return it to me in the attached self-addressed envelope, we will send it at once.

A little more consideration would have resulted in adding a paragraph, "If you prefer, just pin your check to this letter and return it in the envelope provided; the amount is \$25.60 net, which takes advantage of 2 per cent discount for cash," which would have saved the customer and the firm each a letter.

Writing out the terms "cash on delivery" is a bit more tactful than abbreviating them, "c.o.d." Abbreviations should generally be avoided. They may not be clear, as in the case of the firm who quoted, "\$85.60

CWO." The customer's eye evidently slid over the "CWO" without understanding it or even inquiring about it. He sent an order at once, and the firm then wrote him that "CWO" meant "cash with order." Meantime, the customer's customer couldn't wait while the point was explained and bought elsewhere. The firm lost the business as well as good will in the transaction.

*Changing Old Customers to "Cash" Terms.* In past years there has been an alarming percentage of business mortality. One set of figures gives the average length of a business as seven years. A certain percentage of firms are in their expansion stage, others are holding their own, and still others seem to be waning. In addition to unusual economic conditions, this waning process may be the result of one or a number of reasons. "Trees die from the top," and when the founders of a business are no longer with it, it sometimes goes down. More frequently, perhaps, a business fails to keep step with modern inventions, like the wagonmakers who refused to have anything to do with the newfangled automobile. The credit manager watches over his "flock" and from his facts and figures pieces together the human story with amazing insight. He knows not only which customers are permitting themselves to go down, but also why, and he saves many a situation through wise, courageous, and understanding counsel.

One firm whose business had decreased because of the inroad of modern inventions and who had been put on c.o.d. terms through the capable help of the salesman, sent a large order accompanied by a new financial statement and a letter asking open terms. The new statement did not justify a change, and the credit manager was faced with a ticklish situation. Its handling could so easily be bungled. Here is what he wrote:



### **Keeping an Old Customer on C.O.D. Terms**

Thank you very much for supplying that balance sheet. It certainly shows an improvement in your business which we are glad to note. It has been gone over very carefully, and while it shows an improvement, we are sorry to say that we cannot extend open terms just yet, but we hope the time will not be much farther off.

Mr. P. T. Smith's order is before us, and we certainly want to handle this business. We are sure it will fill your requirements very nicely and we will give you the best possible service. Can you arrange to give us cash for 25 per cent of the order in advance and the remainder to be delivered cash on delivery? Please understand this is just a temporary arrangement until later on when we are sure we will be able to reopen your account.

### **The Business Was Held**

Enclosed find our check made payable to you for \$75 which is equal to possibly 25 per cent of the cost of the goods ordered from you. We hope that you will now be in a position to enter our order and send the remainder cash on delivery in accordance with your terms.

In another case, a customer became angry and held up a check because he had been notified of a change in terms. Reassurance and "face saving" is the need in a case like that. Here is the treasurer's letter of explanation:

### **Changed to Cash Terms**

Your letter of September 24 has been held on account of my absence from the city.

Mr. Jones' notice of change in terms was following general instructions from this office, so your firm was not just picked out, and I am sorry that you feel our action reflects in any way upon you. The present economic situation, as you perhaps know only too well, is very critical. We have found it necessary to make adjustments both in expenses and in terms in the sale of merchandise. Certainly nothing was farther from our intention than to be discourteous to you.

With this explanation I feel sure that you would not feel justified in withholding your check for an account already on our books as a punishment for a sin we have not committed.

***Resourcefulness Often Saves the Situation.*** What a disappointment it is when a nice, juicy order like 6,000,000 tomato wraps comes in and the customer's rating is so poor he can't have a dollar's worth of credit. How the sales department will wrinkle its brow at the credit refusal! Ingenuity and a friendly bit of strategy saved the order in just such a case. The credit department reasoned out how the firm could accomplish the customer's purpose, serve him according to his needs, and protect the firm's interests at the same time:

#### **Brought an Immediate Order for 20 Bundles**

As it is our intention to carry a stock here, you will probably wish to take advantage of having us hold sufficient for your needs. You can then draw on this stock as you need it, say in 25- or 50-bundle lots.

In the meantime, until you establish credit, you can send us your check for each order, less 2 per cent for cash. Later, of course, after we have been able to investigate the references you have given us and your credit is established with us, we will be only too pleased to open an account with you on the basis to which you are entitled.

***Obtaining Credit Information from the Customer.*** Through mercantile agency ratings and reports, interchange reports, and other sources, the credit executive obtains valuable information.

Sometimes he asks customers direct for financial statements. Some are willing to send this information as a matter of course. Others, because they are busy, or do not wish to disclose the facts, or for some other reason, do not co-operate quickly. When it is possible to obtain credit information direct in a friendly way,

this process has a tendency to bind firm and customer closer together on a common ground of understanding and co-operation.

Many firms ask their customers for financial statements once each year, each eighteen months, or every two years. Often this is done at the beginning of the calendar year:

### **Annual Request for a Financial Statement**

This is the season of the year when most merchants take inventory again in order to know just what progress has been made in the operation of their business during the past year. It is quite likely you have planned to take stock during the next few days if you have not already started, and we are confident after you have compiled your figures, you will find a nice gain has been made.

We are always anxious ourselves to know what our friends are doing from year to year, and therefore we shall appreciate it very much if you will provide us with a copy of your figures for our credit files. You need not hesitate about going into detail, for all facts given will be held confidential and will not be misused in any manner.

We want you to know that we appreciate very much the many favors you have extended to us during the past. It has been a real pleasure for us to serve you, and we want to take special advantage of this occasion to thank you.

May we hear from you when you have completed the information? We enclose our regular printed form for your convenience. Very best wishes for the New Year.

Then, when the statement is received, there is an opportunity to build good will through the "approval" appeal:

### **"Approval" of Annual Statement**

We have many evidences of your good business ability, fine spirit of co-operation, and continued friendship. You have

repeatedly sent us financial statements, the last of which was received this morning.

You might be interested to know that you are always out front, the first to know where you stand and the first to let your friends know that you had a good year.

May we take this opportunity to thank you for the privilege of dealing with you, congratulate you for your good record, and tell you it is a real inspiration to think, of you as a successful customer for the coming year.

*Diplomacy and Credit Go Hand in Hand.* In one of the large public utilities, there is a rule that every time an employee complies with a customer's request, he must add that he is "glad" to do so, or "thank" the customer for bringing up the subject; and every time he has information of the opposite kind to impart, he must use words such as "sorry," "regret," "unfortunately," and so on. (This idea was enlarged on in Lesson No. 8.) Rather than have such cut-and-dried rules as the public utility, however, it is better to be spontaneous and say whatever is natural, never forgetting the note of human feeling or the smile.

Here is the idea in a letter about the renewal of a retail account:

*As It Was Written*

In response to your request of some several days ago, we have made proper record for the renewal of your account, subject to purchases by yourself and Mr. Shaw.

*As It Might Have Been  
Written*

Just as soon as your request was received several days ago, we made arrangements to renew your account, subject to purchases by you and Mr. Shaw.

It is surely good to have you back as a customer.

In another case, the credit manager complied with the sixth "C," Candor (Lesson No. 11), but overlooked the fifth "C," Courtesy. Some things are better left unsaid, especially if they will give the appearance of belittling a customer. Observe the phraseology underlined and the way the letter might have been written to convey the same information just as forcefully but much less offensively:

*As Written*

We have your letter and can't see that you should feel at all aggrieved that we wanted your account paid up before shipping this order. It is true that we told you we would carry the account along on the partial payments that you were making, but we certainly did not give you to understand that we would ship additional, large orders on top of the past-due balance. That is an entirely different proposition.

You realize, of course, that in the case of a corporation such as yours, with a small capital, our line of credit can't be an unlimited one, and, as a matter of fact, we think that a six or seven hundred dollar line of credit, considering your capitalization, is a very good one. In any case, however, we take the position, no matter what

*Revision*

We sincerely appreciate your writing us as this gives us an opportunity to assure you that there is no intention to do anything but serve you in the best way.

Carrying your account along on partial payments will be quite all right. It is the large additional orders that we perhaps should discuss.

Do you not think that a six or seven hundred dollar line of credit, considering your capitalization, is a very good one?

We know you will agree with us that for your protection as well as ours, past-due accounts should be paid before adding substantial bills. This is true of any customer and of any firm.

You mentioned that you expect to get your balance cleaned up by September 15, and this will be quite satis-

*As Written*

the capital represented, that past-due accounts must be paid up before adding substantial bills to anybody's account.

We note you expect to get this balance cleaned up by the 15th of September, and if you want fall bills shipped at that time, we are prepared to make the shipment. However, you are now asking us to cancel all orders on file, so, of course, we are entering cancellation of them. If you wish to reinstate any of them when the account is taken care of, we will be very glad to have you do so.

We don't think that we are particularly hard-boiled, as you term it, but our credit policy is a conservative one and we have acted, in connection with this order, just as we would act with any other customer in the pursuance of that policy.

Thanking you for your past favors, and awaiting your further advice, if you wish to reinstate any of the orders, we are

*Revision*

factory. We know you have been working right along with us.

Sincerely, we want to continue working with you. It isn't fair to you to let any lack of clearness on our part affect a relationship that has been profitable to both of us. We are sorry for anything we have said which did not reflect our real desire to work with you.

You have made some particularly good selections in the orders we have on file. You have taken your good time to do this.

Let's get this account cleaned up, as you said, and let us reinstate your orders, please.

More and more, business is tuning in with the general tendency to "live and let live," and to co-operate, persuade, and explain instead of using a "club." Actually

we get better results by the newer method. Observe in the revision above, second-last paragraph, the use of the "approval factor" described in detail in Lesson No. 2.

***Friendship Letters.*** The credit manager, being in close touch with the inside affairs of the customers, often learns of changes more quickly than other departments of the business. Letters of congratulation, condolence, and for other special occasions become a part of his work.

At the close of the year, one credit manager decided he would write the customers who had been paying their accounts on time—the ones who were the firm's best customers, but with whom he had not been in touch through credit or collection letters. He took an idea that had been used before, which was quite in order, for "he is most original who is able to adapt from the greatest number of sources," as Carlyle says.

### **Thanking Prompt-Paying Customers**

While running through our ledger cards this morning, we came across yours and stopped to look it over. It was like finding a gem in the sand to see that during all the years you have been a customer of ours, you have always discounted our invoices and have never made unwarranted deductions.

Right here we decided to write you and express our sincere gratitude. It does the old heart good to know that in these turbulent times some of our customers are in a position to discount, and respect their high credit standing sufficiently to protect it.

And so, as we go into another year of the most pleasant business relationships, let us tell you of our genuine pleasure in seeing your orders pass through this department with never a hitch in their routine, and of our appreciation of your consideration of our terms of sale. May it ever be thus.

The beautiful answers this credit manager received filled a whole binder, which he keeps in his desk to prove he is a good letter writer!

## EXERCISE FOR LESSON NO. 13

### *Problem A*

You have a first order amounting to \$40.30 from a dealer who is not rated. He needs the goods at once. You cannot grant credit but can ship if he sends cash in advance or will accept a c.o.d. shipment. The cash discount is 2 per cent. Write him a letter explaining the situation.

### *Problem B*

Since it often falls to the credit man to write letters of condolence, it should be of value to consider letters of that type here. (Also see Lesson No. 12.)

Assume that you have just received notice from one of your customers that a member of his firm, whom you have known for some years, has died. You are not acquainted with his family, but it is in order for your firm to express sympathy to the customer and mention the account.

What sort of letter would you write? The principles governing the writing of credit letters apply here. Be friendly, simple, sincere, and use as many pleasing, rather than gloomy and discouraging, words as you can.

### *Problem C*

Please underline the faulty wording in the following letter to a salesman, and if you can take time, revise the letter:



I am advised that because of certain promises that you made as to how well you could handle the account of J. C. Smith, Route 10, Forestview, our Credit Department allowed you to extend him credit in the amount of \$26.95, that now Mr. Smith has left the country and that it is quite probable collection will never be made.

I do not feel that this account is any reflection on our Credit Department but that it is a direct reflection on your judgment. As a general rule, with the facilities in the hands of our Credit Department for checking credit responsibility, it is much better to take their judgment than your own.

## LESSON 14

### Ideas as Collection Tools

***Collecting Money by Letter.*** The average customer knows less about credit terms than we may imagine, and it falls to the collection man to teach him tactfully, patiently, simply. Most of this teaching is done by means of collection letters. Tradition is behind the collection letter. Four thousand years ago merchants and land owners wrote asking for silver, oxen, or pigs in payment of barley and wheat. The old records even show evidence of installment buying. Later in history, the word "dun," a variety of "din," a loud noise or clamor, was applied to the collection letter. Today, collection men gain their best results, not through the clamorous or unpleasant type of approach, but rather through persuasion, education, and persistence.

Although the percentage varies in different types of business, about 50 per cent of a firm's customers pay statements without collection treatment. When the policy has been rigid and only good credit risks are involved, the collection letters are usually mild. When there is a very liberal credit policy, and more doubtful risks are on the books, the collection letters need to be a little more persistent and a little stronger in tone.

***Why Customers Do Not Pay.*** The overwhelming majority of customers who need collection treatment are willing to pay, even though they may not respond to several letters. It is only the rare customer who is dis-

honest or dissatisfied. There are several general types of slow-pay customers:

*Willing to Pay, But—*

1. They haven't the funds due to seasonal or other conditions.
2. They have been too busy.
3. They have been out of the city.
4. They have been ill, or some other unforeseen circumstance has caused them to put aside business matters.

5. They are slow or negligent in acting.
6. They are deliberately trying to use someone else's money to the limit.

*Unwilling to Pay*

1. They are dishonest or dissatisfied.

Until all reasonable appeals have been exhausted, assume that the customer to whom you write a collection letter is willing to pay. The first letter should be only a reminder, very mild in tone. Succeeding letters should increase in strength, become more detailed, and use one or more friendly appeals. All of the preceding lessons should be followed in writing collection letters.

**Forms and Patterns.** Most organizations use a form letter for the first reminder. This form may be multi-graphed or mimeographed and filled in. The more nearly it resembles a form, the less force it has, serving only as a slightly stronger treatment than another bill or statement. This is often an advantage, for the first reminder goes to a high-type list to whom a form letter for this purpose may be more pleasing than a dictated letter. Sometimes this first letter is not signed in ink to emphasize its being a form.

Often letters that follow the first one are typed, whether form or dictated, so that they appear to have been dictated for each case. These later letters, how-

ever, may also be mimeographed or multigraphed if great care is used in filling in the name, amount, date, and other information that applies to the particular case.

The nine letters in the series given on the next pages were all form letters and all mimeographed. They were carefully filled in so that the ink matched perfectly and the average small dealer, unfamiliar with office detail, could not discern the difference between them and a typewritten letter.

A few firms use no form letters at all but insist that all be dictated. Each type of business demands its own special procedure. If there is a great volume of collection mail, however, the dictator will find himself actually dictating the same phraseology and appeals over and over again so that he might just as well write up several good form letters and let them save him considerable time.

**A Successful Series.** A firm that has been outstandingly successful in its collection work used the following set of letters for one year and tabulated the percentage of payments which came in within ten days after each of the letters was sent. The letters reflect a tone of persuasion and confidence in the customer. Notice the use of the "approval factor" (Lesson No. 2)—also the high percentage of returns on the *later* letters, to people who had not responded to preceding requests:

*No. 1—Pulled 40 Per Cent*

Here's a copy of the statement which was mailed to you when the charge matured.

No doubt you mislaid or overlooked the original, but won't you please write out a check and mail it *now*?

Thank you!

*No. 2—Pulled 39 Per Cent*

Surely you intend paying your account, but why delay longer? The balance is some time past due; several reminders have already been sent; and the amount—\$100—really ought to be paid. Will you, please, start the check on its way at once? It

will be very welcome at this time.

*No. 3—Pulled 38 Per Cent*

We are proud of the large number of our customers who pay in accordance with our terms, and believe that more of them would remit promptly if they would stop to consider the importance and value of maintaining a good credit standing.

Daily we receive credit inquiries from manufacturers, reporting agencies, and other sources. We like to give only favorable information, but then we are honor bound to answer truthfully.

Yes, your credit with us is good, but why not keep it so? Your check for \$100 will place the account in ship-shape condition and will be greatly appreciated.

*No. 4—Pulled 44 Per Cent*

It is not an easy matter to ask a good customer for a remittance—you can realize that. But we must urge payment in accordance with our terms in order to maintain good service.

Probably our previous reminders were just over-

looked, but if there should be anything wrong or if conditions are making it difficult for you to pay, a few words from you will help us to set things right.

A reply in either form—check or explanation—should be in the return mail and we shall be watching for it.

*No. 5—Pulled 37 Per Cent*

It is the exception rather than the rule for a customer of ours to withhold payment of an account intentionally for any great length of time. We endeavor to do what is right and like to be treated in the same way.

Now, there is a balance of \$100 which has been standing on your account for some time and we notice that several letters have already been sent to you. We are beginning to wonder why settlement has not been arranged.

Please—a check or an explanation is in order. May we have it today?

*No. 6—Pulled 54 Per Cent*

You undoubtedly know that your over-due indebtedness

on our books is \$100, but do you realize how far back it dates—to September?

Surely you will agree we have been fair in the long extension granted, but we really cannot let the matter run along further.

Won't you let us have your check? It ought to be sent right away.

*No. 7—Pulled 53 Per Cent*

There comes a time when an indebtedness has remained unpaid just too long. That time is *now* on the balance of \$100 on your account.

We have written you so many times and have had nothing tangible to evidence your good intentions.

The account should not be neglected any longer. Please remit at once; otherwise—but let's not consider that now. You will attend to it before further action is necessary, we feel sure.

*No. 8—Pulled 27 Per Cent*

It is unfortunate, but there is really nothing for us to do but resort to some other means of collecting that balance of

\$100 which has been standing so long on your account.

We are giving you this one last chance to protect yourself from the additional expense, trouble, and notoriety which suit involves. A check within five days for the full amount is the only way the action can be prevented.

We urge you to do what you know you should.

*No. 9 (Returns Not Available)*

"Ready for the Attorney" is the note attached to your account with (company name), which has been placed on my desk this morning.

Now, it does not seem right or necessary that an attorney should be required to settle this matter. Can't we adjust it amicably?

There are usually two sides to a story. Our side is that the goods were shipped to you in good faith and were evidently found satisfactory; we have granted you unusual time since the bill matured; and the Credit Department has requested payment on a number of occasions.

Of course, I shall be glad to hear your side if there is any

reason for your continuing to withhold payment and to consider any reasonable plan of settlement you may care to outline.

I am looking forward with much interest to your reply

to this letter, and shall see to it that the legal proceedings are withheld for at least ten days. Please use the attached envelope for your reply or check so that it will be referred directly to my attention.

The second letter in the average collection series seems to be the weak link. The reason is probably that it is a repetition of the first letter in different words when it should carry a stronger tone and a definite appeal.

**Collection Appeals.** The purpose of the collection letter is to produce action. The best way to do this is to make your reader *want* to act. The following ideas have been found generally effective in many different types of business, wholesale or retail.

1. *Be Cheerful.* Depression and the "blues" are as contagious as a smile. "Each morning we have been expecting your check" has been very successful in comparison with "You failed to answer our letter requesting payment of your overdue account." The simple question, "Could you please let us have a check for your account, \$54.85?" as a complete letter, has been very resultful.

2. *Be Natural.* Do not crawl into a shell and give the appearance of being a "hard-boiled" credit man. Your principal asset is that you, like the debtor, are human and it is up to him to hold up his end of the bargain.

It's been raining all day today and, if the same thing is happening in Springfield, you are no doubt spending a number of hours around the house.

Writing letters is a nuisance but it is one thing that can be done on a rainy day when it isn't possible to be working out in the fields.

Where are we on the \$5.00 charge made on August 12? We shall be watching the next mail for your answer.

3. *Be Friendly.* After all, should we presume to do otherwise? The debtor will reap the consequences of his acts—and so will we, if we express any but friendly, helpful ideas. Friendliness begets friendliness and more than one debtor, receiving a lot of abuse from various creditors, has paid the friendly (not “soft”) creditor first:

Here is a statement. There is \$588.65 past due. Now that is a lot of money for anybody. So if you feel that you need a note settlement, I wish you would drop me a line. I will make you up one if you need it. Of course, if you can make a big hole in this with a check, I will be glad to get the check.

4. *Use the “Approval Factor.”* Have the courage to be different. Do not criticize the debtor. Give him confidence in himself, in your good opinion of him. Express faith in him. Please turn back to pages 16 and 17 of Lesson No. 2, and notice the examples of the “approval factor” which were successful. Everyone wants to be important. We all respond to people who think well of us:

Again we assure you that you enjoy our entire confidence. We know absolutely that we would never lose a dollar, and we wouldn't be a bit afraid if you owed three times what you do; that's not the point at all. It just isn't good business for us not to keep our collections up with reasonable promptness.

5. *Be Resourceful.* Thinking each transaction through and offering a reasonable, definite line of procedure will often bring success where continued requests for money will fall on deaf ears:

We are going to do what we can without crowding or pushing a good customer unnecessarily. Therefore, our suggestion is that you do not wait to send us large amounts, but send us whatever you can get together two or three times a week until your account is reduced materially.

6. *Stress the Advantage to Your Customer.* Psychologists say the first rule of human behavior is self-preservation. Self-interest, therefore, ranks high in appeal. A page telling



your reader how delinquent he has been carries less action appeal than one sentence showing him an advantage to be gained *for himself* by paying:

Don't you want to keep your account open so that in the future you can buy from us? It is up to you. It is your good credit standing that is at stake.

7. *Appeal to the Reader's Sense of Fairness*, but avoid references to how badly he has treated you. In conversation, nothing makes a person more tiresome than a recital of his wrongs. This is true of letters, especially when the one at fault is the reader himself:

Your payments have not quite kept pace with the invoices, and an amount of \$218.78 has accumulated past due. As our purchases are quite heavy at this season, the amount can be used to excellent advantage.

8. *Be Patient*. Because a customer does not respond to your requests, do not assume that he is intentionally unfair. He may be having a hard time or have run out of excuses. Make each letter an educational treatment, friendly, fair, natural:

While the primary object of this department is understood to be collecting money, it is but a part of the whole organization whose business is to sell service, friendliness, fairness, and human consideration.

Our principal contact is through letters—each an investment of at least thirty-five cents. They are intended to be friendly reminders of an obligation as well as an invitation to let us know of any circumstances that interfere with the normal operation of your business. When one of these investments does not produce results, we wonder why and follow it with this second appeal.

You are more interested in paying your obligations than we, and if only a reminder is needed, this letter will serve its purpose. If anything else is needed, you will use the same method of telling us.

Our former letter of January 4 mentioned the amount due at the first of this month, \$145.

9. *Be Persistent.* Follow up preceding letters systematically. Many customers will respond to persistence alone. When, for some reason, you may fall behind in your work, and delay sending your follow-up letters, pick up the story where you left off and do not suddenly write a very forceful letter because of the time that has elapsed. In a sense this would be penalizing the customer for circumstances in your own office. The following letter has been unusually successful:

Time marches on!

It does not seem that ninety days have passed since shipment of your order, yet it is a fact.

May we have your check in settlement? For your convenience, a self-addressed envelope is enclosed.

Thanks for your consideration to this merited request.

10. *Put the Burden of Responsibility on the Reader.* From the time we are small children, the idea that someone is trying to make us do something is a challenge to our stubbornness. We will go out of our way to avoid doing what we ordinarily would do willingly, just to "show them." It isn't a reasonable attitude, but it seems to be common to all mankind. Perhaps you will remember how quickly your feeling changed when you discovered that no one was going to make you do a thing, but that it was to your own best interests to do it:

We were glad of an opportunity to accept your "credit" in exchange for merchandise, bill of March 28, \$10.66. You are more concerned in the genuineness of your credit than we. To keep it what it should be, it is necessary that you redeem your promise by sending a check for \$10.66 promptly.

There are a number of other appeals that may be used, usually variations of one of the foregoing, however. As you notice examples that you like, save them and adapt them to your own letters.

*The Questionnaire Letter.* In Lesson No. 5, the need was brought out to make it just as easy as possible for the reader to do as you ask him. It is probably for this

reason that the questionnaire letter is invariably reported as bringing good results. In it the author asks that the reader check one of several items at the foot of the letter, such as:

- ( ) Check enclosed.
- ( ) Will send you a check by the . . . . (date).
- ( ) A check was mailed several days ago.

Here is a variation of the questionnaire letter used by a large life-insurance company. The conservation letters of the life-insurance companies are combination collection and sales letters. The following letter is reported to bring almost unbelievably high returns:

Isn't there some way we can assist you to retain the benefits of your insurance? To help yourself and us, please give us the information on the margin of this letter (or use the back if you need more space).

A self-addressed envelope is enclosed. Thanks.

Cordially yours  
(Signature)

P. S. If you are ready to send your application for reinstatement, please use the blank enclosed. The current premium is \$25.60.

Your reply:

I lapsed my insurance because .....

***The Big Little Question of Discounts.*** It is a temptation to take discounts, even though the discount date on a bill may have expired. Trying to get by seems just to be human. Nevertheless, it isn't fair to let one customer take discount and not all, and business people generally are becoming more and more conscious that fairness to all demands obedience by all. Use of the "approval" factor, and a gracious but firm educational treatment are the best approaches according to experience.

### Paragraphs from Discount Letters

1. Strictly speaking, cash discount must be earned by prompt payment within a specified time; otherwise it could serve no purpose. Should there be no premium for promptness or penalty for tardiness, then why be prompt? That, as you, of course, know, was the principle upon which cash discount was designed and to endure, must rest.

2. One of the principal reasons why we do not allow cash discount after fifteen days from invoice date is that our prices are based to a certain extent on our anticipation of turning over our money within a given period of time. It is only through adherence by our distributors to our terms that we can give them the very highest quality produced at the lowest possible price.

3. The excellent manner in which your account has been maintained would prompt us to allow the discount on this bill if it were at all possible. We know you will understand, however, when we explain that we are unable to make any exceptions.

The general disposition of business firms is to be lenient and not to jeopardize business by too rigid collection treatment on unearned deductions.

*The Fear of the Unknown.* One powerful appeal that must be used only with the greatest caution is that to the customer's fear of the unknown. Only when all other appeals have been exhausted should an appeal to fear be made. Then, especially if the amount of the indebtedness is relatively small, and you have no intention of suing, a vague foreboding statement may be used instead of threatening a suit. It is said that in ancient times an Eastern country gave condemned criminals a choice of two alternatives—a quick death by the sword, or permission to pass through a door to

an unknown doom. So great was the fear of the unknown that men paled with terror at the thought of it. All the criminals took death by the sword until one, bolder than the rest, chose the door. With pounding heart he stepped through it and found—freedom!

Statements such as “the time for final action has come—in view of the circumstances we believe you will wish to pay this shortly,” make use of this appeal safely. Here is one said to have been composed by the office boy and used successfully—“You owe us \$20. Unless you pay us within the next ten days, we’ll take steps that will astonish you.”

Each human being knows his own weaknesses best. He can probably think of a dozen things that might be done to him that no one else would either think of or do. Use this appeal with the greatest of caution, however, to avoid any appearance of blackmail. A threat of a civil suit is not blackmail. It is a statement of the facts.

***The Danger in Stunt or Trick Letters.*** Almost all credit managers counsel against trick letters. These may use an illustration of some kind, a hunter, for instance, pointing a gun at the reader of the letter, with a caption like, “We’re shooting at you!” They may include unusual phraseology:

1. No matter how many fancy clothes you put on a letter asking for payment of an account, it is still a collection letter and you can’t call it anything else. So we are not going to try to dress this one up. (An Italian shoe dealer in Kansas was one who received this form letter. He would not speak to the salesman next time the latter called, finally explaining that the firm was “making fun of his clothes”! An Italian interpreter straightened out the meaning of the letter.)

2. John Hancock—remember him? Sure you do. He’s the

fellow who signed the Declaration of Independence. Your John Hancock on a check, etc. (This letter, only part of which is quoted, was sent to 250 customers September 17 who owed accounts prior to August 1. It pulled 35 per cent payments and 7 complaints from customers who wrote in they didn't think the letter clever!)

3. A feather is just a little thing, but did you ever try to carry a feather bed any distance? Similarly your account alone would not burden us, but many such oftentimes make a very heavy load. Therefore your check, etc. (This letter was sent to about 300 accounts and 13 sent in complaints similar to the following:

It seems that every time we buy a "little" bill of merchandise of you, we get into a lot of "little" difficulties. We get a lot of "little" letters about feathers and other "little" things that have no bearing on the account. If our account is not satisfactory on the basis we handle it, we want you to say so; if it is satisfactory, we ask that you quit sending us "little" letters about "little" feathers and feather beds.)

The danger, of course, is in using a stunt in a *form* letter. The credit man who sends out such form letters may be "sticking out his chin." People disagree widely on what is clever or humorous. If no other complaints are received about a trick form letter, someone in the organization, the president, sales manager, or other official, is almost sure to make some pointed comment.

In an individual case, where the credit man knows something about the customer's taste, an unusual approach will often get better results than one that does not use an illustration. The "mosquito" letter, page 3, was pleasing to the customer and was successful in getting payment, but it went only to one customer. If the same appeal had been broadcast to 300 customers having small unpaid items, it would probably have been criticized by a percentage of them just as the examples given above.

**Criticism of Collection Letters.** In the past there has been some justifiable criticism of the tone of collection letters. There may even be today when the author permits irritation, disappointment, impatience, or disgust to show in his letters.

Many a time, however, criticism of a collection letter by a customer or by a member of the correspondent's own organization is unmerited. Across the following letter, for instance, a member of the sales department had penciled, "We don't like this letter—it questions the customer's honesty."

### **The Letter Under Fire**

Once in a while we judge a person wrong. It is probably because we are too optimistic and put too much faith in our fellow men.

We have begun to believe that such has been the case with you, because you have not even replied to the letters we wrote you regarding payment of your account.

We don't want to be accused of coming to conclusions too hastily, so will wait until December 9.

Your check will settle the matter. It is now up to you.

A little sharp? The files showed the account to be ninety days old, with a blank rating, had previously bought cash on delivery, and had received eight statements and four letters before the letter above brought a check for \$75.60! *Before judging any letter, it is well to KNOW THE FACTS.*

Sometimes the customer is a bit touchy and his answer to a collection letter falls into the hands of the higher-ups. This was the case in a large public utility, which was unusually careful in its treatment of customers. A customer, who had been quite delinquent and had received several bills and letters, was written to as follows:

### **Aroused the Customer's Ire**

If we could meet and shake hands, I am sure the first thing that would come to your mind would be the balance of \$10.65 which you owe us on your final bill.

I believe you would be fair enough to speak about it, perhaps telling why you haven't been able to pay.

We want to be fair with you and we believe we have been. Don't you think it's right, then, to ask you to pay this bill? Please send me your check in the enclosed envelope.

The general manager, who received the customer's angry retort, felt that the collection letter was not too strong, but that the customer was perhaps under a tension and would have become incensed at any letter asking payment that particular day. He sent a courteous response as follows and added a penciled note on the file copy reassuring the young correspondent of his confidence and backing:

### **The General Manager's Answer**

I am sorry if Mr. Shaw's letter of July 20, to which you refer in your letter of the 26th, caused you any uneasiness. It was not intended that way.

Perhaps you had good reasons for not disposing of this item earlier, but probably overlooked writing us, or possibly you haven't had the time. Whatever the reason, Mr. Shaw would have appreciated hearing from you as he was interested.

Your account has been noted according to your promise of payment by about August 10. We will appreciate your remittance at that time.

We thank you for your past patronage and hope to be able to serve you again.

***The Collection Correspondent Is a Salesman.*** There are two principal reasons why the collection correspond-



ent of today avoids anger, irritation, and other similar qualities in his letters (and in his thinking, for that matter)—they are harmful to him and they induce failure in what he is trying to do. The physicians and psychologists tell us that unhappy emotions cause chemical reactions that are not helpful to the human body. A letter, therefore, which shows anger may also have a tendency to call it up in the mind of the reader and not only be somewhat harmful to him but also fail to accomplish its purpose. The ten points on pages 174, 175, 176, and 177 help the correspondent to sidestep trouble.

The experienced correspondent has a wealth of different appeals and phrases that he can use at will. He may occasionally become a bit stale, and for that reason is usually on the lookout for a new idea or a better way to phrase the ones he is using.

The new correspondent is often at a loss for ideas and phraseology both. Reading over letters dictated by the experienced members of the department and taking out the ideas that seem good or that have been proved successful is one source of information for him. Others are current periodicals and various books.

The collection man is really a salesman, pleasant, persuasive, helpful. He is well thought of by the firm's customers and salesmen alike. "Our Credit Department," said one firm's salesman, "writes such good letters that customers keep them and competitors can't sell 'em." "You have certainly made a life-long friend of me," wrote one customer while enclosing a check for \$96.67, "and if any time I can do anything for you or your company, I will consider it a privilege to avail myself of that opportunity."

## EXERCISE FOR LESSON NO. 14

*Problem A*

Please rewrite the following letter to make it conform to the ten points listed under "Collection Appeals":

**The Damaging Letter**

I don't know what's the matter with you. I have written you three times already about that bill for \$15 for the wagon tongues that you didn't know whether you could use or not.

We didn't mind waiting two weeks for you to see whether your customer could use them or not, but after all our terms are 2 per cent ten days and net 30 days, and you bought these two months ago.

If you are having trouble with them, for goodness' sake write us something. After the extra time we agreed to allow you, you certainly owe us the courtesy of an answer to our letters.

*Problem B*

Will you please underline the appeals in the following letters and mark the type of appeal, such as "approval factor," "fairness," etc., at the right, opposite?

## I

You stand well, we know your record and .....  
 know your responsibility. It may be that .....  
 someone else received our letters of May 30 .....  
 and June 19, so this one comes by registered .....  
 mail. ....

You have not used your credit with us .....  
 freely, in fact have bought nothing since .....

February and that bill is now sixty days past .....  
 due. The amount with interest according to .....  
 July statement is \$71.83. ....

## 2

Well, well, well! Here we are with another .....  
 past-due note and a past-due balance on open .....  
 account—all of this in spite of so many good .....  
 resolutions to pay up the notes as they be- .....  
 came due and discount current bills. If I .....  
 weren't so darned good-natured, like my old .....  
 friend, Mr. Miller (Mr. Miller was the reader) .....  
 himself, I would feel like I just had to demand .....  
 the money. ....

You know, old man, we credit men have to .....  
 satisfy the heads of the financial departments .....  
 and even though some of our accounts hap- .....  
 pen to be against our best friends, we have .....  
 to dun them occasionally. Seriously, I think .....  
 you ought to pay this note, and also clean .....  
 up the open account so that you will be back .....  
 on a discount basis. ....

The statement sent you by Mr. Brown on .....  
 March 3 showed past-due invoices of \$151.55, .....  
 but the balance up to the end of February, .....  
 not including an invoice of February 11, .....  
 \$87.29, which bears a future dating, is \$253.92. ....  
 You ought to pay this, and if you will do it, .....  
 I will see that you get the discount on Febru- .....  
 ary bills. This, of course, is provided you send .....  
 the payment on receipt of this letter. ....

Perhaps the death of your father has tied .....  
 up your funds somewhat, and if this is the .....  
 case, I am going to apologize for asking you .....  
 for anything at all. If, however, you are .....  
 pretty well straightened out and are able to .....  
 take care of the note and the open account, .....  
 it will be a favor to me because it is going to .....

help us make a decent showing for March on .....  
our collection report. ....

By the way, will you let us have the fi- .....  
nancial statement which Mr. Brown asked .....  
you for a couple of weeks ago? .....

3

There must be a good reason. . . . .

It's the exception rather than the rule to .....  
have to remind our customers several times to .....  
pay a bill. Usually there is a definite reason .....  
for the delay. ....

We are writing you again because you have .....  
not answered our previous letters. We have .....  
done our part, so won't you fulfill your part .....  
by mailing a check now for \$67.50? Thank .....  
you. ....

## LESSON 15

### Complaints and Adjustments

***Adjusting Difficulties by Letter.*** It takes all of the Lincoln qualities mentioned in Lesson No. 1 to write a good complaint or adjustment letter. Very often, however, a business friendship which has gone through a trying but well-handled experience is much stronger than it was before. Both complaint and adjustment letters present a real opportunity to build friendships and further sales.

***Complaint Letters.*** When a firm that one buys from falls down, the temptation is great to "honk one's horn." A complaint, however, like any other letter, will be received, not by a gigantic company, but by a human being. How will he respond to such statements as: (1) "My wife asks me to write you since she has not been able to make an impression on the thick minds of some of your employees. Our notice of change of address has not had but a year to penetrate so it has evidently not soaked through yet." (2) "Evidently the routine in your office is handled in a very inefficient manner." Good nature, persuasion, and clear-cut requests go much farther.

After all, the letter of complaint should be written to get good results, and more than one businessman has spent a sleepless night because he mailed a letter dictated while he was "hot under the collar." Never mail a letter written under stress of emotion until you

have slept on it. Things usually look different the morning after, and one gives a sigh of relief as he reads again the letter he *did not mail*.

Even for a more serious situation which may take several letters back and forth, a reasonable attitude will get adjustment more quickly, satisfactorily, and pleasantly than a critical, complaining attitude. "Isn't this a nice letter from the customer?" said one letter writer. "He surely was decent, and you bet I got right after our mill and hurried the goods to him."

*The Opportunity for the "Trouble Shooter."* The assistant to the president of one of the largest railroads in the Middle West sat in a sumptuous office on the top story of a skyscraper and discussed adjustments. "Only once did I ever get mad at the boss," he smiled. "That was one day when he called me in to handle another complaint down the line. I'll tell you I was sick of trouble. It was all he ever seemed to give me, and every new job was worse than the last. So I listened to the story and hung my lip as I walked to the door."

"'Come back, E. H.,' he called, as I turned the knob, 'sit down. Do you think I would need *you* if these situations didn't come up to be straightened out? I could have one of these clerks around here do your job if everything went smoothly. You earn your salary because you can take these things off my hands.'

"That woke me up, and I have been glad to do my best with these knotty situations whenever they come up."

A complaint is always an opportunity to whoever receives it, "like the toad, ugly and venomous, yet wearing a precious jewel in his head," as Shakespeare says. It may not come in a pleasant guise, but it opens the door to a reconciliation.

In at least ninety-five out of every hundred letters of complaint, the writers believe that they are justified in complaining. Something has gone wrong, and as far as they can discern, it is the fault of some employee or representative of the company. They do a firm a favor in sending in a complaint rather than expressing their resentment elsewhere, and possibly undermining the good will and confidence of other customers. They give the correspondent an opportunity to write a good adjustment letter.

***Ten Points for Adjustment Letters.*** Some years ago one of the early letter-writing supervisors formulated six rules for writing adjustment letters. In various group meetings of businessmen and businesswomen all over the United States, and during university classes on letter writing, the author has submitted the subject for discussion. These discussions have resulted in ten points for writing adjustment letters, which have been used as a basis for many successful letters.

### **The Ten Points**

1. Be prompt. The man you are writing to is nearly always mad. A prompt answer will convince him that you take the situation seriously.

2. Sympathize with his position at the outset, even though he makes unfair or abusive statements. Find some point of contact. Give him the feeling that you understand his attitude, and that you would do just as he is doing if you were in his place. Do not, however, take a servile attitude.

3. Be willing to admit mistakes. This takes all the wind out of the other fellow's sails.

4. Never lose your temper. The ability to keep it can be cultivated. No one wants it anyway!

5. Be natural, friendly, pleasant, but avoid any light,

clever, or humorous phraseology which may give a "don't care" or perfunctory impression.

6. Be fair, to the customer, to the company, and to yourself, and see that the customer understands this.

7. Be liberal. Within reason, liberality pays.

8. Avoid misunderstandings. Most trouble arises as the result of a misunderstanding. A complaint catches us at the time when we need to be clear.

9. Put your decision into your opening sentence—*provided it is pleasant to the reader*. Use the inductive method when you cannot make the adjustment the reader asks.

10. Sell the reader again. Make him feel that you are the kind of person and that yours is the kind of company with whom it will continue to profit him to do business. Sell him again on your commodities, and give him any facts which will help keep him satisfied.

The ten points given for collection letters may be applied to adjustment letters and vice versa, whenever possible.

An interesting case came up in a large mail-order house when the following complaint was received:

### The Customer's Complaint

When, when, when, for heaven's sake, *when* do I get my money back for that bobsled I ordered last fall? It was so long ago that I have forgotten the exact date, but I know it was right after I moved here in November.

The order reached you, for you wrote as if you were trying to put some other sled over on me. Don't you think I know what I want? This is to tell you that I wouldn't have taken anything else but the sled I ordered if you had sent it. As it was, I didn't get any sled at all.

Send back my money and I'll trade elsewhere. I'm done. I have dealt with you from various addresses for many years—perhaps too many, if you feel so sure I can be neglected. Do I get my dough, or do I publish you?



See how well the correspondent who received that letter, and who has since gone into the advertising business as an expert writer, followed points 1, 2, 4, 5, 6, 7, 8, 9, and 10. It was impossible to follow point 3 because the company had not made a mistake.

### **An Expert Adjustment Letter—Deductive Method**

Enclosed is our check for thirty-four dollars and ninety-five cents, the amount you sent us about six weeks ago for a sled which never reached you.

As you ordered your sled from an old catalog and the manufacturer is no longer in business, we could not supply the one you wanted. We have a much stronger sled in the same size and practically the same style, which we have been listing at a higher price, but we were willing to send this without extra charge and wrote you to that effect. No reply reached us, and we wired that we would ship the more expensive sled if you had no objection. Receiving no answer to the telegram, we made shipment over the XX&Y Railroad, November 15.

Three weeks later the agent wrote us that the shipment was on hand unclaimed and that the consignee was unknown. As no better address could be located, the sled was returned to the factory. Apparently its not reaching you was due to no fault of ours, but to the fact that you were not yet known by the agent in your new home.

This does not affect our interest in your satisfaction, however. We are still anxious that you should be pleased in every transaction with us; and if you will reconsider our proposition, we will allow the special price of \$34.95 on the better sled, provided this letter accompanies your order and it is enclosed in the envelope we are sending you.

You have reminded us of many years of satisfactory dealing with us, and we hope to serve you to our mutual pleasure and profit for many years to come.

Of course the customer felt ashamed in the face of such decent treatment. Here is the way he responded:

### The Customer's Answer

That telegram you sent never reached me, I suppose for the same reason that the agent didn't notify me when the sled came.

I am returning your check, and you may send the sled. It sure is a bargain. Please accept my thanks for the kindness and patience you have shown.

I have been dealing with your firm a number of years and have never yet had a matter that was not adjusted or explained to my entire satisfaction in the end. I am heartily ashamed of losing my temper—and I hope you will forgive my rudeness. I am with you and for you to the finish. Yours more than ever.

***Points 4 and 6 Save \$300 on Adjustment.*** A health and accident policyholder put in an excessive claim to a life-insurance company for about \$1,000. Many letters were exchanged, until a definite hint of irritation made itself felt on both sides. The young correspondent was confronted with what seemed to be a dishonest position on the part of the policyholder and the 4th and 6th of our ten adjustment points came to the rescue.

4. Never lose your temper. The ability to keep it can be cultivated. Nobody wants it anyway.

6. Be fair, to the customer, to the company, and to yourself, and see that the customer understands this fairness.

The following letter was addressed to the policyholder:

### Adjusting an Accident Claim

Man to man, Dr. Blank, do you not feel that the Company has been liberal in having paid you \$550.71 in connection with the injury which you sustained recently? We might remind you that we paid you two claims in 1929, one amounting to \$37.50 and the other to \$176.89. In 1933, we paid you a claim

amounting to \$144.65. We have been glad to serve you, but we cannot help but feel that you are expecting a little too much in connection with your last injury.

If you have been able to play handball, which is a very strenuous form of exercise, could you not perform the various duties in connection with your profession?

We have investigated your case very carefully, and understand that you are working all of the time, and have been able to call at your office and make daily calls for some time past. It is our honest opinion that, by agreeing to make a further payment of \$112.50, we are treating you very fairly. We have filled out the dates of disability to cover the time from May 10 at six o'clock P.M. to June 14 at the same hour.

That letter brought the doctor to terms. He accepted the payment suggested, which was over \$300 less than that he had been fighting for.

When the customer is honest, and he generally is, put as much of the responsibility for a decision on him as you can—"We cannot feel in any way responsible for this breakage for the reason just quoted. We wish, however, to be fair, and if you feel that credit should be issued, we will comply with your request, but there is no evidence that the breakage was due to any manufacturing difficulty." In answer to the letter from which the preceding sentence was quoted, the customer passed the "buck right back again" by saying, "We will leave the matter to you," but the adjustment letter writer was quite equal to the occasion. His second letter said, "While we can't feel that we are in any way responsible, we are perfectly willing to share the loss with you." The customer withdrew the claim.

*Use the Deductive Method When the News Is Pleasant.* You have observed the answer to the sled letter, "Enclosed is a check," which gave the big idea right in the opening. When you can comply with a customer's re-

quest and give him a credit memorandum or whatever he has asked in his complaint, be sure to put the good news in the first sentence if at all possible. Then he is ready to listen with an open mind to whatever else you may have to say.

Here is an example which illustrates points 9 (about the opening) and 10 "Sell the reader again" in a situation that comes up frequently in the average firm:

### Sell Reader Again

Although *you have our permission to return* the 12 pair of style 4686 mentioned in your letter of February 4 we believe you will find it profitable to keep them with an allowance of express charges.

The style is popular and you ought to be able to sell these shoes in a short time. They are excellent numbers, selling in a big way with us, and we believe that with the allowance of express charges offered you will be in a position to derive a nice profit from the sales of these shoes.

If this will be satisfactory, please notify us.

The word "although" leads the mind right past the big idea to selling points in the opposite direction.

***Use the Inductive Method for Turning Down Serious Cases.*** When it is impossible to do as a customer asks, and the situation is likely to arouse emotion, use the inductive method as explained in Lesson No. 3. The mind of the reader is then prepared before he learns that he cannot have what he has asked.

A customer who bought a thousand dollars' worth of goods a month from a department store returned some merchandise with a note that the store "had better take it back," and she "didn't want to hear any more about it."

The young man who received her letter looked upon

it as a challenge to his ingenuity and skill. The customer should keep the goods, he felt, but he also was determined to keep her trade, and using the inductive method (Point 9) and the "approval" motive (Lesson No. 2, page 16), he approached the situation:

### Won the Customer

The towels, cloths, and mats you recently returned have been carefully examined. More than ordinary attention has been given the problem, as we know you selected the gift for a definite purpose and with discriminating taste. There are no towels on the market today that are comparable to yours in smartness and style.

The difficulty you have had is one peculiar to highly colored toweling material when a small part of excess dye "bleeds" into the lighter color. One washing frees the excess dye and further difficulty is eliminated.

We have had the articles carefully laundered and are returning them to you. We believe you will agree with us that they are perfect and you will receive the satisfaction you expect from both their appearance and serviceability.

Thank you for sending them to us as we are always interested in having our customers entirely pleased with every purchase.

Widely known authorities on salesmanship have recommended that when a customer states an objection to a product, the salesman should at once restate the objection to show he fully understands the customer's point of view and is in sympathy with it. Sometimes writers of adjustment letters follow this rule to advantage.

The man who was angry day before yesterday when he wrote a complaint, however, has probably calmed down by the time your answer gets to him and may himself be surprised if you remind him of a preceding

emotional outburst by a sentence such as "We certainly regret to note the attitude you have taken."

Generally it is well to avoid post-mortems, especially if the complaint has been at all unpleasant.

*The Unclaimed Shipment.* One puzzling business phenomenon is the unclaimed package or shipment. Why do customers order goods and then refuse them when they arrive? For a number of reasons, perhaps. Situations change rapidly and all of us have a change of mind or heart occasionally. In some cases a customer may have lost enthusiasm for the commodity, or perhaps he is a little hurt or angered by a cash arrangement. In any case the situation calls for salesmanship, and a letter should use the approval appeal and resell the customer on the commodity rather than criticize him or express disappointment or surprise at his failure to take out the goods.

### An Unclaimed Package

The shipment of aprons is on hand at your station, awaiting your pleasure.

It represents a mighty fine selection, and we had to turn down several orders received shortly after yours, as we didn't have enough of these numbers for all. They certainly represent our leaders, and we know you will be able to sell them very quickly at a nice profit.

As we know you do not want to delay displaying them, we are sending this notice air mail and shall be grateful to have a verification from you that you have received them in good condition. Here is a card and return envelope for your convenience in letting us know.

Thank you.

*Accused of Being too Big.* "That's the sad part of having grown to the size you have," wrote a customer. "Else

your cut-and-dried methods would be cast aside for a moment and you would run out the order as I ask."

This is a common complaint. When you and I deal with a large concern and we happen not to receive the kind of treatment we think we should have, we are likely to feel that they simply don't have to care about our order because they are so big and prosperous. The largest corporation in the world realizes this mental attitude only too clearly and spends millions of dollars annually leaning backwards in attending to the smallest requests of customers so that no one can truthfully say they have grown too large to care.

In answer to the complaint from the customer quoted above, the firm hurried to reassure him, "As the saying goes, 'You've got us wrong,' because we are not too big to please a customer, and if we were, there is a probability that we wouldn't be a big concern very long."

Perhaps the head of a great jobbing institution has put the whole method of handling complaints in a nutshell when he sent out the following bulletin to everyone in his organization:

### About Complaints

The customer—

May not always be right—

But he is usually honest!

Not one man in a thousand *enjoys complaining* or *finding fault* with the goods he buys, or the house he deals with.

The good will so necessary for *continued success* in every big business house is *frequently damaged* by the manner in which the salesman, the branch house, or somebody in the home office handles a complaint.

Remember that the man who complains is *usually as honest* as the house he deals with, and nothing can make it more difficult to keep him a *continued satisfied customer* than to

show by your attitude, by your letter, or telephone message, that you think he is making an unfair claim and unjust charge.

The house, the salesmen, and the clerks should do everything they can in their contacts to make the customer admire us, want to continue to deal with us, and feel free to tell us when things are not as they should be.

It takes salesmanship, diplomacy, and good management to handle complaints and controversies—so, again I say, be very, very careful, diplomatic, and pleasant in listening to, handling, and adjusting a customer's complaint.

If you would win a man to your cause, first convince him that you are his true friend. Therein is a drop of honey that touches his heart, which, say what he will, is the greatest highroad to his reason.—ABRAHAM LINCOLN

## EXERCISE FOR LESSON NO. 15

### *Problem A*

Assume you are a candy wholesaler. The White Candy Store sent in a rush order for 200 lbs. chocolate hearts for a Valentine order. You shipped them on schedule. It is now March 1. Their bill is unpaid, and they want to pay for the 150 lbs. they sold and return the 50 lbs. they did not sell for credit.

They buy about \$1,500 worth of candy a year and are usually fair in their dealings.

You have to refuse full credit. Recommend that they break up the hearts and sell them for the chocolate or offer to accept them back at one fourth the original value for salvage yourself.

Write a letter explaining conditions and try to keep the customer's friendship and get the money at the same time.



*Problem B*

Assume that because of the letter in Problem A, Lesson 14, a customer of long standing and an account of at least \$1,000 a year has refused your salesman his customary fall order. He is satisfied with the merchandise and prices, likes the salesman, and is accustomed to doing business with you. However, this letter has lost him as a customer. What kind of a letter would you write to get him back?

## LESSON 16

### Streamline Your Letters

STREAMLINING, while still news in the mechanical world, is over thirty years old in the business letter field. Dictators have been trying to weed out extra words, cut down involved phrases, shorten sentences, tabulate lists, and generally simplify their letters. This simplification has also reached the stenographic end of business letter writing.

A uniform style is often adopted for all letters written by a firm. If so, the secretary, of course, adheres to it. Many leading organizations are using the simplified arrangement described in this lesson, illustrated on page 202.

***Open Punctuation.*** Open punctuation is rapidly taking the place of the older form, although both are correct. It is the omitting of periods and commas at the ends of the lines in the:

1. Heading
2. Address
3. Complimentary close
4. Signature
5. Title

Punctuation within the line is not affected. The period is retained after all abbreviations. The colon usually follows the salutation, and a comma is usually omitted after the complimentary close, although both may be

retained or omitted in open punctuation. The body of the letter is punctuated as usual.

It is surprising how quickly and easily the secretary can change the old habit of inserting the punctuation to the new one of using open punctuation. If she unintentionally strikes a comma or period, as formerly, she may finish the letter in the old way—and then be careful with the next letter.

**Vertical Alignment.** An attractive streamlined arrangement is gained by using the tabulator key to start the following fixed parts of the letter vertically in line, about the center of the page:

1. The date
2. Subject or name of the person for whose attention the letter is addressed
3. Complimentary close
4. Typed signature, if given
5. Title

### Letterhead

September 15, 19—

MR. C. A. WELDON, *Manager*  
Stanford Printing Company  
Springfield, Missouri

DEAR MR. WELDON:

It pleased us a great deal to receive your letter commending our correspondence.

Some years ago we adopted a uniform style of typewritten arrangement which we asked our secretaries to follow.

Year by year we have tried to simplify it, and we believe that this not only accounts for the improved appearance, but also has effected quite a saving in cost.

I am asking our letter counselor to give you full particulars. You will hear from her promptly.

Please tell us whenever we can be of service.

Cordially yours  
DUDLEY FRENCH

*Secretary*

DFrench:S

In the illustration on page 202 items 1, 3, and 5 are lined up. This saves the secretary the time of centering or having the items end with the right margin. Further, it gives a clean-cut, pleasing appearance.

**Margins.** The letter should be arranged in the center of the page and the completed work should give the effect of a picture in a frame with the type as the picture and the margins, the frame. The right margin should be as even as possible.

When the material will crowd one page, put a generous part of it on the next page. Use wide margins and drop the address on the first page so as to make the page inviting and not burdensome in appearance. The narrowest margin recommended for a full-size letterhead is one and one fourth inch and for a note size one inch.

**Heading.** The heading of the letter should include the writer's complete address and the date. As the letterhead usually gives the address, the secretary has only to type in the date.

**Writing the Date.** The date is not a part of the printed letterhead and need not be centered. Occasionally a letterhead has an obvious place for the date. Otherwise, the date should be considered a part of the letter and lined up with the complimentary close.

Various styles have been used in writing the date. Two and three-line forms and numbers written out may call more attention to the date than it deserves and may detract from the appearance. The simple style—September 22, 1938—is preferred. The purely numerical style—9-30-38—should not be used except in tabulations.

Omit the th, st, or d after the day. The only time these are necessary is in the body of the letter when the day

is not preceded by the name of the month "the 22d of September."

**Address.** It is customary to block and single space the address of the recipient even when the body of the letter is double spaced or indented.

When a window envelope is used, the address should be spaced to show through the window after the letter is folded.

Include the street address, and use the full name of the city or state—never "Local" or "City."

**Attention Line.** When a letter is addressed for the attention of a person, his name is usually placed on a line with the salutation, lined up vertically with the date and complimentary close.

It may also be placed at the left margin between the address and salutation with double spacing above and below, or two spaces above the salutation and lined up vertically with the date.

Omit the words "Attention of" and simply give the name. The letter will be quite clear without the extra words.

**Subject.** If a subject is given, it is lined up vertically with the date and placed above or below the "attention line" or on that line if it is not given over to a name:

Dear MR. ROY: Your order No. 176

The words "Subject" and "In re" are not needed except when the letter is also addressed to someone's attention and there is a chance of confusing the two items.

**Salutation.** The colon is almost universally retained after the salutation, "Gentlemen:" or "Dear Mr.

Perkins:" although, as previously mentioned, it may also be correctly omitted when using open punctuation.

**Body of the Letter.** In many firms all letters are uniformly single spaced regardless of length.

Whether to use the blocked or indented style is a matter of taste. The blocked style takes less time and is preferred where there are tabulations. It is also a little newer. Many progressive firms, however, continue to indent paragraphs.

**Complimentary Close.** Usage is rapidly favoring the omission of the comma after the complimentary close, as illustrated on page 202.

The complimentary close should be lined up vertically with the date and other items previously mentioned.

The forms at present most favored are "Cordially yours," "Sincerely yours," and "Very truly yours." "Respectfully yours" is used in government official correspondence.

In case a slogan closing is used, for instance, "Yours for happy motoring," it occupies the place of the complimentary close.

**Signatures.** It is customary in many firms to type the company name two spaces down from the complimentary close. Four or five spaces under the name, the title of the dictator is written. It is better not to type a line for the signature.

*Right:* Cordially yours

AMERICAN CLAY PRODUCTS COMPANY

*Secretary and General Manager*

**The Firm Name May Be Omitted.** There is a growing tendency to omit the firm name at the close of a letter. For years the railroad companies, many life-insurance

companies, and smaller firms have been following this practice. More recently firms doing a world-wide business have adopted it. It is legally binding on the company, provided the subject matter is one properly handled by the person who signs.

A member of the mail-order department, for instance, could not bind the company to sell its building but could obligate the company to sell a commodity at a given price.

The customary style is as follows:

*Right:* Cordially yours

*Credit Manager*

The advantage of omitting the typed name is that it gives a more personal, pleasing tone to a letter. It also saves the typist time and effort in lining up her margins if the name is long. The secretary should omit the firm name *only if approved by the firm.*

**Reference Initials.** The initials of the dictator and typist should usually be typed in the lower left corner. Some firms desire initials on file copies only. The secretary accomplishes this by slipping a small piece of paper over the original while the keys are struck. Then they register only on the carbon copies.

The dictator's name is often written out in the lower left corner, followed by the stenographer's initials:

*Right:* RFBurg:AB

If the signature is difficult to read this is a courtesy to the reader. The name may also be typed under the place for the signature if preferred.

When the person who composes the letter also types

it, and initials are desired, they may be written in one of the following ways:

*Right:* AB:s            Or preferred: ABrown:AB  
          AB:I  
          AB:\*

**Enclosures.** When you have one enclosure, type the word "Enclosure" under the initials. When you have more than one, use "Enclosures," "Enclosures 3," or list the items enclosed if they are not enumerated in the body of the letter.

*Right:* RFBurg:AB  
          Enclosures

RFBurg:AB  
Enclosures 3

RFBurg:AB  
Enclosures  
    Check  
    Contract  
    Booklet *Marketing*

Some firms go so far as to use a small red sticker about the size of a dime with the word "Enclosure" embossed across the face in white.

Indicating enclosures is not only of help to the reader of the letter but to all who handle the letter in the office and on its arrival at destination.

**Postscript.** Postscripts should be avoided except to emphasize an important fact. When one is used, drop two spaces under the signature and write it like another paragraph beginning even with the left margin. The "P.S." may be omitted.

*Caution:* When a note is added at the foot of an extra



copy for a salesman, be sure to put *his name* before it so that he will not mistake it for a postscript.

**Additional Pages.** Do not crowd a letter on one page when it should properly take two pages. A two-page letter with wide margins and not too much on either page is the more inviting.

At least one paragraph of typing should appear on the second page in addition to the closing.

Plain sheets, the weight and color of the letterhead, or sheets printed especially for additional sheets, or letterheads are used for additional pages of a letter. The following heading is generally preferred:

Mr. J. M. Carroll—2                      September 21, 19—

The carbon copy of the second sheet may be made on the back of the original carbon copy. Separate sheets, however, make the carbons easier to read.

## EXERCISE FOR LESSON NO. 16

### *Problem A*

Please answer the following questions:

1. What is open punctuation?
2. Does it refer to punctuation within a line?
3. Does it apply to the body of the letter?
4. When you are writing a letter of more than one page, is it a good idea to get all you can on page one?
5. Why not?
6. Correct the writing of the dates in the following sentences:

Please send the invoice by April the tenth.  
Thank you for your letter of January 6th.

His letter of the 9 should be here now.

Oct. 19 we received your note.

On the 20 of the month we received the check.

7. Should "Local" or "City" be used instead of the city's name?

8. Why not?

### *Problem B*

Set up a letter on your firm's letterhead following the style described. Make minor adjustments to fit your letterhead attractively, such as starting the vertical line-up a few spaces either side of the center, etc.

## LESSON 17

### Getting the Letter Ready to Go

**Organizing the Day's Work.** First things should come first in the secretary's busy day—but what are they? The most important items? The ones easiest to handle?

No. The most *urgent* piece of business she has before her should be done first, as pointed out in Lesson 11, page 135.

Each day's work should be organized according to the urgency of the various tasks. Then, by the time each letter is needed, she will be ready to deliver the completed work.

**Opening of the Letter.** The opening should be clear and complete. The secretary has an opportunity to help the dictator watch this, provided he approves.

**Inter-Department and Branch House Forms.** Specially printed forms are generally used for house correspondence. They are frequently headed:

To  
From  
Subject

with space allowed to fill in this information. The complimentary close and salutation are usually omitted except when the use of the name to someone well known to the dictator, as "Dear Bob," adds force and friendliness to the letter.

**Use Reasonably Short Paragraphs.** A paragraph is a sentence or series of sentences that develops a single idea. It is impossible to say how long a paragraph should be, because this depends on the amount of material it takes to complete the idea.

However, avoid a paragraph that is longer than six lines. After writing four or five lines, a new paragraph should be started at the first convenient break.

Extremely short paragraphs should also be avoided, for too-frequent paragraphing gives a rambling, disjointed effect. The most inviting arrangement is gained by a combination of short paragraphs with paragraphs of medium length, remembering, of course, that closely related thoughts should be grouped in the same paragraph (Lesson No. 4 gives detailed directions).

**Sentences.** Each sentence should make sense. If it does not, the secretary should revise it or ask the dictator to do so. Words that will add to the smoothness, such as "a," "an," "the," "I," "was," etc., should be added even when they are not dictated; unless, of course, the dictator has instructed otherwise.

Very long sentences are often difficult to read. Sentences over forty words in length should usually be broken before "and," "but," "however," "therefore," and similar conjunctions. It is correct to start a sentence with any of these conjunctions if the practice is not overdone (Lesson No. 4 gives detailed directions).

**Spelling.** For the reader, a misspelled word is a "stop" sign. He either recognizes the mistake, or turns to look up the word in his dictionary. In either case, his attention is taken away from the thought of the letter. It is important, then, that *no* mistakes in spelling be permitted to leave the desk of the secretary.

The solution, to a large extent, lies in the use of a good dictionary. Few people know how to spell all of the words in another's vocabulary. Fewer still know how to spell all of the words in use in the business world. Everyone, therefore, should use a good dictionary frequently—whenever there is any doubt about spelling. Get the "Dictionary Habit."

The following list, though not complete, gives the names of some of the dictionaries that are recommended:

Webster's Collegiate Dictionary  
Webster's Secondary School Dictionary  
Funk and Wagnalls Desk Standard Dictionary

These are all of a size that can be easily handled and will fit in a desk drawer. Prices range from two to five dollars. If it is not the policy of the firm to furnish the secretary with a dictionary, it is suggested that one be purchased and retained as personal property. No secretary should be without a good dictionary.

***Omitting or Changing a Syllable.*** A frequent mistake is to drop a syllable from a word. "Specificly" in place of "specifically"; "incidently" instead of "incidentally," are mistakes fairly common. Another error is to change a syllable and write "determental" for "detrimental"; "laundried" for "laundered."

The secretary's vocabulary should include such words. If it doesn't, a study should be made of good books and periodicals and of the dictionary to gain an increased knowledge of words.

***Simplified Spelling.*** Although some of the leading periodicals have adopted simplified spelling for certain words, it may be safer, in business letters, to use it

only as it is recognized by the newer editions of the dictionary.

Usage, of course, makes the dictionary, and as the newer spelling of a word becomes widely adopted, it is listed.

The aim of business letters is to get action, or to make thought clear, and no spelling should be followed which may possibly seem unfamiliar to the reader and take his attention from the thought of the letter.

**Typing of Initials.** Do not run initials and periods together, Mr.J.B.Jones. A space should follow each initial in a name.

*Right:* Mr. J. B. Jones

**Extra Copies.** When an extra carbon copy is made for someone other than the person to whom the letter is addressed, it is often desirable to make a note of this on the original as well as on the copy. In this way the reader will know who besides himself will read his letter. An acceptable way to do this is to add a notation in the lower corner of the letter under "Enclosure" or the initials:

*Right:* Copy to Mr. George C. Smith

If it is not necessary that the reader know about the copy, slip a small piece of paper between the typewriter ribbon and the original letter and type the notation at the top of the letter. This will register only on the carbon copy. In this position it can be seen easily by the mail department. The address, as well as the name, may be needed in the notation.

**Tabulations.** Similar items, such as dates, prices, names of commodities, etc., when given one after the other,

should be tabulated. This makes them clearer and easier to read:

*Faulty:* We are shipping you 4 dozen towels, 6 dozen overalls,  $\frac{1}{3}$  dozen gloves. The other items will be sent next week.

*Clear:* We are shipping you:

4 dozen towels  
6 dozen overalls  
 $\frac{1}{3}$  dozen gloves

The other items will be sent next week.

**Abbreviations.** Avoid abbreviations. Spell out the names of months and also avoid contractions, such as "Xmas" for "Christmas" or "ad" for "advertisement."

A few abbreviations are permissible, Mr., Dr., St. (St. Louis), and others peculiar to a business provided they are clear to the reader.

The expressions O.K., O.K.'d, and O.K.'ing should be written as here indicated.

Abbreviations slow up and lose business at times. A shipment to a city in Louisiana was sent to a city by the same name in Iowa, simply because the La. looked like Ia.

Even abbreviations in common use may not be clear. "Cwt.," for instance, sometimes means not 100 pounds, but 112 pounds.

**Dictated but Not Read Stamps.** Occasionally letters are rubber stamped or typed with the words, "Dictated but not read." The practice is widely condemned and is now considered discourteous.

**Air-Mail and Special-Delivery Letters.** Indicate on the face of a letter, either to the right of the salutation, beginning about the center of the line, or underneath

the initials in the lower left-hand corner, that a letter is to be sent air mail or special delivery.

*Right:* JABROWN:IS

Enclosures

*Air Mail*

***Final Appearance of the Letter.*** It is a mark of courtesy to the reader to send him a clean, accurately typed letter. Noticeable erasures, finger marks, and dirty type are, of course, not approved by the efficient secretary.

When it is necessary to clip a finished letter to a file, put the clip over the envelope at the top. If there is no envelope, fold a small piece of paper over the top of the sheet and place the clip over that so it will not leave a mark on the letter.

***Envelopes.*** Be sure that the address is adequate. Give the name and street address. Spell out the name of the city. Never use "City" or "Local." Avoid abbreviating the shorter state names.

Unless it is of more than four lines, the address should always be double spaced. The post office requests the indented, double-spaced style on the envelope:

Mr. J. M. Carter

1910 Pine Street

St. Louis, Missouri

Mr. J. M. Carter

1910 Pine Street

*Air Mail*

St. Louis, Missouri



Start writing your address a little higher than and slightly to the left of the center of the envelope.

When sending a letter air mail, either use a special air-mail envelope or sticker or mark the letter so that the mail department will be able to stamp it properly. This also applies to special-delivery letters, or letters requiring other special treatment.

Precautions should be taken to see that all letters carry sufficient postage. Readers, especially customers, do not like to pay postage on incoming letters.

**Copy Work.** A copy of a letter, report, etc., should be an exact copy of the original. The word "Copy" should be typed at the top of the sheet, and the word "Signed" should be placed in parentheses before any signature that appears in pen and ink on the original.

*Right: (Signed) John O. Boyce*

**Figures.** Whether or not to write out amounts, and how to space figures so that they will be clear, are problems that come before the secretary daily. The present tendency is to use more numerals and avoid writing out numbers. The following rules are given as a guide:

1. Spell out numbers up to 10; use figures for 10 or more.
2. Do not begin a sentence with figures: "\$2.70 is the amount still remaining." Revise this to read: "The amount still remaining is \$2.70."
3. Use figures in tabulated matter.
4. In writing an even amount of ten dollars or more, omit the ciphers: \$20 or \$256, except in writing checks or other legal papers, when \$20.00 or \$256.00 is correct.

However, if some amounts in a series are not an even number of dollars and have the decimal point followed by the cents columns, add the ciphers to the other amounts for the sake of uniformity.

5. Write amounts under a dollar with the ¢ sign—11¢, not \$.11.

6. Do not let one number written in figures stand next to another if there is any possibility of confusion. Either revise the sentence or write out one of the numbers, as: Of the 785, two hundred and nine were disapproved.

7. Measurements and other unusual data should be written in the clearest way; for instance, 30-foot pole,  $8\frac{1}{2} \times 11$  sheet, two-party-line service.

8. Point off with commas each three digits of numbers of more than four figures, as 42,578; \$5,433,650. When there are four figures, do not use the comma, as 7263.

9. In numbering points in a series, use numerals—1, 2, 3, etc. Do not spell out.

**Folding Letters.** In folding a letter that is to be inserted in a small regular envelope, fold up the bottom edge of the letterhead to within a quarter inch of the top and crease; then fold the right edge to the left a little less than one third of the letter and crease; and complete the operation by folding the left side over to within a quarter inch of the extreme right side.

In folding a letter for a larger envelope, fold in thirds, from the bottom up, and then the top down to one fourth inch of the first folded edge.

After the folding is completed the letter should be placed in the envelope with the creased edge first and the free edge toward yourself.

If the letter is to be enclosed in a window envelope it must be folded so that the inside address will show through the window in proper position.

**Completed Work.** Completed work should be returned to the dictator as early in the day as possible. Ample time will thus be afforded for reading and signing or for revision and correction, thereby avoiding the hurry at the closing hour.

**Take Advantage of Mail Schedules.** Where possible, the secretary should become familiar with mail-plane and mail-train schedules. Often getting a letter signed and mailed an hour or two before closing time will speed its arrival by a full day.

Alertness in attending to details like this is deeply appreciated by employers.

## EXERCISE FOR LESSON NO. 17

### *Problem A*

Please answer the following questions:

1. How should a secretary line up the day's work?
2. How far can she go in changing the opening of a letter?
3. In shortening paragraphs?
4. In regulating the length of sentences?
5. Are the following words spelled correctly? Please refer to your dictionary for each word. Please correct those which are misspelled.

agressive

dissappoint

travelling

installment

insistant

contingant

usage

judgement

acknowledgment

desireable

salable

permissable

acceptable

occurrence

embarrassment

consistent

reimbursement

recurrence

advisory

independent

6. Why is it better to write out most state names in addresses?

7. Which is preferred: \$.10 or 10¢?

8. What can be done to prevent confusion when two

separate groups of figures follow one another in a sentence?

9. Place the commas in these figures if needed:

7265      41752      2564372      24      526      66666

10. Should letters be stamped or typed with the phrase:  
"Dictated but not read"?

## LESSON 18

### Business Letter Etiquette

THERE IS a pronounced tendency to avoid stilted or flowery styles in business letters.

Great care has therefore been exercised to give here not only forms sanctioned by authority and the best usage but also those sufficiently simple, sincere, and dignified for the demands of modern business.

Correctness in these details is a notable characteristic of the successful secretary.

***The Importance of the Reader's Name.*** People are proud of their names and averse to having anyone take liberties with them (Lesson 8, page 97). Simple courtesy demands that the secretary check the name, initials, and title before releasing her letter.

A firm name should be written exactly as it appears on the letterhead. Generally follow a person's signature in addressing him.

***Titles.*** Always give the title of the reader, Miss, Mrs., Mmes., Mr., Messrs., Dr., Professor, Reverend, or Honorable.

*Miss* is the title of an unmarried woman. *If you do not know whether a woman is married or single, use Miss.* A married woman sometimes retains this title in her business contacts. The plural is Misses, as "the Misses Covington" or "Misses Beverly and Klein."

*Mrs.* is the title of a married woman. When you know her husband's name, address her accordingly, Mrs. Joseph A. Spencer. In certain types of business, life insurance, banking, and so on, often for legal reasons, it may be desirable or necessary to use a married woman's given name in addressing her, Mrs. Ella C. Spencer.

A widow may use either form. Authorities differ, but the custom seems to be growing to retain the husband's name. Follow her wishes as indicated by her signature.

*Mmes.*, the abbreviation of Mesdames, the French for Ladies, is used as the title for an organization composed of women (not a corporation).

*Mr.* should be used in all cases when addressing a man who has no other title of distinction such as Dr., Reverend, etc. Do not address a man Alfred Mersman. The correct form is Mr. Alfred Mersman.

(*Note:* When in doubt whether a signature is that of a man or woman—"J. Jones," for instance—assume it is a man and use the title *Mr.*)

*Messrs.* is the abbreviation of Messieurs, the French for Gentlemen, and may be used before the name of an organization composed of men, or of men and women, as Messrs. Boyle & Hall. The name of a corporation is not preceded by a title, even if it is the name of an individual, William Carr.

*Dr.* is the title of one holding a doctor's degree in medicine, philosophy, law, theology, or literature.

*Reverend* is the title of a clergyman, and is usually preceded by "The."

*Professor* is the title of those holding professorships in colleges or universities, and is also used by courtesy to teachers in secondary schools.

*Honorable*, preceded by "The," is used in addressing

members of Congress, senators, cabinet officers, ambassadors, governors, mayors, judges, and others holding important governmental positions.

*Esq.* following the name (without a title preceding the name) is still used in Great Britain, although it has been dropped in American business usage. It is correct for export correspondence, "Donald D. Fotheringham, Esq.," but "Mr." may also be used.

***Doubling Titles.*** Do not use both a title before and a degree following a name when each conveys the same meaning.

*Right:* Dr. J. C. Briggs (do not add "M.D.")

***Titles of Position.*** "Mr." or another title should be used before the name, when a title of position follows:

*Right:* Mr. E. G. Scruggs, Manager  
Henderson Clothing Company  
212 North Main Street  
San Francisco, California

If the name or title is long, the title may be placed on the next line with the firm name, or may occupy a line by itself.

***Addressing Officials and Other Dignitaries.*** The following style for addressing public officials and other dignitaries conforms with the Style Manual of the Department of State.

<i>Address</i>	<i>Salutation (Business)</i>	<i>Complimentary Close (Business)</i>
The President The White House	My dear Mr. President:	Very respectfully yours
The Vice-President United States Senate	My dear Mr. Vice-President:	Sincerely yours
The Chief Justice The Supreme Court	My dear Mr. Chief Justice:	Sincerely yours
(Associate Justice) Name The Supreme Court	My dear Mr. Justice:	Sincerely yours
The Honorable Name American Ambassador London	My dear Mr. Ambassador:	Sincerely yours
The Honorable Name Secretary of State	My dear Mr. Secretary: or My dear Madam Secretary:	Sincerely yours
The Honorable Name United States Senate	My dear Senator (Name): If a woman either My dear Senator (Name): or My dear Miss or Mrs. (Name):	Sincerely yours
The Honorable Name House of Representatives	My dear Mr. (Name): or My dear Miss or Mrs. (Name):	Sincerely yours
The Honorable Name Secretary to the President The White House	My dear Mr. (Name):	Sincerely yours



<i>Address</i>	<i>Salutation (Business)</i>	<i>Complimentary Close (Business)</i>
The Honorable Name Governor of New York Albany	My dear Governor:	Sincerely yours
The Honorable Name Mayor of Buffalo New York	My dear Mayor (Name):	Sincerely yours
The King's Most Ex- cellent Majesty	Sir:	I have the honor to be, Your Maj- esty, Respectfully yours
The Queen's Most Ex- cellent Majesty	Madam:	I have the honor to be, Your Maj- esty, Respectfully yours

### Church Titles

His Holiness the Pope (Cardinal)	Your Holiness:	Respectfully yours
His Eminence (Given Name) Cardinal (Surname) Archbishop of New York (Archbishop)	Your Eminence:	Respectfully yours
The Most Reverend Name and Degrees Archbishop of Baltimore (Priest)	Most Reverend Sir:	Respectfully yours
The Reverend Name St. Joseph's Church Washington, D. C.	My dear Father (Name):	Sincerely yours

<i>Address</i>	<i>Salutation (Business)</i>	<i>Complimentary Close (Business)</i>
The Reverend Mother Superior Order, if used Name of institution Local address (Form varies with the order)	My dear Reverend Mother:	Sincerely yours
To a Nun Sister (Name) Order Address	Dear Sister:	Sincerely yours
The Reverend (Name), M. M., Director Maryknoll, New York	My dear Father (Name):	Sincerely yours
Brother (Name and de- gree), Superior 301 North High Street Baltimore, Maryland	My dear Brother (Name):	Sincerely yours
The Most Reverend Name and degrees Presiding Bishop of the Protestant Episcopal Church in America	My dear Bishop (Name):	Sincerely yours

*Note:* The Presiding Bishop of the Protestant Episcopal Church in America is addressed as "The Most Reverend"; other bishops of the Episcopal Church and bishops of the Anglican Church are addressed as "The Right Reverend."

The Very Reverend Name and degrees Methodist Bishop	My dear Bishop:	Sincerely yours
(For Protestant Minister) The Reverend Name and degrees (Local address)	My dear Dr. (or Mr.) (Name):	Sincerely yours
Rabbi, Name and degree Washington, D. C.	My dear Rabbi (Name):	Sincerely yours

**Address at the End.** When the letter writer wishes a more personal form, the address should be placed at the end of the letter. This is a social correspondence form:

MY DEAR MR. RANDALL:

You were correct about the time, and I shall be glad to call for you about four o'clock Thursday afternoon.

Cordially yours

Mr. J. F. Randall  
25 North Broadway  
St. Louis, Missouri

**The Salutation.** When addressing an individual, the friendly style of using the name, "Dear Mr. Smith," is preferred to Dear Sir, *even when the dictator is not personally acquainted with the reader.*

**The Distinction Between "Dear" and "My dear."** In America, Dear Mr. Jones is less formal than My dear Mr. Jones. In England it is just the opposite. This results in some confusion, and the safest thing to do is to answer letters beginning, My dear Mr. Jones, with the same form; in other cases use Dear Mr. Jones.

**Addressing Firms.** Three styles are permissible in addressing firms:

1. WALTER REYNOLDS COMPANY  
17 Elm Street  
Wichita, Kansas

GENTLEMEN:

Mr. Walter Reynolds

2. When the dictator knows the reader personally and wishes to make his letter less formal than in No. 1, he may write:

Dear Mr. Reynolds:

Mr. Walter Reynolds

3. When the filing system will permit it, and the reader is likely to be on hand to give a prompt reply, the following style is preferred:

Mr. WALTER REYNOLDS  
Walter Reynolds Company  
17 Elm Street  
Wichita, Kansas

DEAR MR. REYNOLDS:

*Salutations for Firms Composed of Men and Women.*  
In addressing a firm composed of both sexes, the following salutations are used:

Gentlemen and Madam: If one woman

Gentlemen and Mesdames: If more than one woman

Dear Sir and Madam: One of each

Dear Sir and Mesdames: } One man and more than one  
Dear Sir and Ladies:     } woman.

If you are not supposed to know that the firm contains women, or you do not wish to use these longer salutations, "Gentlemen" is correct.

*Salutations for a Firm Composed of Women.* For a firm composed of women, use the salutation Ladies or Mesdames.

*Dropping the Salutation and Complimentary Close.*  
One large shoe house dropped the salutation and close from collection and credit letters for two years, and it had no apparent effect upon the results of the letters. Then they returned to the usual form.

The practice of omitting the salutation and complimentary close has not been adopted by a sufficient number of firms to justify suggesting it for general

use. Alexander Pope's rule is always a good one to follow in these instances:

Be not the first by whom the *new* are tried  
Nor yet the last to lay the old aside.

***Rubber-Stamped Signatures Obsolete.*** Although many executives are reluctant to give up their rubber stamps, it is bad form to use them. If the volume of the mail is too heavy to permit the dictator to sign, he may delegate the job to his secretary.

Care should then be taken to sign the name as nearly like his signature as possible and avoid a decidedly feminine handwriting.

It is not necessary for the secretary to add her initials in pen and ink after the signature she has written; in fact, it is more courteous to write only the pen-and-ink signature. The extra initial acclaims that the correspondent did not sign the letter himself.

*Avoid:* D. J. Denman H

*Correct for Secretary:* D. J. Denman

## EXERCISE FOR LESSON NO. 18

### *Problem A*

Write the correct address and salutation for addressing a business letter to the following:

1. A person whose signature is "L. Witherspoon, Credit Manager," and whose letterhead is "Everwear Utensil Corporation, 26 Main Street, New Orleans."

2. The Barrington Sisters of Carew Tower, Cincinnati. A firm composed of women.

3. Oscar L. Gardner, Congressman.

*Problem B*

Please answer the following questions:

1. Is the title always used when addressing a person?
2. What title would you use before "A. B. Smith" if you did not know anything about the person?
3. What title would you use if you knew "A. B. Smith" was a woman but didn't know whether she was married or single?
4. To whom may the title of "Dr." be used?

## LESSON 19

### Punctuation, the Aid to Clearness

WHEN THE ALPHABET was invented several thousand years ago there was no punctuation. About 400 B.C., Aristophanes, a Greek grammarian, assembled the rules that had sprung into use and established a school of grammar.

Various marks were added from time to time, including the present-day question mark, simply an inverted semicolon, about 900 A.D., until by the nineteenth century a simplification process was needed. In the twentieth century this has been going on.

Punctuation in business letters has the simple function of making the message clear to the eye of the reader. In the following sentence, for example, there are more oral pauses than are indicated by punctuation:

Occasionally we buy in larger quantities; therefore we shall appreciate your adding our name to your mailing list for all quotations.

If repeated aloud, there would be a slight pause after "occasionally," after "therefore," and possibly after "list." But the sentence is clear to the reader as punctuated above.

It is better not to insert commas unless they add to the clearness of the written message. Whenever there is a doubt, omit a comma.

To help make business letters clear, the secretary

should be familiar with the rules given in this section and should know how to use them.

The marks are largely given in the order of decreasing force, the period first, because it marks the widest division of thought.

*Uses of the Period.* The period is the mark of widest separation. Its uses are as follows:

1. To end a complete sentence (except a question or exclamation).

*Right:* The samples are attractive.  
Look at them.

2. To follow an abbreviation.

*Right:* Co., Mr.

*Note:* Use only one period when an abbreviation ends a sentence. A question mark, comma, semicolon, and colon follow the period when the sense of the passage calls for them.

*Right:* The hour was 3 P.M.  
Did he go to Springfield, Mass.?

3. For emphasis, two independent clauses, whether connected by conjunctions or not, can be written as two separate sentences.

*Right:* He asked for an extension. But the circumstances were such that we could not comply.

4. To indicate the omission of words that are not necessary to make a quoted passage clear to the reader.

*Right:* The shipment was . . . scheduled to go out promptly.

5. Periods are unnecessary after numerals, whether roman or arabic.

*Right:* This point is brought up in paragraph XX, line 5, and is well covered.



6. A period should not be used to set off a part of a sentence.

*Wrong:* The account is past due. The amount being \$89.04.

*Right:* The account is past due, the amount being \$89.04.

7. Do not use a period after the heading or after items in a column.

***Use of the Exclamation Point.*** The exclamation point is used to show emotion. It should be used only with care because if overused it has a tendency to give too much emphasis in a business letter.

*Right:* Congratulations, Mr. Briton! Your book is splendid.

***Uses of the Question Mark.*** 1. The question mark is used after every direct question.

*Right:* What do your records show?

*Note:* Some authorities hold that a question mark should follow a question of courtesy. Others prefer the use of the period.

*Right:* May we not hear from you promptly? Will you let us know, please.

2. The question mark in parentheses may be used to express uncertainty as to the correctness of the assertion which precedes.

*Right:* It has been ten (?) years since they started dealing with us.

3. A question mark may be used within a sentence for emphasis.

*Right:* What is the status? the customer's final decision?

*Note:* When the question is not emphatic, a comma is generally used in place of a question mark.

*Right:* How shall we punctuate our letter, is a troublesome question sometimes.

**Uses of the Colon.** Next to the period, exclamation point, and question mark, the colon marks the widest degree of separation.

Its principal uses are as follows:

1. To follow the salutation of a letter.

*Right:* Gentlemen:          Dear Mr. Brown:

2. To introduce formally a list, a statement or question, a series of statements or questions, a long quotation, or (in rare instances), a word. In business letters it is well, usually, to tabulate a list for clearness.

*Right:* The charges that are still unpaid are as follows:

December	2	.....	\$10.90
December	9	.....	31.05
January	11	.....	12.70

3. Between chapter and verse in scriptural references and in giving time.

*Right:* Matthew 5:1-6  
3:15 P.M.

4. Capitalize and space twice before the first word following a colon when it introduces an independent passage or sentence.

*Right:* The situation resolves itself into this: We either adjust the prices or pass the business.

**Uses of the Semicolon.** The semicolon is used to show a division of thought greater than that indicated by the comma but not so great as that indicated by a period. Its uses are:

1. To separate clauses of equal value which are not joined by a conjunction.

*Right:* Our supply is low; the new stock hasn't come.

Frequently there is a choice between the semicolon and the period. When this is so, it is often desirable to use a period.

2. To separate clauses of equal value which are joined by a conjunction if the clauses are long, or if the clauses have commas within themselves, or if obscurity would result were the semicolon not used.

*Right:* The forms were sent, so the records show, on June 19; and we are sorry to learn, especially since the circumstances are urgent, that there has been a delay in receiving them.

3. To separate members of a series when the members themselves, or some of them, are broken up by commas.

*Right:* I am enclosing the original bill of lading, which, as you know, came through the Washington office; the freight bill from White Brothers Truck Lines, No. 23456, July 6, \$2.34; and the letter regarding the charge from our Baltimore office.

4. To avoid confusion in such a construction as this:

*Right:* The party consisted of Mr. M. J. Sprick; Mr. M. H. Cox, his secretary; Mrs. Sprick; Miss Mary Brown, her attendant; and three servants.

Written thus, the sentence indicates there were seven persons in the party. Readers might get the impression there were nine if the sentence were written: Mr. M. J. Sprick, Mr. M. H. Cox, his secretary, Mrs. Sprick, Miss Mary Brown, her attendant, and three servants.

5. To separate clauses of equal value which are joined by a formal conjunctive adverb (hence, thus, then, therefore, accordingly, consequently, besides, still, nevertheless, also, moreover, likewise, otherwise, or the like).

*Right:* The policyholder permitted the insurance to lapse; however he has filled out an application for reinstatement.

(It is correct to insert or omit a comma after 'however' in the sentence just given.)

6. To precede the expressions: Namely, that is, and for example, when they introduce a series of terms in explanation of the general term. (Avoid the abbreviations of these expressions as viz., i.e., and e.g., because many people do not know their meaning.)

*Right:* We have several departments on that floor; namely, the Group, the Financial, and the Law Departments.

*Uses of the Comma.* The comma serves to mark the smallest degree of separation. It indicates that the thought is still unfinished and that the words which follow are closely related to those which have preceded. The following are the principal uses of the comma:

1. To make the sense clear at a glance.

*Right:* We have already told you, you ought to go ahead.

2. To separate independent thoughts joined by the conjunctions *and*, *but*, *for*, *or*, *nor*, and in short sentences, *yet* and *so*.

*Note:* If the comma is omitted before *for*, the word may be misread for a preposition.

*Right:* We are sorry that we cannot allow you credit, for the goods are in excellent condition.

*Caution:* Do not use a comma between independent clauses which are not joined by a conjunction. Use a period or a semicolon.

*Wrong:* The goods were shipped as requested, you ought to have them by now.

*Right:* The goods were shipped as requested. You ought to have them by now.

3. To separate each member of a series even when there is a conjunction such as *and* between the last two members.

*Right:* Before proceeding with the group plan, they had to consult the Sales, Profit and Loss, Credit, and Returned Goods Departments.

*Note:* Without the comma before *and*, the Credit and Returned Goods Departments might be taken for one department, like the Profit and Loss Department.

4. To separate from each other the members in a series used as a subject, but not to separate the complete series (subject) from what follows.

*Right:* Officials, department heads, and clerical employees participated in the campaign.

5. To separate from each other consecutive adjectives or adverbs that are equal in value and not connected by conjunctions.

*Right:* Prompt, willing, efficient service should characterize all of our transactions.

*Note:* When the order can properly be changed or the conjunction *and* can properly be inserted, the members are equal in value. When the adjectives are not equal in value, that is, when that nearest the noun is so closely related as to be read almost as a part of the complete name, no comma is used before it.

*Right:* The efficient bookkeeping system was installed several years ago.

6. To set off a dependent clause preceding a main clause. (A dependent clause is introduced by such words as *although*, *when*, *while*, *if*, and others.)

*Right:* Although we are out of the styles mentioned in your order given Mr. Jones, we have some other very attractive numbers.

7. To separate a quotation from the rest of the sentence.

*Right:* The president answered, "We expect a good year."

8. To separate from the rest of the sentence any word, phrase, or clause that interrupts the main thought.

*Word:* It will be all right, however, to go ahead with the repairs.

*Phrase:* The application for reinstatement, on completion, should be returned to this office.

*Clause:* If you approve the substitution, which we believe will please you when you see it, we can proceed with the shipment.

When a word, phrase, or clause is *restrictive*, that is, when it could not be omitted without affecting the meaning of the remainder of the sentence, the expression is *not* set off by commas.

*Right:* The man *who called on you today* said he would be back tomorrow.

Words and phrases that frequently interrupt the main thought, and that should be set off by commas, are: Indeed, in fact, perhaps, consequently, for instance, beyond question, in a measure, etc.

*Exceptions:* When these and other similar expressions are used as in the following examples they are *not* set off by commas:

a. To modify a word: However well it is done, there is still room for improvement.

b. To introduce another thought: The applicant has already made the maximum loan possible on his policy; consequently we cannot increase the amount outstanding.

9. To set off a geographical or titular name or abbreviation which explains another name, or a date which explains another date.

*Right:* The meeting was held at Springfield, Illinois, on January 6, 1938, at the request of Herbert Smith, Jr., and Dr. T. F. King.

10. To set off words in apposition.

*Right:* The beneficiary is Wilson D. Fink, father of the policyholder.

11. To set off direct address.

*Right:* Let us know, Mr. Jones, what you think should be done.

12. To set off absolute phrases.

*Right:* The circumstances being understood, we proceeded with the order.

**Uses of Parenthesis Marks.** (1) Parentheses are used to enclose matter foreign to the main thought of the sentence.

*Right:* There will be no further question about the account (unless the customer fails to do as he has promised).

2. A *comma* or a *semicolon* used *after* a parenthesis mark should as a rule follow the mark rather than precede it.

*Right:* If there is any difficulty in obtaining the signature (and we are uncertain about this), we shall let you know promptly.

If an entire sentence, standing alone, is enclosed in parentheses, place the period *before* the last curve, as: (For further information call MA in 7780.) If only the last words are enclosed, the period should *follow* the curve (as here).

3. Parentheses are used to *enclose figures or letters* which mark a series of enumerated elements.

*Right:* The delay was due to: (1) incomplete stock, (2) a holiday intervening, (3) damage en route.

4. Parentheses are used to enclose *confirmatory symbols or figures*, which should follow rather than precede the words they confirm.

*Right:* The check was drawn for ten dollars (\$10).

**Uses of the Dash.** Do not overwork the dash, two hyphen strokes (—). It is used to indicate a break in the sentence under the following circumstances:

1. To take the place of the marks of *parenthesis* or *commas*, where informality or emphasis is desired, or where obscurity must be guarded against. (Note that no space precedes or follows the dash.)

*Right:* They wished to consider the proposal further, because—if we remember correctly—they had not had sufficient opportunity to discuss it.

2. To *break off a sentence* or to change its course.

*Right:* We do not wish to do this, but—  
He paid the account the next day—let's see, was it September 8?

3. *Near the end of a sentence*, before a summarizing statement or an afterthought.

*Right:* To answer letters the same day they come in, and give all of the information that is needed, courteously—that is the kind of service that will build our business.

4. To take the place of a *colon* where informality is desired.

*Right:* What we should like to know is this—will you endorse Mr. Smith's note?



5. To show hesitation or to add an afterthought.

*Right:* That telephone call was the fourth or the fifth—  
or maybe the sixth.

6. To create emphasis or suspense.

*Right:* The grade they used was—Quality M.

7. To give an impression of urgency, a series of short sentences may be run together, separated only by dashes. (This should be done only sparingly.)

*Right:* Take advantage of our offer now—our stock is going fast—sign the attached blank and mail it.

*Uses of the Apostrophe.* The apostrophe is used:

1. In contracted words, where letters are omitted.

*Right:* Doesn't, they're, haven't.

2. To form the possessive of a noun, singular or plural, that does not end in *s*, add '*s*.

*Right:* The customer's account.

The men's, women's, and children's sizes.

3. To form the possessive of a noun, singular or plural, that ends in *s*, place an apostrophe after (not before) the *s* if there is no new syllable in pronunciation. If there is a new syllable in pronunciation, add '*s*. A choice is frequently permissible.

*Right:* Ladies' shoes. Boys' suits. Ulysses' adventures.  
Mr. Loftis's account.

*Note:* This rule also applies to words which end in the sound of *s*.

*Right:* Miss Binz' hat, a fox's market value, for acquaintance' sake.

4. Joint possession requires the use of the apostrophe with only the last name in the series; separate possession, with each name in the series.

*Joint possession:* Brown & Beck's agency is one of the largest in the country.

*Separate possession:* We shall look up Doyle's, Brown's, and King's accounts.

5. Do not use an apostrophe with *its* (as a possessive), *his*, *hers*, *ours*, *yours*, *theirs*, or *whose*. But indefinite pronouns in the possessive case (one's, other's, either's) take the apostrophe.

*Right:* The company has its books audited.

(Use the apostrophe in "it's," contraction of "it is.")

6. Add 's to form the plural of letters of the alphabet, signs, etc.

*Right:* His n's look like u's.

*Note:* The plural numbers may be spelled twos, sixes, eights, or written 2s, 6s, 8s.

**Uses of Quotation Marks.** The uses of quotation marks follow:

1. Enclose in quotation marks (either double or single) the exact words of a speaker or writer.

*Right:* When the salesman said, "I will get the order," we knew he was in earnest.

2. A quotation within a quotation should be set off with single marks; a quotation within that, with double marks.

*Right:* "In discussing adjustment letters," the lecturer remarked, "I am reminded of a young correspondent who said, 'I have found the quotation, "Speak gently," very helpful.'"

*Note:* If single marks are used for the first quotation, double marks should be used for the one enclosed within that, and so on.

3. In those cases where it will add to the clearness, quote the titles of books, plays, paintings, statuary, operas, songs, lectures, sermons, toasts, mottoes, articles in newspapers, etc. Include *the* in the quotation if it is a part of the title. Do not quote such books as the Bible, the Koran, and others that are well known.

4. A quotation of several paragraphs should have quotation marks at the beginning of each paragraph and at the end of the last paragraph. Indenting a quotation of this length adds to the clearness.

5. Use quotation marks to enclose slang if you wish to emphasize that the word or words are slang.

*Right:* Don't use "high-hat" language in business letters.

6. When a word is followed by both a quotation mark and either a comma or a period, these marks should be placed within the quotation marks. The question mark and exclamation point should be placed within the quotation marks if they apply to the quotation; outside, if they apply to the main sentence. The semicolon is always placed outside. (This follows the practice of printers.)

*Right:* The box was stencilled "C."

Was it Emerson who said, "I cannot hear what you say, what you do speaks so loudly"?

"Quality tells"; read the advertisement.

(If the remainder of a quoted sentence is given, the semicolon follows the interruptive expression, "Quality tells," read the advertisement; "service pays dividends.")

**Capitalization.** In keeping with the modern tendency toward simplicity, fewer capital letters are being used than formerly. When in doubt, it is safer not to capitalize. The following rules will serve as a guide:

1. Capitalize the word Dear when it is the first word in the salutation, but not when it is the second word.

*Right:* Dear Sir:

My dear Sir:

2. Capitalize all adjectives derived from proper nouns, as well as the proper nouns themselves.

*Right:* American, Spanish, etc.

*Note:* Derivations that have become so generalized as to have lost their suggestion of the individual person or thing are not capitalized.

*Right:* china (dishes), india rubber, etc.

3. Capitalize the words that refer to definite sections of the country, but not to directions.

*Right:* The North, East, South, and West.

The airplane flew east toward New York City.

*Note:* Do not capitalize westerner, southerner, eastern, or similar derivatives.

4. Do not capitalize the names of the seasons.

*Right:* summer, winter, autumn, spring.

5. Capitalize only titles of highest office and honor. Do not capitalize titles of lesser office unless they are used in conjunction with the name.

*Right:* The President has signed the bill.

The vice-president of the firm was at the meeting.

Under Congressman White's leadership, the measure was passed.

6. In the titles of books or themes, capitalize the first word and all other important words. Prepositions, conjunctions, and articles are usually not important.

7. The names of departments or sections, or the word *company* when it stands alone in the body of a letter and refers to the sender may or may not be capitalized, according to the taste of the writer.

**Uses of the Hyphen.** 1. To indicate intervening numbers, use the hyphen between two extremes of a series. (One hyphen stroke will suffice in this instance.)

*Right:* 1933-1938 (This indicates a period of time beginning in 1933, proceeding through 1934, 1935, 1936, and 1937 and ending in 1938.)

2. To divide words which fall part on one line, part on the next.

In dividing a word at the end of a line, a hyphen should be placed after the syllable at the end of the line, but never before the part of the word on the next line. Care should be used to avoid dividing words at the end of consecutive lines, if possible, because of the appearance. The following rules will give the principal points to remember in determining how to divide a word:

- a. Words should be divided only between syllables. The dictionary indicates syllables.

*Right:* state-ments; no-tice-a-ble.

Short words of one syllable should not be divided; one, there, try, make, etc.

- b. Usually divide a word between double consonants.

*Right:* stenog-raphers, com-mit-tee.

- c. A prefix or a suffix is a convenient point of separation.

*Right:* dis-appoint; atten-tion.

- d. Avoid separating a short syllable of one or two letters, such as "o" or "ed." Write the complete word on one line.

3. In writing compound words follow the dictionary.

*Without the Hyphen*

Recover—to regain.

Apiece—each.

Resent—to consider as an affront.

*Insert the Hyphen*

Re-cover—to cover again.

Re-sent—sent again.

*Two Words*

A piece—a portion of.

Words with the prefix *over* are usually written as a compound word *without* the hyphen.

*Right:* Overlook, overcharge, overestimate, overload, overstock, overweight, etc.

Other prefixes that are usually joined without a hyphen are *demi*, *semi*, *bi*, *tri*, *co*, *pre*, *re*, *sub*, *super*, *inter*, *intra*, *ante*, *anti*, *post*, *under*, etc.

4. Use a hyphen between two or more words which serve as a single adjective before a noun.

*Right:* 20-lb. can liner, paper-making machine, up-to-date methods, twenty-year endowment policy, part-time arrangement.

5. Compound numbers from twenty-one to ninety-nine should be hyphenated.

*Right:* Twenty-three; seventy-nine.

## EXERCISE FOR LESSON NO. 19

*Problem A*

What is the purpose of punctuation in modern business letters?

*Problem B*

Please punctuate the following sentences, keeping in mind that clearness is your goal.

1. It is our desire to make it as easy as possible for you to continue your insurance therefore if the quarterly method of payment is more satisfactory with you we are glad to have you handle it in that way
2. We know you arent purposely forgetting your indebtedness to us consequently we are writing merely to remind you of your past due account
3. The two invoices total \$171.86 however we allowed \$25 in addition to your check
4. This is the season to order in fact we are offering a special price for a week starting next Monday
5. The daily weekly and monthly report forms have been sent to Mr D B Jones salesman for the Marx Company El Paso Texas
6. There doesnt seem to be much more we can say about this
7. If you want us to send the duplicate please let us know if not just close your file
8. If I am right and I am none too sure about it Bob owes us for over three months gas
9. Its correct John sent me their list and its total agrees with ours
10. The firm sends its representatives to all the wholesalers at least Mr Smith gave me that impression

11. Bob Riley their salesman and their sales manager Joe Smith went to Chicago together

12. Please ask the mailing department to take special care of shipments going to Springfield Missouri Springfield Illinois and Springfield Massachusetts there were three errors in this past months report



## LESSON 20

### Mechanics

THE ATTRACTIVENESS of a letter depends on arrangement, evenness of touch, and the condition of the typewriter itself. Taking good care of the machine is, therefore, important.

**Cleaning.** Before starting the day's work, the typewriter should be brushed free of dust and eraser shavings. Particular attention should be paid to the rod on which the carriage rides and the shift rail beneath the carriage. If the typewriter is open at the sides, a long-handled brush may be used to clean the rods below the keys. The keys should be brushed with the stiff brush provided for that purpose.

At least twice a week it is well to brush the type with wood alcohol, benzine, or some other good cleaner to remove dried ink.

About once a month the surface of the platen (roll), the rubber feed rolls, and paper clamp rolls should be cleaned with a cloth moistened in wood alcohol. This will keep the work free from smudges.

**Oiling.** The following procedure should be followed in oiling the machine:

After cleaning daily, move the carriage to the extreme right and put a drop of oil on the carriage back of the machine. Move to the extreme left and repeat. Then run the carriage back and forth several times to distribute the oil.

The following points should be oiled whenever they seem to need it to keep them moving freely: paper clamp, marginal stop, and tabular stop rods; frictional points of the shift key levers; paper feed roll and clamp roll bearings. A toothpick may be used to apply oil to the last two points.

These places should *not* be oiled: the rubber cylinder, rubber feed rolls, the bearings of the type bars, and variable line-space mechanism.

After oiling the machine, remove all surplus oil with a cloth to prevent the accumulation of dust.

***The Platen (Roll).*** Unless the machine has a new platen, the paper may slip when it is rolled back over the written lines. Roughening the surface of the roll with emery paper will hold the paper more firmly.

***The Tabulator.*** Make good use of the tabulator. It will not only save time in indenting the paragraphs but insures accuracy in making lists, tabulations, and columns of figures.

***Dust Protection.*** Before you leave in the evening, cover your typewriter with the waterproof cover or close your typewriter desk. This will protect the machine from dust while the offices are being cleaned.

***Repairs.*** When your typewriter needs repair, call a typewriter repair man at once.

***Erasures.*** As far as is possible, letters should be sent out without erasures. However, erasing saves considerable time, and is permissible if done neatly. The following procedure is helpful:

When rolling the paper back, unless your platen is new, hold it firmly to the roll. If it slips, it will be necessary to use the paper release lever to adjust it to the other typing.

Slip a piece of paper between the carbon paper and the

carbon copy to prevent a smudge when erasing. Carbon copies should be erased cleanly; otherwise they may be difficult to read.

Move the carriage to the extreme right or left before erasing to prevent erasure shavings from falling into the mechanism of the machine.

If the ink is heavy, pressing a soft rubber eraser over the letters before the ink eraser is used may prevent smearing.

If necessary to erase near the bottom of the page, turn the platen backward and bend the paper forward. This will prevent the sheet from slipping out of the machine.

**Other Corrections.** Never strike over. Erase neatly or do the work over again.

When a word or line is omitted or two words are run together, do the work over unless a neat erasure is possible.

**Filling in Form Letters.** The shading of the ink can be regulated to a large extent by the touch of the typist when attempting to match processed letters.

To fill in an address, after locating the exact margin of the body of the letter and lining up the typewriter with it, space up two spaces from the body of the letter and type the salutation. Two spaces above that, type the last line of the address, and so on up until the address is completed.

**Stencil Cutting.** Brush the type with wood alcohol, benzine, or some other cleaner before and after cutting a stencil. When doing a number of stencils, clean the type after cutting each sheet. Sometimes it is necessary to clean the type several times while cutting a single sheet to keep the *e*, *a*, and *o* clear.

Strike periods and commas more lightly than the letters to keep them from printing too dark. Striking

the *o* and *e* more lightly than other letters lessens the possibility of their tearing out when the stencil is run.

***Dictating and Transcribing Machines.*** As a rule, dictating and transcribing machines need only dusting and covering in the evening. They are usually gone over periodically by the special serviceman.



## LESSON 21

### Application Letters

THE LETTER OF APPLICATION sells the most precious commodity a human being possesses, his services. In no other letter are perfection of detail, proper structure, and pleasing wording more important. All of the preceding lessons apply to the application letter.

*Be Sure You Apply to the Right Official.* The most important step is to determine the proper person to whom to send the letter.

The applicant may answer an advertisement or he may send a letter to a list of firms that appeal to him as prospective employers.

While the letters in each case are similar, the second method involves particular care in determining the right official to approach.

An applicant is usually referred to the personnel department in a very large organization. Where the personnel director is a man or woman of broad experience, this is perhaps a better starting point than any other. In many firms, however, the better plan is to find out the name of the official or department head under whom the position functions. If the applicant wishes an accounting position, for instance, the thing often to do is to apply to the head of the Accounting Department rather than to the Personnel Department.

One applicant was repeatedly assured by the em-

ployment department that they didn't need his services. Some months later the office manager of the firm sent for him and said that he had been hunting a year for a person of his qualifications! A happy connection would have been made much sooner if the applicant had only taken the pains to find out the right person to whom to apply.

This isn't always easy to do. It may require questioning those in the applicant's acquaintance or telephone calls to the firm itself. Sometimes it is almost impossible to get the information. On it very often hinges the success or failure of the application letter.

*The Dress of the Letter.* The first appearance is important. The paper does not have to be the most expensive, but a good grade of bond paper that will be attractive to the eye and to the touch. The most popular size is regular letterhead size,  $8\frac{1}{2} \times 11$ , plain unprinted white paper; bifold,  $7\frac{1}{4} \times 10\frac{1}{2}$ , is also suitable.

Some have advocated a modest printed head at the top giving the applicant's name and address, but this is quite unnecessary for all normal purposes. The letter of application should express not only self-confidence but also humility and it needs no ostentation whatsoever, only a high quality of what is used. Typing or writing the address in the upper right corner is quite satisfactory:

7281 Wydown Boulevard  
Chicago, Illinois  
September 20, 19—

Select the size envelope that you believe will make the most pleasing and emphatic impression on the mind of the prospective employer. For ordinary business purposes this is often a larger envelope. You can sense

the better size if you know something about the business. The object of the envelope, in addition to carrying the message, is to present such an attractive and inviting appearance that if it is a part of a large bundle of mail, it will be opened.

***Typewrite the Letter if Possible.*** Typewriting is much easier to read no matter how legible the handwriting may be. If at all possible, therefore, a letter of application should be typed with neat margins and the most up-to-date arrangement as explained in preceding lessons.

If handwriting is a part of the prospective duties, write on a separate small card or at the foot of the letter of application the single sentence:

"This is a sample of my handwriting."

***Watch the Opening.*** If you look through letters of application received by large companies, you will be struck with the sameness of the openings. Almost invariably the letters start as follows:

### **Worn Out from Overuse**

In reply to your advertisement in the morning *Post*, I wish to apply for the position as salesman.

As explained in Lesson No. 3 the opening should be bright, sparkling, pleasant, and to the point. One young man received an interview simply because out of all of the answers, his alone differed from the opening just given. His letter started:

You have advertised just such a position as I have been looking for.

A young college graduate who selected several firms to which to apply for a position was asked to write a

letter following his preliminary interview with the personnel supervisor. He started his letter as follows:

### **Use of the Approval Factor (Lesson No. 2)**

I should like very much to have the privilege of working under your supervision, not only because I sincerely believe that I can serve you well, but also because it would give me a fine opportunity to grow. You certainly have done a lot to develop Bob Jones, your former assistant, whom I knew in school.

Shortly after receiving this letter, the personnel supervisor offered this young man a position and during the course of the conversation, wished to refer to the letter. Where do you think the letter was? Not in the file. Not in his desk. In his front upper left coat pocket!

**Sell Yourself.** The quickest way to interest the prospective employer is show that you are interested in him. Throughout the letter the facts presented should be from the point of view of profit to him. Following is an example of a letter written by a young man who desired a position as a secretary:

### **Employer's Interest Foremost**

I have just read your advertisement. You evidently want someone who understands what are the real duties of a secretary. He must

- transcribe your dictation accurately, promptly,
- “proof read” his letters for possible errors,
- receive your callers politely, civilly,
- separate the important ones from those who should wait or come again,
- open and assort your mail,
- make a list of your engagements, reminding you of them at the proper time,
- keep your personal accounts,
- keep your business to himself.



My experience covers eight years of stenographic and secretarial service, with knowledge of bookkeeping. Age, 25 years. Unmarried.

Let me come and see you. I feel confident of fulfilling your requirements. My telephone is Main 0000.

Remember that a person is largely judged by his opinion of himself. He cannot risk being egotistical, but he should be confident and should express the feeling of his own capability. An example of this is a letter which was sent in answer to the following advertisement:

SECRETARY—Advertising agency has unusual opportunity for young lady with secretarial experience; must be capable, have pleasing personality; splendid salary; write for appointment, giving full information. E 35.

The firm received between 125 and 150 answers. They selected about 20 to interview. The following letter was one of this 20, and at the close of the interviews, the applicant was offered the position.

### A Successful Application Letter

Your advertisement attracted me because I have all the qualifications you are seeking—advertising experience, secretarial experience, and capability. As to a pleasing personality, I don't like to throw bouquets at myself—just grant me an interview and I shall be glad to let you decide that for yourself.

Here's a general outline of my education and experience:

*Education:* Three years high school; business college course; five years university extension work at night in advertising, letter writing, and real-estate law and fundamentals.

*Experience:* Fifteen years' experience—general office work, secretarial duties—handling advertising. For the past three years, I have been secretary to the sales manager of the — Co., Mr. —. I also handle the advertising here.

As I would not like to jeopardize my present position, I should like you to consider this application confidential. However, if I should be the fortunate one to be selected, you would have my permission to call up Mr. — and ask him any questions you'd like.

Let's talk it over.

In detailing personal qualifications, one may quote the opinion of others about one's self, "My employers consider me tactful, capable, and of a neat and pleasing appearance and manner."

A sales manager of a large wholesale house found himself without a connection because of the misfortune of his company. He did what many another executive has done. He sent a well-thought-out letter to 154 manufacturers. Within ten days he had received 87 answers, including 8 possible connections. His letter shows ingenuity and the ability to set down the facts quickly, in orderly manner, before the eye of the prospective employer. Here is his letter:

### **A Sales Manager's Application**

Business is still slow with some folks and surprisingly good with others: I do not know how it is with you, but I do know that no matter whether it is good, bad, or just so-so that new blood in your organization will help you make it better.

I am resigning as Sales Manager of Johnson Hardware Company and am therefore open for a new proposition.

The following is a detail of my business experience: 1930-38 with Johnson Hardware Co. as Sales Manager.

1925-30 with Kansas City Products Co. as Vice-President in charge of sales. We made a line of Automobile Seat, Tire and Top Covers selling to the Auto Accessory and Hardware Jobbers throughout the Middle West.

1922-25 with Clifton Mfg. Co., Houston, Texas, as Sales Manager selling Auto Accessory and Hardware Jobbers in the Southwest.

1918-22 as Manufacturers Agent in El Paso, Texas, selling Hardware and Auto Accessory and Auto Parts to the Auto Supply and Hardware Jobbers in the Southwest.

1914-18 with Johnson Hardware Co., St. Louis. I started in as an accountant in the Buying Department, advancing to positions of Head Auditor, Assistant Buyer, Buyer of Electrical Supplies, Builders Hardware and House Furnishing Hardware, and then Traveling Salesman.

In 1918 I saw an opportunity to represent a group of factories in the Southwest to the large mining and jobbing trade. The depression of 1921 decided me against an agency in that section of the country.

In 1922 I helped organize the Kansas City Products Co., who made a similar line to that of Clifton Mfg. Co.

In 1930 I came back to my first love to help build up the Company that had occupied such a prominent place in the distribution of hardware.

References: (Names of seven officials of large firms).

I am 41 years of age. Height 6 feet 1 inch.

I can convince you of my ability in Sales and Sales Promotion work if given an interview.

Cordially yours

The letter was addressed simply "Attention, Office of the President."

A young man noticed an advertisement in a local newspaper for a sales engineer, the kind of work that he was qualified to do, but he lacked a full university education, one of the requirements. Not discouraged, however, he decided to do his best in selling the prospective employer on his desirability. He sent the following letter:

### **An Engineer's Application**

My qualifications fit your requirements for a Sales Engineer.

*Education:* My training is the equivalent of a graduate of a recognized engineering school. I graduated from a four-

year manual training course of Grover Cleveland High School. I attended one year at Washington University Engineering School. I have taken three years' extension work at Washington University on Reinforced Concrete and Structural Steel. I have also taken courses in Salesmanship, Real Estate Law, and Business Correspondence.

*Experience:* My experience has been along the lines you require. I started my business career as a draftsman for Wm. B. Wittner, Architect. I then worked for a contractor, building small bungalows, doing his architectural work, estimating, pay rolls, and other miscellaneous duties; then for over two years I was connected with the Rockwood Corporation of St. Louis, manufacturers of a gypsum building material as draftsman, estimator, and some sales work. I then worked for the Murphy Door Bed Company, selling building specialties, calling on Architects, Contractors, and Owners. I was with them for two years. My last position was with L. Mund & Son, Inc., insulating materials for industrial plants, heating and plumbing contractors, architects, in fact anyone interested in insulation.

*Character:* I am twenty-six years of age. I live with my mother and two aunts. I belong and attend the Presbyterian Church. I am of German extraction. I have no bad habits such as being a consistent drinker or gambler. I weigh 165 pounds and stand 6 feet in height. I am neat, careful, and particular about my personal appearance.

*References:* You may refer to any of my former employers as to my business ability and I am sure they will be more than satisfactory. For your convenience my last employer was,

(Name)

Previous to —, I was with—

(Name)

As to my character in social life, inquire of

Carondelet Y.M.C.A.

500 Loughboro

Or inquire of my good friend—

(Name)

*Salary:* The salary is open. We can discuss means of compensation in a personal interview. I will say that last year my salary, expenses, and commission totaled a little more than \$3,000.

*Qualifications:* I know that my education and experience are proof enough to say that I am proficient in estimating and have a clear conception of any plans. My sales record has been satisfactory in every position I have held. My best qualification is the fact that I am sold on the building business, and would not consider any connection unless it had to do with some part of it.

Please get in touch with me and let us talk this over. My telephone number is Prospect 67—.

Meantime he had noticed that the same advertisement had been run in another newspaper and so he wrote the following letter to that box number:

### A Double-Header

Be sure to see my letter of application in the *Times* and if you have seen it, please read it over again and give it careful consideration.

The firm received 69 applications. Most of the applicants were university graduates. The young man's letters as given above resulted in an interview for him, and he obtained the position.

*The Letter Should Express Fairness.* If at present employed, the applicant should be careful to express fairness to his present employer. The prospective employer will naturally assume that he will receive like treatment. Here is a letter which not only gives all of the facts to do a good sales job, but also expresses a very friendly attitude toward the present employer. The letter resulted in an offer of a position. The young man in turn submitted the facts to his employer who

offered him an increase in salary in order to retain his services.

### Attitude of Fairness

Your search for a circulation manager interests me, and I shall be grateful if you will consider my qualifications.

I am connected with the (name) having ten years' experience in the circulation department. Started as office boy, had several routine clerkships, served as traveling representative (four years), country galley custodian and assistant to the country supervisor, my status at present and since December 1931. Covered all branches of circulation work in city, suburban, and country divisions of the dominant (city) newspaper.

Your advertisement has been discussed here with my immediate principals, who share my belief that I am qualified for the position offered.

Close contact with them has given me an opportunity to learn a good deal about organization, management, and circulation strategy.

The salary quoted is satisfactory. I believe that if I concern myself chiefly about what I *give* the getting will take care of itself. My training and progress here have taught me that increased usefulness to my employer will mean progress for myself.

At present I cannot see any chance for immediate advancement, and am hesitant about "marking time."

It would not profit me to find just another job. I am desirous of making a permanent connection in executive capacity, believing that I can return maximum value to you.

Age twenty-four (24), married three years, one and a half year's high-school credits, supplemented by three years' night school.

A photograph is enclosed.

I refer you to Mr. W. Y. Ring and Mr. R. E. Cordell, assistant circulation and country circulation managers. These gentlemen are familiar with every phase of my work here and I am confident that they will vouch for me.

If an interview will help to determine whether continued negotiations would be mutually profitable, I shall be available on call.

***The Most Common Fault.*** The personnel director of a large corporation charged that the most common fault was the applicant's failure to set down enough information on which to base even a decision for an interview. If, in the company's advertisement, the age, experience, education, and salary desired were to be given by the applicant, very frequently one or even as many as two or three would be omitted in the application. The omission of any of these points, in that particular firm, promptly disqualified the writer of the letter for an interview, and no further consideration was given.

***Shall a Salary Be Stated? Age? Church Affiliation?*** If possible, avoid mentioning a salary. A difference of \$5.00 or \$10 may keep you from making a connection that would eventually prove very profitable. Further, there is a possibility that the prospective employer will pay you a higher salary than you might ask. If you are answering an advertisement which asks you to state a salary, be sure to mention the subject, to show that you are not careless in overlooking it, but get around it in some such way as follows, if at all possible:

### References to Salary

1. As to the salary, may we talk it over?
2. The salary is open. We can discuss means of compensation in a personal interview. I will say that last year my salary and commission totaled a little more than \$3,000.

Another sensitive question, to some people, is that of age. One way to get around an exact statement of age is to say, "I am in my early twenties, or thirties,"

etc. Unless the age is requested, and unless it is considered to be an asset for the particular job under consideration, it may be omitted.

Unless requested, church and lodge affiliations are usually not mentioned.

**Avoid Stunts.** In writing a letter of application, as in all other letters, stunts are to be used with extreme care. One young man sent a postal card starting, "Absurd! Preposterous! To chance on a value and pass it up. Your intelligence would be insulted. A rumor has been going around that an opportunity is at hand. An intelligent young man offers his services," etc. That postal card received very unfavorable attention. The applicant had undoubtedly taken considerable time in thinking out the stunt and then in using the postal card. Usually avoid stunts.

**The Closing.** As explained in Lesson 5, the closing influences action. Notice the definite closings in the letters given in this lesson.

A return stamped envelope may also be enclosed or a return card, fully written out

### Return Government Postal Card

Memorandum from Mr. (prospective employer's name) to  
(applicant's name)

It will be satisfactory to call for an interview.

..... (date)

..... (hour)

The complimentary close for an application letter is the same as for other business letters, usually "Sincerely yours" or "Very truly yours."



## EXERCISE FOR LESSON NO. 21

*Problem A*

Write a letter of application to a firm for which you wish to work. As far as you know there is at present no opening.

*Problem B*

Write a letter of application in answer to the following newspaper advertisement:

Assistant Credit Man—25-35; prefer college or C and F, \$125-\$150; car and expenses. Box C-2567

## SOLUTIONS FOR EXERCISES

### *Lesson No. 1*

#### *Solution A*

An answer to an inquiry should express willingness, helpfulness, orderliness in giving information, cheerfulness, friendliness.

*Certainly you may have a copy of your August statement. The amount due so far this month is \$65. Don't hesitate to call on us any time we can be of service.*

#### *Solution B*

The qualities expressed by this letter are impatience, irritation, disapproval, ungraciousness. Here is a possible revision, expressing fairness, consideration, and implied approval.

When one of our accounts becomes so delinquent that repossession seems the only action possible, we always like to make one more attempt to reach our customer.

To a man like yourself, repossession is bound to be embarrassing. Also there is the added expense to consider.

The amount of the delinquency is only \$18, and a check sent by March 16 will make repossession unnecessary. If we do not receive it, repossession will be made without further notice.

It is up to you.

### *Lesson No. 2*

#### *Solution A*

1. *To a customer.* It is certainly a pleasure to fill orders for you. You tell us so clearly what you want, and give our goods such a splendid display in your store.

2. *To a salesman.* I'm going to turn over the Milltown deal to you. I know it's not an easy job and that it's going to take a lot of quick thinking and good judgment to put it over profitably. That's why I elected you for the job.

3. *To an employer.* Ever since I left school I have been connected with the grocery business. In that way I have had many contacts with your firm, and I have been deeply impressed, not only with the dependability of your products, but with the friendliness and fairness of your whole organization. Therefore, when I saw your advertisement in the paper this morning, I lost no time in sending in my application.

4. *To an assistant.* Good work, Bill! I was confident you would get that Branch report out in good shape, but I had no idea you would get it out so quickly.

### *Solution B*

As Mr. Tolliver has a good record, something is obviously wrong. It is the letter writer's job to discover the trouble. Keeping in mind that the reader is a small-town merchant, here is a possible revision:

Did you ever call a familiar number on the phone and get no answer?

I feel like that about not hearing from you regarding that shipment of July 12 that the ZBS Agent is holding for you. You have always been among our promptest and most courteous customers, and it wouldn't be like you to refuse a shipment without good reason. But, Mr. Tolliver, unless you tell us what that reason is, we can't do anything about straightening things out, no matter how badly we want to.

If it is something about the merchandise, you know we will see that you get the proper goods. If there is something wrong with the service, we'd be mighty grateful to hear about it. If something unusual has happened down your way and you can't take the goods now, let us know. We've been business friends for fifteen years, and you can bet your bottom dollar we'll act like friends if you need our help.

Don't bother about a letter. Just write your answer on this sheet. I am enclosing an envelope already addressed so that you can send it right back. I'll be watching every mail until it comes. I know you will write as soon as you can.

*Solution C*

1. Man
2. Norwegian. Came to United States when about five years old
3. Fifth grade
4. Shrewd bargainer
5. Honest
6. Building contractor
7. Financially responsible
8. A mixed Scandinavian and foreign-born population in Chicago

*Lesson No. 3**Solution A*

Following are revisions of these two letters, putting the main idea first. Compare your letters with these. There are, of course, many effective revisions possible.

*No. 1*

Could you let us know, please, whether we may ship your order No. 3000 to the Bon Ton Shoe Store of Boise now?

Thank you.

*No. 2*

You are right. We should not have sent our invoice A 12345 for \$2.73. Enclosed is a credit memorandum.

We are sorry our mistake caused you the trouble of writing, and we will try to prevent such errors in the future.

*Solution B*

1. On your copy of form 200 on the Chicago settlement, you have inserted the amount of \$57.50 as net credit.

2. We are glad to attach the recap of our October 1 open account statement which you requested September 30.

3. Thank you for your payment of \$25.

4. Thank you for your letter of March 5.

5. We are glad to attach the March reports. They will give you the information requested in your letter of April 7.

*Solution C*

1. Inductive.
2. Start with "we will be able to ship," etc. in the last paragraph.
3. Deductive.

*Solution D*

1. Inductive.
2. "The offending guy wire will be changed within the next ten days or two weeks."
3. "Your request to remove the guy wire in front of your property has had careful attention, and we appreciate the opportunity of laying the facts before you."

*Lesson No. 4**Solution A*

There are several possible arrangements. Please compare the following with yours.

The books, as you know, have been referred to Johnstone-Willis Company. They are authorities on this particular branch of our industry. As soon as we have their report and Mr. Bellows gives his O.K., we will have something definite to tell you.

However, the Board of Directors may decide in the meantime to withdraw the whole procedure from the present setup and defer further action until next year. Our budget definitely calls for this or some similar development at that time.

*Solution B*

A series of short paragraphs makes a letter seem disjointed and difficult to read. Paragraphs of varied lengths are more attractive. Here is one possible combination of the existing paragraphs:

Thank you for your inquiry. You have made a good selection.

We can deliver the D Model for \$110.50. The A, C, and X Models are \$130, \$154, and \$200, respectively. These prices are freight prepaid to Georgetown pier, steamer shipment. Train shipment is \$10 additional for each unit. Special truck service costs \$11.50 for each unit.

Delivery time required is three weeks by boat, five days by rail, four days by our motor transport service. This is maintained for Missouri deliveries only, but we have good connections with truck lines in other states.

We are looking forward to serving you.

### *Solution C*

New sentences and paragraphs should start as follows:

1. Thank you for the order that reached us today.

Ordinarily we would be glad to forward this to you c.o.d. We notice, however, that you allowed c.o.d. shipments to be returned to us recently at Minneapolis without having accepted and examined them.

We shall therefore appreciate a cash deposit of \$5.00 in advance, and shall send the goods just as soon as we receive it.

2. We have farms, mentioned in your inquiry, all over Nebraska, of almost any size and with the best soil that can be found anywhere.

In order that we will know which farms might best serve your purpose, will you please fill out the enclosed questionnaire and return it to us? Thank you.

3. Prices are f.o.b. Cleveland, subject to a 2 per cent discount for one half cash with order, balance shipper's order.

Junior Station prices are for station with 24-gage building sheet roof, complete with conduit, outlet boxes, and six 100-watt lamps. If a steel tile is desired in place of the building sheet roof, add \$25 to the price of the open type and \$35 to the price of the enclosed type station.

The roof of both open and enclosed types Junior Station is shipped complete, ready for speedy erection.

In ordering the steel tile roof, please specify whether Spanish tile or the American flat steel tile is desired.

We are in position to make shipment on either the open or enclosed type Junior Station from five to seven days after receipt of

your order and assure you it will be appreciated and given our best attention.

4. Thank you for your letter of October 27 listing the quantities of the four colors of Regular Form Panel End Customers' Checks totaling 44,360 checks and for the list made out by your stock clerk totaling only 42,630.

Two of the men at our packing table checked this shipment and feel sure that the quantity shown on our shipping notices was actually shipped to Brooklyn. Before taking any other action, therefore, will you please have your stock clerk check these quantities again?

### *Lesson No. 5*

#### *Solution A*

1. Use the deductive opening described in Lesson No. 3, to make the letter more pleasing and cut its length.
2. Put a clear, direct appeal for action in the closing.

#### *Possible Revision* (Points 1 and 2 incorporated)

Certainly we shall be glad to send all your orders over 100 pounds by Algonquin Trails Truck Company.

However, could we ask one favor? While we shall do all we can to ship your orders as you have requested, we do make slips sometimes when we are rushed. A note about each shipment on its order will make correct shipment doubly sure.

Will you please, then, ask your purchasing department to put this notation on each order calling for 100 pounds or over? Thank you.

#### *Solution B*

1. May we have your check for \$25.50 today, if possible? The attached envelope will bring it direct to me.
2. We are looking forward to serving you on these items.
3. We need the 15-pound Goldenrod bond right now. We know you'll do your best to get it on its way today.

*Solution C*

A check mark indicates effective closings, and a cross, ineffective.

1. ✓
2. ✕
3. ✕
4. ✕
5. ✓
6. ✕
7. ✕
8. ✓

*Lesson No. 6**Solution A*

Here is one logical arrangement. How does the one worked out in class compare with it?

1. *Delivery*—Time, safety, carrier. Can deliver goods.
2. *Outlets*—Types of salt sold, uses, and possible markets. How reader can sell salt after it is delivered.
3. *Cost*—Prices of all types and sizes, custom duty, freight, special ocean packing. What it will cost the reader to get the salt.
4. *Appropriateness*—Climate, advertising text. Whether people will like the product after it is received.
5. *Sales points*—Standard sales talk on various grades.
6. *Samples*—Salt and packages.
7. *References*—Bank and surety bond.

*Solution B*

Only two ideas are covered in the original letter:

1. That the customer's directions had been followed.
2. That a credit was not due.

The letter should convey these ideas and

3. A spirit of friendliness.



*Revision*

The reason we have been shipping you by American Motor is that your card of March 28 indicated Western Motor Freight Company had ceased operations.

Your wishes on the routing of your orders are more important to us than the \$5.40 difference due to the new routing.

If we have followed your instructions, you will agree that there is no credit due; but if we haven't, by all means tell us, and we will be glad to go into this further. (3 ideas—80 words)

*Lesson No. 7**Solution A*

MR. JOHN JONES  
4000 Crescent Drive  
Chicago, Illinois

*The undersigned proposes to furnish labor and material to install at the residence known as No. 4000 Crescent Drive, Chicago, Illinois, the following:*

One baked enamel Utility Cabinet Size 12, No. 253-J

*Above work is to be done in a neat and workmanlike manner for the sum of seventy-five dollars (\$75).*

*Respectfully submitted*

The letter should not borrow stilted contract language. If a contract is necessary, one should be used. Friendliness and simplicity are more effective in dealing with the general public.

Here is a possible revision:

MR. JOHN JONES  
4000 Crescent Drive  
Chicago, Illinois

DEAR MR. JONES:

Your choice of No. 253-J, Size 12, Utility Cabinet for your kitchen is a splendid one. It is efficient, durable, and, very important, will add beauty to your kitchen.

The cost of installing it complete at your residence, 4000 Crescent Drive, is only \$75, as explained when you visited the showroom.

May we have the pleasure of installing this for you? We are anxious to serve you well.

Sincerely yours

### *Solution B*

- |                              |                               |
|------------------------------|-------------------------------|
| 1. In the event that         | 9. at this time               |
| 2. under date of             | 10. To date                   |
| 3. herewith                  | 11. instant                   |
| 4. under date, in the amount | 12. kindly                    |
| 5. the month of              | 13. We have your letter, wish |
| 6. in this connection        | to advise                     |
| 7. Up to this time           | 14. As per                    |
| 8. at the present time       | 15. the writer                |

### *Lesson No. 8*

#### *Solution A*

Here is a possible revision using an "approval-factor" opening.

As I had faith in your honesty when I arranged the terms on your dinette, I can't bring myself to believe that you are the kind of person who buys and doesn't pay.

There seems to be a feeling that we will have to repossess the set, and our trucks have been ordered to call for it in the next few days.

I am personally counting on you to send us the \$15 past due or come in and pay it before this happens.

*Solution B*

This revision incorporates a human, sympathetic tone and yet does not commit the company to any action contrary to the policy terms. It also gives a more complete explanation of what is to be done.

We were sorry to learn from your letter of March 3 that you have had an accident.

Enclosed are the forms to be filled out by you so that we may consider your claim. Please fill in every point completely, including the place and date, and then sign each copy in the presence of two witnesses. Please also have these witnesses sign in the space provided.

As soon as we have received these forms we shall be glad to consider your claim under the terms of your policy.

You have our sincere wishes for a complete and rapid recovery.

*Solution C*

The faulty wording and omissions of words that would add a pleasant tone are indicated below:

1. *In response to your letter of October 5, we are glad to send the powder by parcel post that you may redress the set of cosmetics.*

2. This number is now *obsolete* and we *have had difficulty* in obtaining the material which went forward by parcel post yesterday. Invoice will follow.

3. *Thank you for your letter. We are sorry that you cannot comply with our request.*

4. May we have a reply to our letter of May 14? *You have failed* to mail us a copy of your claim for \$1.67 as requested, and we cannot grant favorable attention without this information.

5. *We were glad to return* the attachment you sent us, which has been repaired without charge.

6. *You have not replied* to our letter of January 14.

7. (To a salesman) *At least you might have acknowledged* our letter of August 31, *if only to say* you would follow up and endeavor to obtain an order on your next visit to New Orleans.

8. (Also to a salesman) We have another inquiry from this customer, dated last Saturday. We understood you were to have

been in Nashville last Thursday, and notified you in ample time to see this firm, and *we cannot understand your failure to take care of this quotation personally.*

9. *You have made an error in billing us for this shortage.*

10. *You have failed to take this into consideration.*

11. *Will you please inform us as to the endorsement.*

12. *You claim this adjustment should be in the amount of \$56.*

13. *I am sorry that I cannot give you any further information.*

14. *Why do you neglect your account so long? You deducted \$16.17. We are sending you a credit memorandum showing full allowance for all the goods returned at that time and this must be correct. The amount is \$9.45.*

15. *Your no-good check has been returned. Please see that this is looked after right away, and do not make it necessary for any further correspondence regarding this matter.*

16. *Here is another account you claim will be paid in October.*

17. *You owe at present a balance of \$11.32 which covers a bad check of \$16.32 less a payment of \$5.00.*

### *Lesson No. 9*

#### *Solution A*

Please notice how much clearer and shorter these translations are:

Your check of February 1 for \$50 has been returned by the bank and nothing has been paid on the draft for \$75. We are sorry, but it is necessary for us to take some action.

If at all possible, we urge you to send your payment of \$125 to us before May 1. Otherwise the attorneys will proceed with the suit without further notice. As you know, we have the authority to act for the Blank Company.

It will save you the additional cost of the suit and bear out the confidence placed in you to send your payment now.

#### *Solution B*

Thank you for your check for \$30 received on August 12 in payment of your May account.

As your account is still 30 days past due, will you please try to let us have your check for the June purchases this month? This will bring your account up-to-date which we know you would like to do.

### *Lesson No. 10*

#### *Solution A*

- |                                   |                   |
|-----------------------------------|-------------------|
| 1. Effected.                      | 11. That.         |
| 2. More smoothly and efficiently. | 12. Should.       |
| 3. To.                            | 13. Was.          |
| 4. Was.                           | 14. Were.         |
| 5. Are.                           | 15. This.         |
| 6. Remainder.                     | 16. Who.          |
| 7. From.                          | 17. Your.         |
| 8. Doesn't.                       | 18. Has, his.     |
| 9. Is.                            | 19. Had adjusted. |
| 10. Proved.                       | 20. Whom.         |

#### *Solution B*

Here is a possible revision of the letter:

Cold weather is approaching. Is your heating system in condition?

Our mechanics will be glad to give your system a thorough chemical cleaning. This includes removal of soot, rust, grease, and other accumulations from the inside of your boiler and pipes, insuring the utmost efficiency. In addition to this they will inspect your system to see that it is in perfect condition.

The cost is only about \$10.

May we have the privilege of serving you?

### *Lesson No. 11*

#### *Solution A*

Is the letter *clear*? The facts are there, but they would be clearer if not buried under so many irritated-sounding words.

Is the letter *complete*? It seems to have all the information needed for the reader to act.

Is the letter *concise*? No.

Is the letter *correct*? Yes.

Is the letter *courteous*? It could hardly be more discourteous. Irritation, unwillingness to serve the customer, and impatience are the first characteristics to impress themselves upon the reader's thought.

Is the letter *candid*? It is frank, but has not the courtesy which must accompany candor.

Has the letter *character*? In the sense of giving an impression of dependability, courtesy, humility, and willingness to see the other fellow's side, it has not.

Here is a possible revision of the letter, incorporating all of the "7 C's":

Thank you for your letter of January 5. However, we are afraid we do not understand it entirely.

The sample finish which you returned is even lighter than the sample you sent us. It matches as nearly as is possible in the rough finish.

If you wish a smooth finish, we shall be glad to supply it, but we will be unable to use the Chromium trim with it.

The finish is a dark green, but not an Olive Green. Do you wish to select another shade?

May we hear from you further, please?

### Solution B

Annum	1	Expiration	3
Acute	2	Forfeiture	3
Annuity	3	Indemnity	1
Beneficiary	3	Lapse	1
Conservation	1	Mortality	1
Compute	1	Policy	2
Chronic	2	Preclude	1
Default	3	Premium	2
Dismemberment	2	Pro rata	2
Dividend	3	Retroactive	2
Debit	2	Waive	3
Endowment	3	Option	2

*Lesson No. 12**Solution A*

The letter is too impersonal; it shows no interest in making the sale. The information is insufficient for the reader to send in an order. Here are a few questions he might still need to have answered:

Are the lamps in stock? Can they be delivered at once?  
Is the price delivered? If not, what is the shipping cost?  
Is there a quantity price? Is there a cash discount?  
Is there more than one size or color?  
Is there more than one style?

The following possible revision answers these questions, implying at the same time that the writer is interested in the reader's needs and in making the sale.

Thank you very much for your inquiry of March 18 about the Steady-Glo Desk Lamp.

We are pleased to quote you a price of \$2.56, delivered, in lots of 1 to 24 on the Standard Size, in either Olive Green or Mahogany finish. The Silver and Gold are \$2.65 and \$2.70, respectively.

We can make delivery of all these colors in standard size at once in lots up to 100. Larger orders would take from one to two weeks and would be shipped direct from the factory at the same price.

If you are interested in a smaller lamp of the same design, suitable for a bed lamp, we can supply this in White or Mahogany at \$2.15 in lots of 1 to 24, delivered. These are available immediately from our stock in any quantity up to 500.

On lots of 25 to 100, all these prices are subject to a 2 per cent discount for quantity. In lots from 100 to 500, they are subject to 3 per cent.

Our terms are 5 per cent for cash, net 30 days.

It will be a real pleasure for us to serve you. May we have your order? The enclosed envelope is for your convenience.

*Solution B*

The ideas omitted are indicated below.

Selling points on quality, durability

Name of fan

Delivery date

*Solution C*

We are in receipt of

you failed

we must have

Essential information omitted from the letter above:

A "thank you," a list of colors, sizes, and weights carried. Action closing such as: "Please pencil the information below and return in the enclosed stamped envelope."

*Lesson No. 13**Solution A*

Here is a possible letter:

Thank you for your order. It is a pleasure to make your acquaintance.

If you will send us several credit references—names of business houses from which you buy regularly and the name of your bank—we shall be pleased to consider opening an account for you.

This will, however, take a week or perhaps longer. We understand you need the goods at once and should like to offer the following idea:

Allow us to send the goods to you cash on delivery or send us your check for the full amount of the invoice less 2 per cent cash discount, \$39.49. We can then ship at once.

Will you please O. K. one of the instructions written below and return this letter in the attached envelope. We are looking forward to serving you.

Sincerely yours

Enclosure .



*Your answer:*

- ( ) You may send the order c.o.d.  
 ( ) Attached is my check for \$39.49. Please ship at once.

### *Solution B*

We are very sorry to learn of the passing on of the president of your company and extend our sympathy in this time of trial.

Of course, we will want to work with you, and reassure you that the present account need give you no cause for concern. The amount is made up as follows, just so you can see—

April . . . . .	\$ 26.50
May . . . . .	55.70
June . . . . .	<u>36.40</u>
	\$118.60

The April and May accounts are slightly overdue, but we are arranging an extension of time until your office is back to normal.

We wish there were something in a personal way that we could do or say to be of help.

Sincerely yours

### *Solution C*

#### *As Written*

..... advised ..... certain promises that you made as to how well you could handle ..... allowed ..... in the amount of .....

I do not feel that this account is any reflection on our Credit Department ..... direct reflection on your judgment. .... than your own.

#### *Better*

We learn by experience, and I don't want to "rub it in." I do want to point out, however, that the Credit Department would never have allowed credit for Mr. Smith except for your promise to collect.

Now Mr. Smith has left the country, and it does not look encouraging for the \$26.95 he owes us.

Usually it is well to follow our accepted credit practices in determining credit, as has been proved by much experience.

### Lesson No. 14

#### Solution A

Here is a possible letter, written with the "approval factor" replacing the critical attitude.

It isn't like you to ignore letters or withhold payment of a bill.

Perhaps the roads have been bad and your customer hasn't been in to approve the wagon tongues. Possibly he has been sick.

We know how things go sometimes, from our own experience.

Could you give us an idea of the status, or now send in payment for the \$15?

#### Solution B

The following words and sentences are the "appeals" of the letters. The type of appeal, such as "approval factor," "fairness," etc., is marked at the right, opposite.

#### 1

*You stand well, we know your record and know your responsibility.* Approval

*Credit with us freely, . . . . .* Friendly

#### 2

*Well, well, well! . . . . .*

*If I weren't so darned good-natured, . . . . .*

*. . . . . we, . . . . . have, . . . . . satisfy the heads of the financial departments, . . . . . best friends, . . . . . you will be back on a discount basis.*

*You ought to pay this.*

Cheerful

Patience

Fairness

Approval

Self-interest

Natural

(whole letter is natural)

Resourceful

(whole para-

Perhaps the death of your father has tied up your funds somewhat, and if this is the case, I am going to

apologize for asking you for anything at all. If, however, you are pretty well straightened out and are able to take care of the note and the open account, it will be a favor to me because it is going to help us make a decent showing for March on our collection report.

By the way, will you let us have the financial statement which Mr. Brown asked you for a couple of weeks ago?

graph shows resourceful attitude)

## 3

There must be a good reason. . . .  
*Several times.*

Tactful—  
(Page 187 gives a loop-hole)  
Persistence  
Puts the burden of responsibility on the reader.

*So won't you fulfill your part.*

### *Lesson No. 15*

#### *Solution A*

Here is a possible letter:

You may return those hearts for credit. But, as I shall explain, the terms we could offer would not be as profitable for you as keeping them yourselves.

The only use we can make of off-season chocolate novelties is to break them up and sell them in job lots at reduced prices. The most we could offer you for the 50 lbs. you have is five cents a pound, one fourth of the original cost, you to pay the return delivery charge.

Now you can break up these hearts, display them, offer them at a special price as a leader, and realize much more than you would by returning them. The customers brought in by the special would see your displays of regular-priced candies and, likely, buy some of them as well.

Under our terms, the invoice covering the 200 lbs. is due today. May we please have your check?

### *Solution B*

Did you ever want to do the right thing so much that you felt scared about it?

That's the way I feel right now. I want so much to show you how much we appreciate you as a long-respected friend and customer and tell you how very sorry we are that you have been made to feel for a moment that we didn't value your long record of courteous and prompt payment.

We do have an explanation and we believe, knowing how fair and "human" you have always been in your dealings with us, that you will accept it. You see, we have a new letter writer in our collection department and he has not been with us long enough to have become familiar with our various customers.

Obviously, something didn't work out as you expected on those wagon tongues. If you wish to return them, we shall be more than glad to credit you for the full price and the return freight. If your customer has been delayed by bad roads—we notice you have been having an unusual amount of rain up there—and hasn't been able to get in to try the tongues, you may hold them until he can get in.

But, as you can well understand, it would help us if we could know just what has been happening. You may be sure that we'll co-operate with you.

The attached envelope will save you the trouble of addressing one, and, if you like, you may write your answer on the margin or back of this sheet.

The more quickly you let us know the situation, the sooner we can take care of this transaction as you wish it handled.

### *Lesson No. 16*

#### *Solution A*

1. Open punctuation is omitting periods and commas at the ends of the lines in the heading, address, complimentary close, signature, and title.

2. No.

3. No. •

4. No.
5. Generous margins on page one make the letter seem shorter and easier to read. Crowding at any time makes a letter seem longer and difficult to read.
6. Please send the invoice by *April 10*.  
Thank you for your letter of *January 6*.  
His letter of the *9th* should be here now.  
*October 19* we received your note.  
On the *20th* of the month we received the check.
7. Never.
8. If the mail should become mixed with mail from other cities at the post office, there would be no way to determine where it should go. Use of these words may delay or prevent the arrival of your letters.

### *Lesson No. 17*

#### *Solution A*

1. She should put the most urgent business first.
2. When antiquated, wordy, or unpleasant openings appear she may, if the dictator desires her co-operation, call attention to them and even, perhaps, suggest changes. A great deal depends upon the dictator, of course.
3. After writing five lines of a paragraph, it is well to look for a convenient break to make a new paragraph.
4. Long sentences can be broken before conjunctions or when a definitely new thought is taken up.
5. *Corrected:* (Webster's New International Dictionary has been used as our authority)

aggressive  
disappoint  
travelling or traveling  
installment or instalment  
insistent  
contingent  
usage  
judgment or judgement  
acknowledgment or acknowl-  
edgement  
desirable

salable or saleable ("salable" is  
preferred)  
permissible  
acceptable  
occurrence  
embarrassment  
consistent  
reimbursement  
recurrence  
advisory  
independent

6. It is easy to confuse similar abbreviations such as:  
Me., Mo., Md.—La. and Ia.—N. J. and N. Y.
7. 10¢.
8. One may be written in figures and the other may be written out.
9. 7265      41,752      2,564,372      24      526      66,666
10. No. This is now considered discourteous.

*Lesson No. 18**Solution A*

1. Mr. L. WITHERSPOON, *Credit Manager*  
Everwear Utensil Corporation  
26 Main Street  
New Orleans, Louisiana  
DEAR MR. WITHERSPOON:
2. THE BARRINGTON SISTERS  
Carew Tower  
Cincinnati, Ohio  
MESDAMES (Or LADIES):
3. THE HONORABLE  
Oscar L. Gardner  
House of Representatives  
MY DEAR MR. GARDNER:

*Solution B*

1. Yes.
2. Mr.
3. Miss.
4. The title "Dr." may be used to men who possess a doctoral degree. The title is most commonly used in addressing physicians, surgeons, dentists, professors, and ministers.

*Lesson No. 19**Solution A*

The purpose of punctuation in modern business letters is to clarify the meaning.

*Solution B*

1. It is our desire to make it as easy as possible for you to continue your insurance; therefore, if the quarterly method of payment is more satisfactory with you, we are glad to have you handle it that way.

2. We know you aren't purposely forgetting your indebtedness to us; consequently we are writing merely to remind you of your past-due account.

3. The two invoices total \$171.86; however, we allowed \$25 in addition to your check.

4. This is the season to order; in fact we are offering a special price for a week, starting next Monday.

5. The daily, weekly, and monthly report forms have been sent to Mr. D. B. Jones, salesman for the Marx Company, El Paso, Texas.

6. There doesn't seem to be much more we can say about this.

7. If you want us to send the duplicate, please let us know. If not, just close your file.

8. If I am right—and I am none too sure about it—Bob owes us for over three months' gas.

9. It's correct. John sent me their list and its total agrees with ours.

10. The firm sends its representatives to all the wholesalers—at least Mr. Smith gave me that impression.

11. Bob Riley, their salesman, and their sales manager, Joe Smith, went to Chicago together.

12. Please ask the mailing department to take special care of shipments going to Springfield, Missouri; Springfield, Illinois; and Springfield, Massachusetts. There were three errors in this past month's report.

*Lesson No. 21**Solution A*

Here is a good example of a letter of this type:

4000 Lindell Boulevard  
St. Louis, Missouri  
June 21, 19—

Mr. D. BARTON, *Comptroller*  
Richland Chemical Company  
1200 Broadway  
St. Louis, Missouri

DEAR MR. BARTON:

It is my ambition to become an accountant in a successful manufacturing company such as yours. For the past several years I have been studying and working—equipping myself with essential qualifications for a more responsible and lucrative future.

My present position requires considerable accounting knowledge; however the opportunities for advancement are quite limited and I should like to make a change in the near future. Richland Chemical Company has grown steadily since its organization and, undoubtedly, affords its employees many opportunities to prove their ability.

The following qualifications, I believe, fit me to fill satisfactorily a responsible position with your company.

*Experience*

3 years—commercial banking

5 years—accounting—with present employer

*Education*

High school graduate, 1 year business college (night school), 2 year commercial banking course (night school), 4 years Washington University (night school)—general and advanced accounting.

*Personal*

25 years of age, single, American, enjoy good health.

I will gladly give you references and additional information re-



garding my character and ability if I may have the privilege of an interview. May I hear from you?

Telephone—Evergreen 0010

Sincerely yours  
ROBERT A. REEDWOOD

### *Solution B*

Simplicity, clearness, and conciseness are vital to a letter of this sort. Here is an example which has all those qualities.

5661 Labadie Avenue  
St. Louis, Missouri  
October 1, 19—

Box C-2567  
St. Louis *Star-Times*  
12th and Delmar  
St. Louis, Missouri

#### GENTLEMEN:

Since graduating from the School of Commerce and Finance, Washington University, in 19—, I have been seeking a position like that described in your advertisement.

In July of that year I secured my first position, part-time skip tracer for the Rowley Furniture and Radio Company. My immediate superior was Mr. Bert X. Brandon. I worked there until March of 1931, when I secured a full-time position of the same kind with Bell and Topping, Refrigerators.

In December of that same year, I was transferred to their collection department, handling budget payments exclusively. This included, not only following up delinquent accounts, but also keeping records on the payments in the office.

I continued in this work until June 1933, when the budget supervisor, Mr. James Riley, resigned his position to move West. I took over his work, which included full charge of the budget payment division. I interviewed applicants for budget contracts, passed on credit, supervised collections, and wrote routine collection letters. Mr. Wilson Smith, Secretary and Credit Manager, was my superior in this position.

Last month Stein, Inc., of New York bought out the Bell and Topping organization, and they have just notified us that they are bringing in their own employees to take over on November 1. We

have been granted time to interview prospective employers and to receive calls concerning new positions at the office telephone, Main 2345, between the hours of 8 and 6. In the evenings I may be reached at Forest 2262.

I shall be pleased to bring my references for your inspection if I may have an interview.

I am looking forward very much to hearing from you.

Sincerely yours

JOHN J. PETERS

