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BUSINESS LETTER WRITING

BUSINESS LETTER WRITING

BY

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NEW YORK
THE BIDDLE PUBLISHING COMPANY
1920

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PREFACE

A business representative must properly represent his house and its policy. He must help in the up-building of good will.

Letters are business representatives. They should be so dressed and so written as properly to represent the sender. They can be a great help in creating and maintaining good will.

Modern methods require that only such letters be sent as will so represent and so up-build for the good of the sender.

There are certain ways recognized by progressive business men and students of business methods that are based on correct mental principles as being the best for business letters.

It is for the purpose of presenting those ways, for describing the principles and developing their practical application, that this book has been written.

Rather than give examples, schemes and plans for one to copy or adopt, the author stimulates the student reader to think.

It is only when one begins to develop his own mental capacity and then to use it that he really makes progress.

It is my sincere hope that such thinking may be the result of careful study of this book.

ALEXANDER M. CANDEE.

Milwaukee, Wisconsin.

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CHAPTER I

Importance, Purpose and Dangers
of Business Letters
are discussed in this Chapter

Then taking up Essentials

The Man Who Writes
The Man Written to
Things to Sell

The discussion develops study
of mental characteristics of
both reader and writer.

BUSINESS LETTER WRITING

CHAPTER I

THE BUSINESS OF LETTER WRITING INCLUDING THE WRITING OF BUSINESS LETTERS

We are often told to make our letters "human"—to put the human into them. I have often wished some good fairy would come along and show just what is meant and how to do it.

There is only one way to learn this. Study first the purpose of business letters and then find ways to accomplish the fulfillment of that purpose.

One says that letters cannot be written by rule and rote. True—but there are principles underlying all mental activity. In order to make that mental activity effective to the greatest degree, we are going to study what it is, how it works and how it is related to us and our letter readers.

The Goal. The expression of self as revealed in mental activity, is the putting in the "human," and so you see our purpose: How to properly express self and how to properly convey thoughts to another in a business way and for business purposes.

The writing of business letters very often is not accorded as much consideration, is not awarded as much importance as it should have; it is not considered in the light of the business of letter writing, and were it so considered more frequently

and more universally, business letters would be far more effective. We shall discuss the subject very briefly from the standpoint—first of *Importance,* then we shall consider the *Purpose* and finally show some of the *Dangers* before business letters.

Importance. Business letters, for the most part, do three things. 1. Get business. 2. Handle business. 3. Get money.

First. Letters do actually get business. By means of letters information is given about an article or service. They exert a personal influence and even though one be thousands of miles away and entirely unacquainted, the business letter becomes the introducer, the friendship builder and secures orders.

Second. Letters serve as the means of handling business. They can produce good will, or engender ill feeling according as they express the spirit of the house, or are written in the wrong attitude and with wrong spirit. Letters must be written conveying the right thoughts in a manner that shall not be a waste of time, either on the part of the writer or the reader. This means an elimination of the stereotyped phrases and expressions that are used; it means the planning and actively thinking of what to say and how to say it. The following sample form and letter illustrate our point as to the importance of properly thinking out *what* is to be said, *why* and *how.*

The Occasion. The man who purchases supplies received requisition from one branch for some "For Enclosure to" slips:

For Enclosure to.....
From.....

He wrote to the other branches to ascertain their needs for

the purpose of ordering all at the same time, and here is a copy of a letter of reply from one of the branches:

DEAR SIR:

"We have your valued favor of the 15th inst. and in reply thereto beg to state that we are not in need of any 'For Enclosure to' blanks, as we have quite a supply on hand."

Yours truly,

He could have said—"We do not need any 'For Enclosure to' blanks concerning which you wrote in your letter of Sept. 18th." This, if he wanted to write a letter. Or he could have written on the bottom of the letter received, "Have sufficient supply, thank you," and signed it.

This letter is a good example of many things that a business letter should not be and should not contain. In the first place, the letter received was not a "valued favor"; it was just a plain business letter from one branch to another. Second: We know he is replying to that letter because he is telling that he does not want any slips mentioned therein. When he acknowledges the letter and replies thereto, this is a waste of time. One should not "beg to state" and then go ahead and state it. Omit the "beg to state" and give the fact.

Third. Business letters get money. By far the larger percentage of collections are made by mail than in person. Hence, it is very important to have the letters do their work correctly.

Collections must not be made in a way to antagonize and thus lose good will and sales—for without these there would be no money to collect. Then, too, saving in letter expense can be effected by having the right sort of letters—the right appeal, the right insistence, all in proper proportions.

Thus we see that Business Letters are an important factor in each of the three classes, Getting Business, Handling Business, and Getting Money. It is plain, therefore, that great possibilities are attainable through business letters if they are properly written; and where there are possibilities so great, whose attainment is uncertain, requiring careful thought and study, the dangers are equally large.

It is our purpose in this study to stimulate to careful thinking; to find the fundamental facts and principles and to show how to apply these principles practically in our every day work. Principles are invariable and always correct. It is in the application of principle that mistakes and errors occur; it is in that application that one can express his individuality and make his letters effective.

Purpose. It will be helpful in all our study if at the very outset we determine just what is the aim of business letters. Then let this definition be our theme throughout the entire book.

Definition: The purpose of Business Letters is to convey a thought from the mind of the writer to the mind of the reader for the purpose of influencing the reader to action favorable to the writer.

A study of this definition will reveal its importance. It is a thought that is to be conveyed and there is a definite reason for conveying it. Hence the thought must be carefully worked out; its expression must be correct and understandable. The reason for conveying the thought is the deliberate intent to influence the reader to some activity, either mental, or physical, or both—and of course it is desired that this action be favorable to the writer. This action may be simply mental attitude or actual physical performance.

The fundamental motive underlying all business letters, then, is to sell. This applies whether the letters be the extension of credit, the general handling of freight problems, purchasing, collection, application for position, or letters that sell merchandise and service. We shall find later in this work the principles underlying selling and the application of those principles to letter writing. Suffice it to say here that, if the selling spirit is kept in mind in all letters and communications, either internal or external, those letters will be more effective. An actual selling message may not and need not be included, but the spirit must govern.

Selling may be either internal or external. Internal applies to all letters between branches, agencies, representatives, salesmen and departments. Communications between such component elements of an organization must be based on the same correct fundamental principles for writing business letters as govern those outside. The ultimate purpose of letters is to influence another mind to one's way of thinking, this whether it be a command of an executive to a subordinate, or an effort actually to sell merchandise. And so even any internal communications, commands, suggestions, requests should be based on the selling principle as fundamental. The purpose to sell externally is more self-evident and we can readily see that in endeavoring to influence minds outside of the organization we should maintain these principles.

Dangers. That there are dangers to Business Letters is conceded. There may be a misunderstanding; there may be misinterpretation; there is the yawning waste basket. We shall endeavor to show how to avoid these by finding out and showing the application of fundamental principles.

Essentials of Business Letters

There are certain elements that are so essential to Business Letters, so self-evident that it seems almost trite to mention them or to consider a study of them; yet, to arrive at a true conception of the importance of Business Letters and to learn to write correctly, it is necessary to study each one of these essentials.

If one is to write letters he can become a better letter writer by knowing himself, the characteristics of his mind and how his mind works. Likewise, a study of the mental characteristics of the man to whom the letter is written, is equally valuable, for it is just as necessary to know about other men's minds, their characteristics, and how to influence them.

The Man Who Writes. "As a man thinketh" is not truer anywhere than in his expression of himself revealed in Business Letters. It is absolutely necessary to think right about correspondence, about the receiver of the letter and about his rights. It is necessary to think clearly and completely about the subject and a way to handle it. As suggested above, letters mean the conveying of thoughts to other minds. Such being the case, it is necessary for us to have the right sort of thoughts; and to have them, it is necessary for us to have certain characteristics as men and women. A very important characteristic, and one that is broad enough to include other distinguishing ones, is "Positive" as opposed to "Negative."

The Positive is the plus characteristic—that which is constructive, upbuilding, developing, the affirmative, the coadjutor, the "do" element in a man's make up.

The Positive applies to both mental and physical characteristics. As an illustration—the Positive man is possessed

of ease of body and mind as opposed to dis-ease. He has health as opposed to ill health. These characteristics are so important in business life that one great national organization with retail stores throughout the country will not employ any man unless his feet are perfectly sound. Strange and funny? No. Can you work as well, can you concentrate your thoughts when some part or function of your body is in distress?

Then in the realm of mind the positive is shown very clearly. One must be mentally active—not mentally lazy. This latter characteristic is one that is common and quite popular; call it stupidness if you will, carelessness some would say. As a matter of fact, it is simply lack of mental activity that should not exist.

It is our purpose as we proceed to show how this activity can be developed, and then how used in connection with writing Business Letters.

Characteristics. Taking up then the characteristics of a writer: 1. *Judgment comes, perhaps, first.* What is Judgment? It is the ability to discern, to see that which is advisable or not advisable—and one must acquire by constant exercise this power to judge.

2. Ability to read man's nature. This is essential. If we are going to properly convey our thought to another's mind, it is necessary that we know something of that mind. It is thoughts that are expressed in letters and these reveal one's characteristics. Oftentimes the letter writer can judge the kind of a man to whom he is writing and hence will know what expressions to use. The more one can acquire and develop ability along this line the easier it will be to write; the better will his letters be.

3. Optimism. We must see the good side of things. We must express it in our faces, in our thoughts, in our actions,

else we cannot properly and effectively influence other minds to profitable action. The influence will otherwise be of a negative character.

4. Willingness to see two sides. This characteristic applies in all walks of life, but in none more prominently than in that of writing business letters. Other people have rights; other people think they have rights, and it is necessary for the letter writer to be able to judge about a question, recognizing the other fellow's right to his own opinions. A willingness to recognize this means an open minded, fair consideration of any controversy or question, and makes for far easier solution of any problem.

Education. The characteristics that we have been talking about exist in everybody's mind to a greater or less degree. They can and should be developed as much as possible. To so develop, let us start a certain, definite campaign of self-education. Perhaps one of the greatest benefits of the present day is the opportunity given everybody to improve himself by self-education. It is work, lots of it. As a matter of fact, even the so-called educated person has only just begun to study.

Determined and continued effort will have its reward.

Along such lines this book has been prepared. Its real purpose is to cause one to think.

Let us take up our study from three standpoints.

Literary Education. This means ability to think; to think in an original way, to think in a manner that will enable one to express judgment because of our having read human nature and because we possess the characteristics as suggested above. But not all who have *ability to think,* possess the second essential, *ability to express in writing.* This is absolutely necessary,

The acquisition of this ability to express in writing is helped by reading and studying:

1. Standard Literature
2. Trade Literature
3. Business Literature
4. General Magazines.

1. By Standard Literature we mean books. First and foremost among them stands the Bible. As a literary masterpiece, it is unsurpassed; and reading it from that standpoint will very materially assist in acquiring the ability both to think and to express thought. Standard books of the famous authors should be read by everyone. They help develop and give tone to mental activity.

2. Trade Literature is very essential for one who would achieve in his line. Let him see what others in his line think about that line; see how they think, and, for himself, determine why. Let him get all the information about his trade that is possible to secure, not from sources within, but from the external source as given to him in trade literature.

3. Business Literature. This is a very great help. By business literature we mean general business magazines. These contain articles that tend to broaden; that tend to educate; that tend to develop the man who cares for development.

4. General Magazines are essential for relaxation of the mind, for broadening influences, and for the wider mental influence in developing the ability to express.

Human Education. What does this mean? How can it be acquired? There is a smile on a man's face. That smile is a happy smile, or perhaps a cynical smile; one must learn to judge. Or there's a frown or a trace of sorrow and sadness. Are these chronic, or only temporary? In either case,

we must learn the meaning of the characteristics and expressions; we must learn how to approach, how to touch that man, and how to influence that man's characteristics as they exist in his mind at that particular time. Then there is the way one walks and talks; the tone of voice; the graceful or awkward carriage, all these express self and are manifested in one's conversation and communication.

The interpreting of these characteristics is the reading of men's natures and that is a valuable asset in our work.

Ability to appreciate men is a valuable possession. Too many of us lack that ability. Many of us, even, having that ability fail to exercise it. Oh, that we could realize the rights of others, the attitude of others, the thoughts of others toward us and toward what we have to offer. Such realization would make us more careful in our presentation and would make our presentation more effective.

Ability to touch human nature means to influence rightly, not necessarily to influence to the extent of buying our product. If you can but learn to find out what the mental characteristics are; what the mental state is at the time you approach a man and then will learn, as suggested above, how in a friendly, helpful sort of a way to walk along mentally, to lead, to influence and to mold human nature, you will become a bigger, better, broader man and because of your knowledge and ability will be able to exert a wider and more effective influence.

Mechanical Education. This requires a knowledge of the policies of the house; a knowledge of the merchandise or service, and a knowledge of the problems of the other fellow.

1. Policies. It is necessary that the house have certain policies for the settlement of difficulties and for the carrying on of activities of different departments. The business letter

writer should be acquainted with those policies. If there be none, it should be his purpose to formulate them out of his experience and with the co-operation of the executives.

2. Knowledge of the merchandise or service that is to be sold is essential to enable one to know what he is talking about. One would hardly expect to go before a buyer and try to sell him an article with which he (the buyer) was not acquainted, without first being thoroughly posted on the article from every standpoint. And yet some do attempt to write letters even when they are as little qualified as such a salesman. Knowledge is necessary. Therefore get knowledge.

3. Knowledge of the problems of the other fellow is essential to enable one to determine how to write, or how to answer. This does not mean the actual characteristics as expressed above, but it means business problems; and the successful business letter writer handling, for example, the retail trade should know some of the problems of the retailer so that when he has objections to meet or questions to answer, he will be successful in handling them.

We have so far studied about "The Man Writing." The second essential is the man to whom the letter is to be written.

The Man Written To. This essential is quite as important as the first. In order to be able to influence the reader's mind, the writer must be able to discern, 1. The reader's attitude, both physical and mental; 2. His occupation, his habits, needs, desires; 3. His location, and find out its relation to what the writer has to sell. The study of these is the study of all the underlying principles, the development of the processes of thinking and writing that make up the succeeding chapters.

Things to Sell. This class naturally divides into two parts or classes, viz.: Merchandise and Service.

By Merchandise is meant, of course, the material article or

lines of articles that are manufactured and sold. Naturally we must learn about our own lines, and as it is a material object such study is rendered easier. As we shall see, however, our knowledge must include that which is of interest and of value to the buyer and ultimate user.

By Service, as a commodity to sell, we mean that class and kind of business that deals in abstract things, rather than the material article. Such are insurance, advertising, clipping bureaus, etc.

The principles and characteristics discussed previously and that will be developed later as part of our education, can be used in writing about either of these classes.

In order for us to effectively express thoughts about a piece of merchandise or some service it is necessary to formulate a complete mental image of the subject. This mental image of the subject then must develop into a mental conception which will include both the subject, its surroundings and its use.

How these may be acquired and how conveyed will develop in discussions in succeeding chapters.

We shall also study the elements of letters on which to build our foundation and we shall find that there are very definite principles governing the construction of every business letter.

CHAPTER II

Means for Conveying Thought

Discusses:

- Words, their use and meaning
- Sentences
- Phrases
- Paragraphs

And finds a definition for paragraph that automatically settles the question of length.

CHAPTER II

MEANS FOR CONVEYING THE THOUGHT

Words, phrases, and sentences are the means used to convey thoughts. The purpose of each one alone and of all combined is to express the complete idea or image, conveying to the reader's mind an impression similar to that existing in the mind of the writer.

Hence the selection of the elements is very important; so also is the combination into paragraphs and by paragraphs into letters, articles, etc.

That there may be no misunderstandings, punctuation is used according to certain standards.

Each of these elements will be discussed in its proper relation as we proceed.

Words

A word is an articulate sound expressing an idea. It is the simplest expression of a single idea. "Cat," "dog," signify the animal class that possesses that name. Because of our education we have learned the characteristics that distinguish one thing from another, though there is nothing in the words themselves to express any difference.

In order, then, to express such a difference we must combine the words, and this is done in phrases which are the expression of a modifying thought, and then in sentences which are the complete statement of fact or simple thought. In order to reason and to describe, it is necessary for us to make further combination of sentences into paragraphs.

To properly express thoughts and convey images, it follows naturally that the words must be correctly chosen and that the phrases and sentences be correctly constructed and combined.

Both words themselves and combinations of words can be correct or incorrect, good grammar or bad. One may be able to make himself understood, even though his expression be bad—but it is the part of wisdom to be sure. Then, too, correctness marks the man or woman as one of intelligence and refinement. A corresponding respect results. One might use "them words," "I seen," and such expressions and be understood. But business would not respect the writer who uses them. "Awfully pretty," "terribly convenient" may convey the idea that the user has a superlative condition in mind. But the real meaning of the words "awfully" and "terribly" are not the meanings intended in these instances. One should be careful to choose those words that express the shade of meaning desired. To illustrate: Ability means active power, power to perform, both physical and mental; capacity means power to receive; capability means innate power sufficient for an act, the possession of mental powers. When one speaks of business "organizations" he thinks of the intricacies of departmental subdivision of work and authority. "Company" does not so strongly call up the separate parts, but rather indicates the united whole as a single unit or individual. A "store" may be small or large, and simply means a place to buy things; while an "establishment" gives more the idea of minute and complete organization, not so much of the physical, nor of the selling factor, as of the means and peoples and methods employed to carry on the business.

It is advisable, if not quite necessary, to enlarge one's vocabulary as much as possible. The average person's vocab-

ulary is very limited, a few hundred words at the most. In order to properly express in writing, one must be familiar with words and their meanings.

To acquire a larger vocabulary work is necessary, and the following three sources must be used:

1. Reading good literature
2. Associating with educated people
3. Using the Dictionary.

1. Reading gives one a wider range of words and a familiarity with their uses and meaning. Such wider knowledge will help one to get away from the old, time-worn, stereotyped, useless expressions that are so common in business letters. It will enable him to use newer words, those that are full of meaning and that stamp the letter at once as being different, and better than the ordinary.

From this, however, it must not be inferred that one can use unusual, showy, complex words. These will call attention to themselves rather than to the message and thus detract from the value of the letter. So, too, with new words. Be careful before adopting them. Business custom and usage often establish correctness. The word "Wire," is not, strictly speaking, a verb. Yet business custom has made its use as such entirely proper.

2. Associating with educated people, with those who habitually use good English, stimulates one's mind and almost unconsciously he begins to use the better terms and expressions. It is a good habit.

3. The Dictionary should be one's close friend. Whenever a new word is read or heard, it should be looked up; or if not convenient then, make a note of the word or expression and look it up later. Form this habit and you will acquire much that is broadening and helpful.

In fact, the pocket note book should always accompany a man or woman. Ideas that are too valuable to be lost are often inspired by some natural event or experience, conversation or reading. The handy note book holds them for future use. It is not always the great memory that makes one great. Rather should one have within reach that which is needed and then know where to find it.

Value of Short Words. It is not always easy to write in short words, yet they are far more easily understood than the elaborate long words that are synonymous. If a short word can be found that expresses the shade of meaning intended, it should invariably be used. Such can be better understood and take less time to write.

An illustration of this is shown in the following paragraphs from a letter written to factory employees composed of men and women of many nationalities and little education:

> "In offering 'War Savings Stamps' to the public the U. S. Government has made *immediately available* for every man, woman and child in the country, a profitable, simple and secure investment.
>
> If the holder of a War Savings Certificate finds it *necessary to realize* cash on it before *maturity,* he may at any time after Jan. 2, 1918, *upon giving ten days written notice,* etc."

The italics are used above to call attention to the involved and complex parts. What does the average, factory, foreign-born man or woman know about "immediately available"? They are not investors, nor likely to be. What does "necessary to realize cash" mean? What about "maturity," and couldn't we tell more plainly about the notice required?

Here's the proper way to write such:

"In offering 'War Savings Stamps' to the public, the U. S. Government has given every man, woman and child in the country a chance to save in small amounts, yet in a way that is just the same as if he were a large investor.

If you have bought a 'War Savings Certificate' and need the money instead of the certificate, you must give ten days written notice, and then you can get your money and in addition one cent, etc."

Denotation—Connotation. We have stated that in order to convey thoughts to another mind by means of letters, it is necessary to have a mental image. This, in a way, illustrates one difference in the meanings of some words. One meaning is the strictly technical and intellectual meaning according to the dictionary. This is denotation. The other comprises a mental image that embodies characteristics both physical and mental that go to make up the subject of that word. Imagination, feeling, sentiment are brought into play. This meaning is Connotation. The word "Mother" may mean strictly the maternal parent, or it may embody all the sentiment that clings about that word as it relates to the woman who has been idealized and immortalized since the world began.

Our object in drawing this picture is to show the necessity and possibility of use of mental images in our every day and very practical work.

Slang. Strictly slang words and expressions are not permissible in business letters. Slang is the inelegant, the vulgar, the commonplace, and our letters must possess a tone far above and away from those characteristics.

Colloquialisms, however, are common expressions that are rated below literary usage. Their use in conversation has be-

come so general, the expressions are so short, pointed, and meaningful that oftentimes we are justified in using such expressions in some classes of letters. They should not be used, however, in letters to dignitaries, letters asking favors, letters of recommendation, and usually letters of application. Any expressions that tend to lower the standard of the letter and of the writer should be avoided. The low and the vulgar are to be shunned. For example:

> "There is no better time to start in this business than right now. People always spend money freely just before the holidays—get in the game and get your share of the loose coin. . . . but they will loosen up if you go after them . . . and provided you get to them before the other fellow does."

"Game," "loose coin," "loosen up," "get to," these expressions are vulgar and very commonplace. They at once lower the standard of tone of the letter and brand the writer as one of low mental caliber. Notice this better example:

> "If you are tired of a salaried job, if you want to get into a big paying, independent business of your own, I have a proposition that will interest you."

The word "job" just exactly expresses the writer's thought and the reader's supposed status. We are all perfectly familiar with the usual acceptation of the meaning of job and its distinction from position, and that meaning is expressed with entire propriety here. In fact hardly any other way would have been so apt and so to the point.

A clothier feels that there is a degree of familiarity allowable between him and his customers, and so this one uses colloquial expressions that convey his real thought.

"Just received and unpacked the classiest line of Fall suits you ever laid eyes on.

I could go into a regular 'stump speech' about these clothes. You should see this bunch of 'hit makers' and you'll go out with one of them tucked under your arm."

The use of slang is here quite a bit overdone. Milder, less frequent use of colloquialisms would have been better. The word "classiest" expresses well the thought desired, while the expression "tucked under your arm" gives the idea of pleasure and joy in carrying home a new suit just purchased from this store. Moderation must be observed, else the real effect is lost. If one is to use such expressions, he must study to get just the right one and not to overdo. Don't forget, the vulgar and commonplace must be avoided.

Remembering once more that the purpose of our business letters is to convey thought from the mind of the writer to the mind of the reader, we have found words as the simplest expression of thought. These must be modified and qualified, then joined together by conjunctions and prepositions. Composition or grammar as we used to know it, is a very great essential.

To know how to use words properly we must know the kinds of words and their meaning and find their place in expressing thought. The most important ones are discussed below.

An adjective is a word that is used to define, qualify, or limit the meaning of a noun.

An adverb is a word used to modify verbs, adjectives and other adverbs.

Carefully observe the distinction between adjectives and

adverbs, for it is common practice to incorrectly use adjectives in many places which require adverbs. "He acted very courteous to me" is wrong. Courteous modifies the verb acted and hence the adverb should be used, as:—"He acted very courteously to me."

Then there are the adjective and adverbial clauses. The former modifies a noun just as an adjective does, for example, The rain that we encountered hindered our progress; while adverbial clauses modify adjectives, adverbs or verbs as, I will give if you agree to do your part when called upon. "If you agree" modifies the verb "will you"; the clause "when called upon" modifies the verb "to do."

An antecedent means a noun or pronoun to which any pronoun refers. "The man to whom you refer." "Man" is the antecedent of "whom." It is important to observe this so that reference is made to the correct antecedent. Sometimes, unless the sentence is properly constructed, the reference might be applied to either of two or more apparent antecedent nouns, and the meaning is consequently obscured.

Conjunctions are words used to connect one word with another or one group with another. At first one may say that a preposition can do this. There is this difference that will make the distinction very plain. One of the elements connected by a preposition must always be a substantive; i. e., a noun or pronoun; while a conjunction connects one predication with another. A predication, by the way, is a simple sentence or a clause that comprises a group of words consisting of a single subject and predicate.

There are co-ordinating conjunctions and subordinating conjunctions. Co-ordinating conjunctions join two predications of equal rank, neither dependent on the other. These, in turn, may be of two kinds: simple conjunctions such as

"and," "but," "nor," "neither"; conjunctive adverbs, "so," "also," "therefore," "however," etc.

The following sentences give examples of these kinds of conjunctions.

Simple coordinating conjunctions "and" and "but": "Smith Brothers and Northern Manufacturing Co., purchased the patent rights." "I tried to see the Manager, but he was too busy to talk to me," and this example of coordinating conjunctions shows "neither," "nor," as the correlative type: "Neither the creditor nor the debtor can afford to let the bill remain unpaid."

In the following conjunctive adverb, "therefore" serves as a coordinating conjunction: "The low price will be withdrawn March 31; therefore it is to your advantage to act now."

Subordinating conjunction "if" is shown in this sentence. "If you want a safe investment, here is the opportunity."

The Phrase

Next come phrases expressing a modifying thought. These must be correctly constructed and placed.

The phrase is a modifying or explanatory thought; it is not complete in itself; contains no subject and predicate; always goes with other expressions and is part of a clause or sentence: e. g. Here is food for the cat: "For the cat" modifies the noun "food." The color is a beautiful red like American Beauty Roses. "Like American Beauty Roses" is a phrase modifying and explaining the word "red."

Phrases usually start with a preposition, though there are also verb phrases as "shall have gone" and participial phrases as "facing to the east." The preposition is used to show the relation of a noun, or pronoun to some other word.

Some prepositions such as "in, for, before," may also be adverbs. As prepositions they require a substantive to complete their meaning; e g., "In the winter." "Go in," shows the use of "in" as an adverb modifying the verb "go."

Use phrases then to express shades of meaning, to make explanations, to modify, etc., remembering that they are not complete in themselves and that they must be placed in right relation for clearly expressing the thought intended.

Sentences

Then comes the sentence as a complete thought—the typical unit of expression. Its construction and thoughts are natural. At the same time there are so many violations that are entirely unnecessary and that show either ignorance or carelessness that it is advisable to study the rules. Have a subject and predicate. Make the sentences complete. As such, they are independent of other parts and must start with a capital letter and end with a period. This is mentioned here because of so many cases where a modifying phrase is set off as a sentence, or a sentence is wrongly treated as a modifying phrase.

> "Chapters on punctuation are usually assigned to the end of the book and printed in small type. The subject is so elementary you know."

This should all be one sentence. The latter part is a modifying thought and should be preceded by a comma. The word "the" should begin with a small "t."

Definition of a Sentence. A Sentence is, first, a group of words composed of a subject and predicate, and not dependent on any words outside of itself; or second, two such groups joined by conjunctions.

There are three classes of sentences.

Simple Sentences contain no dependent clauses, only one subject and one predicate.

A Compound Sentence is two or more principal clauses connected by coordinating conjunctions; or two or more principal clauses not connected by conjunctions, but written with such punctuation and capitalization as will indicate that they are combined.

A Complex Sentence is one that contains a dependent clause.

A Clause is a group of words composed of a subject and predicate and combined with another group of words similarly composed.

There are two kinds of clauses, the dependent or subordinate clause in which the clause is necessary to complete the meaning of the clause with which it is combined, and the Principal Clause which makes an independent assertion and does not form a constituent part of another.

With these definitions thoroughly understood, we shall be better prepared to properly construct and punctuate our letters. These will be taken up in detail in subsequent chapters.

Paragraphs

Definition: The Paragraph is a developed thought or series of thoughts making a complete and logical discussion, description or argument. A Paragraph is a natural group of related facts and arguments along a certain line of thought. It enables one to gather the individual statements and present them in array before the mind of the reader in such fashion that understanding is easily obtained. Each paragraph then should be a complete group.

The several paragraphs should be a progression of thought

from one group to another in the complete plan or argument comprising the letter. The physical features of a paragraph will be discussed and rules discovered in Chapter VI.

Herein we discuss its functions only.

Paragraphing in letters furnishes the means of display. 1. It attracts attention. A group of lines set off from others with space below and above and, of course, the margins, forms a natural unit that is pleasing to the eye. 2. The Paragraph breaks the solidity of the page. Too much solid reading matter causes weariness and mental indifference, and hence weakens the possibility of holding attention. 3. Paragraphing gives rest to both the eye and mind. This gives an opportunity to absorb what has been read. It enables the eye to locate and keep the place without strain. Thus attention is held and the mind is more easily led along in the argument or discussion.

Whether paragraphs should be long or short, has often been discussed. If one will keep in mind our definition of paragraphs, the fact of groups of thoughts, and the progression of thoughts from one paragraph to another, the question of length will almost become self determined. Short paragraphs do not always complete the thought as it should be. They are jerky, hard to read, and not easily related. Long paragraphs may contain more than enough to convey the thought desired. Hence they are weakened in their power to produce the proper effect. They contain the complete thought and cloud it by too much diversion or irrelevant discussion.

CHAPTER III

In this Chapter are discussed what the Author chooses to term the

Principles of Thinking,
showing mental processes of activity, and how to apply them to work in letter writing.

If one can know how the mind works, he can the more readily develop and use his own mind; he will know better how to reach another.

Personality is then discussed.
Its importance and possibilities.

CHAPTER III

THE PRINCIPLES OF THINKING

We found in our first chapter that the purpose of writing letters is to convey thoughts from one mind to another, and in order to express those thoughts we use words, phrases, sentences and paragraphs. These means of expression then, represent some thought or thoughts that are in the mind.

Of course, our purpose in conveying thoughts is to produce action—the mind of the reader is to be influenced. So it is well for us to try to find out a little how the mind works. Then we can tell better what to do for ourselves, and what the reader will do. We can better think out our own problems and judge as to what sort of a presentation will influence the reader.

Mind possesses three fundamental activities: Intellect, Feeling, and Will. These are the common, every day mental activities through which mind works and through which, in the various subdivisions to be mentioned later, our appeal is to be made.

Intellect expresses intelligence, knowledge, judgment. Feeling comprises either physical or mental sensation. Will denotes the power to act.

Before studying the mental characteristics through which to make our appeal, we must find out how our minds have secured the information that is stored away, ready for use on call.

There are four steps in this part of mental activity:

1. Observation
2. Classification
3. Inference
4. Application.

Observation. Through sight, smell, hearing, taste and touch, we find out certain things. We find that there are certain characteristics that always belong to the same thing—we find that certain combinations produce certain effects. These characteristics make impressions on the mind and sufficient repetition produces familiarity with them and causes, then, the second step.

Classification. Each impression that the mind has received is taken and filed away in its proper place. At first the process is uncertain and inaccurate, but experience corrects and teaches. For example, the immediate, sharp, first sensations of extreme cold and extreme heat are identical. Close the eyes and let one touch your finger quickly to a piece of ice. A certain impression or feeling is produced which, when sight is combined, is classified and properly filed. Experience has taught the lesson. Either experience or instruction teaches us that the hot stove produces a different effect on the skin and flesh, and the mind puts this fact away for use when the hot stove is in the way another time. So our experience and instruction must be so accurate that the correct filing shall be done and we shall have the necessary information for use next time.

Inference. You can see then that if our experience, or some one's else, has not been complete or accurate, the recalled image will not be correct. So, too, we must be careful in our writing of letters and in our interpretation of those which we receive, to study carefully just what is meant and not to "read between the lines."

Application. Perhaps all the three foregoing steps have been quite complete and correct, but of what use are they unless we set the mind to work and apply ingenuity, originality, imagination, power to foresee needs and possibilities.

Electricity was discovered, studied and known to a small degree many years ago. But it took a man like Mr. Edison with originality and ingenuity to apply this new force. He had the power to foresee. He devised the ways and means to make practical use; he made the proper application.

In our business of writing letters, we must use our minds in each one of these four processes. We must make proper application so that it will be understood. We must make our presentation so that the reader shall see for himself the needs and possibilities of that which we present.

Knowing now just a little of how the knowledge of things is secured and used, through what characteristics can we stir the other mind to activity? These are Memory, Feeling, Emotion, Instinct, Suggestion, Will, and Habit.

Discussion of all of these characteristics is not necessary. One or two illustrations will be enough to show the way, and the reader will begin to think, developing ingenuity and originality.

A mental image of, for example, a fountain pen has already been created. We have seen the pen, felt it and experienced its convenience in use. These produce impressions on the mind. Then when some one writes to us about a fountain pen, the steps in that description bring back the impressions previously filed away, and when the whole letter or description is done, a complete image is in the reader's mind. This image is as complete as the description. It is as correct as the original impressions. It is necessary then, too, that in presenting facts and figures, the impressions shall be true and vivid, so

that the mental image shall be correct and strong enough to be recalled when occasion arises.

Memory Appeal. Consider some illustrations of appeal made through some of the mental characteristics. Here is an appeal to *Memory:*

> "Sometime when you are motoring through the beautiful summer resort region between Waukesha and Oconomowoc, run into Edgewood Farms. Perhaps you have seen direction signs on the Delafield Road or around Pewaukee."

And this paragraph to *Sentiment* (which is a part of Emotion). There is also a stir of Imagination in it.

> "As beautiful as this wonderful lake region, as well kept, as artistic and attractive is Edgewood."

This letter was sent to women who live in luxury, who appreciate the beautiful, and whose lives often take them in such country scenes as that referred to, even if they had not actually ridden over the road mentioned. It embodied a memory appeal that was a pleasure. Hence the atmosphere produced at the outset by such a letter would be favorable to further reading.

Habit is a characteristic that should not be forgotten. One should study and learn the customs of the class and the habits of the person individually to whom he is writing. Habits are formed by constant repetition of voluntary activity until the action is taken without conscious mental effort. And when one can make an appeal because of very defined habits, the chances of success in the appeal are naturally greater.

You can begin to see now the bearing of our study about the principles of thinking on our study of letter writing.

The following first paragraph starts out with an appeal to physical *Sensation*. One could almost feel the chill and hear the wind blow. It is enough to make one want warmth—and to cause a want in the reader's mind is one of the essentials of salesmanship.

> "Whe-e-e-eu. Shut that door. My! but it's cold. It's hard to heat this house anyway.
>
> Did you ever say that? Are there parts of your house that are hard to heat when there is a cold wind blowing outside; when it's blustery and stormy—or in the early fall days before it is really time to start the furnace and stoves?"

Then follows a quiet, effective *Suggestion* that would make one long for the comfort and joy offered.

> "But, Oh, what fun it is when it is cozy within, and all the family can gather around and enjoy each others' companionship and the companionship of that best of friends, a good book. We don't know of anything that will add more to your comfort than a . . ."

We are all familiar with the advice to extend flattery when we have a specially hard case. In letters *Flattery* is sometimes used, not because the case is a hard one, but to get attention, as in this opening paragraph:

> "May I ask for a bit of advice on an office device?"

Why should the letter writer ask me for advice? What do I know about the device? Yet he is doing me the honor which naturally flatters, and hence attracts my attention.

In the next paragraph the writer tries to inspire *confidence* by mentioning names of present users:

> "We have arranged to put upon the market a new model of the well known Electric Letter Opener in use by Marshall Field & Co., American Tobacco Co., Eastman Kodak Co., National Cash Register Co., Curtis Publishing Co., and similar concerns."

Another letter is an appeal strictly to *reason,* a function of *Intellect.*

> "Here's another demonstration letter. In purple this time to show you I am not particular about colors.
>
> Surely, in a large, well-to-do business like yours there are lots of places where a good circular letter would fit in fine.
>
> It may be that your competitor is getting away with business that might be yours—he uses the mails more than you do.
>
> Call Main 83, and let's talk it over. I know the game from every angle.
>
> Perhaps I can tell you why letters you have used in the past were ineffective. There are fine opportunities for good returns in this line, but there are also splendid opportunities for useless expenditure.
>
> Get the best. It pays."

Thus by studying we can find the various mental characteristics to which appeals have been made. Study how they were made. Become familiar with both principles and practices.

Two-fold Purpose. This discussion of the Principles of Thinking has a two-fold purpose. If one can know how the mind works and how it can be reached, he can the more readily develop and use his own mind; he will know better how to reach and influence another. In letter writing this is very important. Whether the letter be from the President, or from the Cashier, Sales Manager, Advertising, Complaints, Traffic—any and all of them—the fundamental principles are the same. A message is to be conveyed by means of words and combinations of words. These expressions will be read and interpreted, either favorably or otherwise. The writer can eliminate uncertainty and be sure of the effect, if he has studied and practiced these fundamental principles.

Such being the case possibilities of letters become greatly increased. Letters go where many a man has failed to penetrate. They reach many at the same time where a man can call on one only. On special occasions, for special events, for announcements they carry the message where wanted, at just the right time.

All letters must not be alike; conditions and people vary. Letters must be built to suit the occasion. A knowledge of principles helps one to properly build. In fact, only so equipped can one be successful.

Then, the second purpose of this study is directed self-ward. To make our letters successful, it is necessary that we express ourselves therein. How can this be done? Only by knowing how mind works and expresses itself.

Personality

Personality is each of the individually differentiating characteristics. It is grace, courtesy, the voice, the mind and all its component parts.

Individuality is the sum of all those characteristics made up into the whole, which is one's self.

Such being clear we can see the necessity for developing those characteristics, each one, and then relating them in proper proportion so as to make up a well rounded individuality.

We have studied some of the different mental characteristics possessed by men and women. These characteristics are in varying degree of intensity. The combination of them makes up one's individuality; the expressing of them individually is the revealing of and expressing personality.

Take a man for example whose dress is always neat, clean, tasteful—not showy or slouchy. That expresses to us certain characteristics that we call the man—they are part of him, his individuality.

Then go a step further—the way the man walks, the way he goes about his work. If he's fussy, nervous, distracted, we form one opinion of him. If he is cool, calm, deliberate, we consider him one of judgment, he inspires our confidence. If one's desk is neat, papers cared for, filed or clipped in order, so that they can be found—this is simply expression of the man or woman.

And so it is with letters. If the physical form is correct and neat, we form a judgment of the writer and his house. The words, sentences and paragraphs express thoughts, develop ideas and state facts. They do these things as the writer thinks. Cleverness, intellectuality, literary ability, these are characteristics possessed by individuals that make the men or women what they are.

Some, in writing letters, are able easily to tell just what ought to be told in just the right way. Such a person usually

thinks clearly and accurately, and in this case is able to express his thoughts in written words.

Others tell a story with gripping power, not because of anything done by the reader, but because of the personality of the writer expressed in his written words.

So, too, a public speaker has mannerisms and characteristics of voice, poise, words and thoughts that are recognized as his—they are he.

Business letters should possess the character of the writer—his way of thinking and his way of expressing.

Just as the purpose of every letter is to convey a thought to another mind, so it reveals certain characteristics of thought, and the manner of expressing that thought reveals the characteristics of the individual writer.

A letter writer represents to the reader the organization for which he writes; hence, the characteristics of the individual, the tone, the manner are connected with and interpreted to be those of the organization.

Individual responsibility is, therefore, great in upbuilding of personal relationships in business, and one must endeavor to express only that which will be of benefit to his house.

A good example of a letter that expresses personality and individuality is that quoted below. This letter itself defines individuality and shows how necessary and possible it is to make one's clothes express that very desirable distinguishment.

Mr. George Jennings,
Milwaukee, Wis.

Individuality

DEAR SIR:

If you will look at the word individuality for a moment, you will observe that out of thirteen letters

four of them are the letter—I—that is individuality.

The academic definition of individuality is Ego, but in plain English your individuality is that part of you which favorably distinguishes you from the average of mankind.

Nobody can give anyone else individuality, but McNair made clothes will help one to express it.

There is in the cut and tailoring of a McNair made garment a very subtle yet positive STYLE, which is not merely the veneer of newness, but an inherent, integral quality that will remain intact as long as the garment be worn, and which cannot fail to enhance one's appearance, increase one's importance and individualize one at least as a man of distinction in dress.

And all at the price noted for its moderation."

Very respectfully,

HUGH W. MCNAIR CO.

by Hugh W. McNair.

Wouldn't you like to walk in clothes like that? Wouldn't you like to write letters that express your service and your ideals and your own individuality as a business and organization?

CHAPTER IV

This Chapter tells you how to Think Punctuation.

CHAPTER IV

PUNCTUATION

When one reads anything like this little advertisement from a recent newspaper, he doesn't wonder what is meant, for the meaning is too self-evident. The example is given rather to show the extreme, and how foolish statements are if they are not properly composed and properly punctuated:

> Wanted: "Young man to do delivering in Grocery Store with some experience and come well recommended. Apply —— Vliet St."

While this is not from a letter, yet just as bad mistakes have occurred in business letters. The great difference is that the results may be far more serious and disastrous with letters.

In the second chapter we learned that words, phrases, sentences and paragraphs are the means used to express thoughts which are conveyed from one mind to another. Unless there is the proper arrangement and correct separation of those means of expression, the thoughts will not be correctly conveyed.

This separating is punctuation.

When one speaks, he raises or lowers his voice to indicate a question or statement. He indicates by different tones various shades of meaning. He makes a dead stop, changes position and tone, and thus begins a new thought.

So it is in writing. What the voice changes are to speaking, punctuation is to the written word. Without it, intelli-

gent reading would be difficult. By means of punctuation reading is made easy, understanding possible. This is its two-fold purpose. There is no other way to get the same results. Unless this method is used correctly, the results cannot be obtained. Hence, it is absolutely necessary that the correspondent know the rules and how to apply them.

One might think that a casual knowledge might be sufficient. But this cannot be so. There is too much opportunity for misunderstanding and for misinterpretation. Too many letters allow for reading between the lines. Just as there are shades of meaning expressed by different words that are apparently synonymous, so there are distinct meanings expressed by certain ways of punctuating.

The purpose of punctuation is to separate and to indicate the kinds of separation. Business letters are important. Every word, every expression must convey the exact thought intended; otherwise, there are openings for misunderstandings and law suits.

In these pages, we shall give some of the important rules that are necessary for business use. They should be learned, so that they can be used almost as second nature. Then at the end, we have given as an example a letter actually written by a large New York house. It is such a flagrant violation of all letter writing principles that it is exceedingly interesting. Study this letter from the standpoint of composition. Later consider its violation of principles that we shall study in Chapters V and VII. Just now it is to be used as an exercise in punctuation. Rewrite the entire letter, making it as nearly correct as possible, both in composition and arrangement, and in punctuation.

Why is it necessary to follow rules? Why cannot one punctuate as he goes along and as he *feels* express the

thought? It is simply because of our original fact of purpose; viz., the desire to convey a thought to another mind. If each individual followed his own ideas there would be no common ground of understanding, and misinterpretation would invariably follow. Hence, standard rules have been developed. These are recognized by all, and when followed, the understanding is clear and the thought is correctly conveyed.

The principal marks used in punctuation of business letters are: Period, Comma, Semi-colon, Dash, and Question mark.

Periods

Periods are used to separate one sentence from another. They should be used only with complete sentences, never between two members of the same sentence.

> "We have received two letters from you. The first conveying your order, and the second advising that you wish the order cancelled."

This is a mistake that is frequently made. It is wrong. The second part is not a declarative sentence, but a modifying clause. It should be preceded by a comma; the word "the" should not begin with a capital letter.

The following example is just the opposite, and is just as bad a transgression of the rule. Two sentences can never be separated by a comma. There is a variation allowable in the use of the semi-colon. The rule is given below under its proper heading.

> We will ship the goods on Saturday, this is the earliest date we can promise.

These are two sentences and should be so punctuated.

We will ship the goods on Saturday. This is the earliest date we can promise.

A period is used:

After every declarative and imperative sentence
After all abbreviations
After all Roman numbers.

Comma

Separation within sentences—that is the function of the comma. The following rules should be studied and learned.

The Comma is used: To separate two or more adjectives modifying a noun, and two or more modifying adverbs.

Spring is the season that brings new, buoyant, joyous spirit to mankind.

To separate words, phrases, and clauses of a series, when the connectives are omitted;

These desks are strong, well-made, and reasonable in price.

We discovered that we were surrounded, that all our ammunition was gone, and that there was no way of escape.

The comma always precedes the connective, as shown in these examples, which use only one connective separating the last parts of the series.

A comma should always precede the word "and" when it separates the last parts of a series. This makes each part distinct and coordinate. "We carry a complete line of suits for men, women, and children." If the comma before "and" were omitted, it would indicate two classifications, one of men,

and one of women and children, which is not what is meant in this case.

Where a series forms a subject, no comma is needed at the end of the subject.

> Men, women, and children can buy their clothes at this store.

Before the connective of a long compound predicate; also between the statements of a compound sentence, when there is a slight break in thought.

Before coordinate clauses that are joined by a single conjunction; that is, before "and" or "but" if it connects distinct statements, but nothing when only words are joined.

> Messrs. Smith and Jones have conducted a successful business for many years, and they are now about to retire.

To set off words, phrases, and clauses used parenthetically. The parenthetical thought which is separated by commas is closely connected with the rest of the sentence. See also under "Dash."

> I am, as you know, of the same opinion.

Before a direct quotation consisting of a single sentence:

> His statement, "We made 2,000 miles," surprised us.

To obtain clearness, a comma is used to separate a subject and predicate.

> Whatever is, is right.

A long subject is indicated, and is separated from the predicate by a comma:

> The expression of one's individuality, as discussed in Chapter III, with the effective examples showing possibilities, becomes one of the important features for the letter writer to study.

When "for," "as," "since," mean "because" put a comma before them.

> We have delayed answer to your inquiry, for the Manager was out of the City.

When the dependent clause follows that which it modifies, precede it by a comma. The preceding sentence is an example. No comma is necessary if the dependent clauses come first.

Between the name of a person and his title.

> Mr. John Smith, President.

When the words and phrases "however," "nevertheless," "of course," are used parenthetically, they are set off by commas. Used otherwise, they need not be set off by commas:

> I am, however, of your opinion.
>
> We believe the goods will please you; however we cannot guarantee satisfaction.

Semi-colon

The use of the Semi-colon, while not as frequent as that of the period and comma, is very important. Unfortunately it is often neglected. The rules are few and simple, yet so important that they should be learned and strictly followed.

The use of the semi-colon helps very materially to convey thoughts correctly.

A Semi-colon is used: To separate the clauses of a compound sentence that are *not* joined by conjunctions:

> Buy your shoes at this store; they will give comfort to your feet.
>
> He talks with his reader, not at him; he is sympathetic, not critical; he says nothing that he could not say if he were face to face with the man.

To separate clauses of a compound sentence that are joined by conjunctive adverbs:

> He enlisted in the Army; therefore, I went to work.

To separate clauses of a compound sentence that are joined by a conjunction when a decided pause is desired. This is an example:

> A comma is ordinarily used between clauses of a compound sentence that are connected by a simple conjunction; but a comma should emphatically not be used between clauses connected by a conjunctive adverb.

To separate parts of compound sentences connected by also, moreover, likewise, besides, yet, nevertheless, however, still, consequently, hence.

To separate two or more coordinate parts of a compound or complex sentence when some of those parts are punctuated by commas. The two following sentences show how this rule is applied.

Coordinate clauses connected by "for" but separated by a semi-colon because one of the clauses contain several members separated by commas:

> We are making a special price on our best Matting, imported from Japan, in cool colors, standard widths, and usual weights; for we believe we can help thereby to popularize this ideal floor covering for summer use.

Coordinate members of a sentence (phrases in this case) are separated by a semi-colon because they have commas within themselves:

> We are willing to settle the matter by returning the goods, packed exactly as when received, and bearing the agent's notation showing their condition on arrival; or by attempting to sell the goods for your account for what they will bring, without obligation on our part, and at a cost to you of 10% of the gross proceeds for our commission.

The semi-colon shows clearly the two coordinate parts. A comma would confuse. In the first example "for" might be construed as referring to weights, instead of to the subject matter, special price.

Dash

Its use formerly greatly overdone, the dash is now considered and used as a great aid in indicating the shade of meaning desired.

Here is an example of the wrong use of a dash; a comma should have been used:

The world's new publishing plan goes to you today and will outline the bigger and better book upon which we shall stand—beginning the January issue.

The Dash is used: To indicate an abrupt change in thought or in construction.

Yes—no—O, go away and don't bother me.

To heighten the effect of a climax and to indicate abrupt transition as:

You will be delighted with this hat, with its value, and especially with the reasonable price—four dollars.

For Parenthesis in certain definite cases. A strong parenthesis, that is one whose thought is rather explanatory and that is loosely connected, is indicated by parenthesis marks ( ).

This incident (I shall explain later) proves conclusively that I was right.

A weak parenthesis is one that is closely connected with the thought of the sentence. This is separated by commas.

Wilson is, I agree, a great man.

Dashes are used to indicate parenthetical expressions that are less loosely connected with the rest of the sentence than commas would denote, but more closely than parentheses.

He was chiefly marked as a gentleman—if indeed he made any such claim—by the rather remarkable whiteness of his linen.

In brief, use a dash only for a quick climactic transition,

or in a very strong change of thought that you want to make exceedingly impressive, or for parenthesis as shown. There are other uses, but these are the principal ones for our purpose.

Other Marks

The Colon is used to introduce a formal list or a long formal quotation. A short list does not need a colon; it takes commas. The colon is used at the end of the salutation in a letter.

The Question Mark is too often ignored and omitted. It should always be used at the end of a question in letters as well as in other writings. It has a distinct function. Nothing else can take its place. Use it.

In introducing an example or an explanation with one of the expressions, "namely," "viz.," "for example," "e. g.," "that is," "i. e.," the expression should be preceded by a semi-colon and followed by a comma.

Quotation Marks should precede and end every quotation. They should be used at the beginning of each paragraph and at the end only of the last paragraph where a series is quoted.

If a question is quoted, the last quotation mark should come after the question mark. If the question applies to the last sentence, and the quoted words are at the end, then the quotation comes before the question mark. Quotations within a quotation are marked by single quotation marks.

Having mastered these few rules, the ones that are absolutely necessary for correctness in business letter writing, you are equipped for all ordinary occasions. With them you should be able to indicate the shades of meaning that you desire to express and thus conform as far as this part of expression is concerned, to the principles of construction which we shall study in Chapters V and VII.

The following is an actual letter taken from the file of a large concern. It is extreme in its violation of all the principles of thinking, of construction, and of the rules of punctuation. It serves as a very excellent example to use for revision and correct punctuation.

You will therefore rewrite the entire letter. Just now observe particularly the punctuation, at the same time rearranging as best you can the construction and composition of thought.

DEAR SIR:

We have been informed or rather requested by our New York office, to send you some samples of our

IMPORTED WINDOW TRANSPARENCIES

and wish to state that you will find some enclosed herewith.

Our signs are gummed on both sides, therefore can be pasted on either the inside or outside of the windows, the colors are guaranteed to be fast, will not fade, and once applied to the window will remain there indefinitely, they neither peel, blister, scratch or wash off, and same are not affected by atmospheric conditions, as is the case with other Transparencies, they are a day and night advertisement and they also expand and contract with the windows in all changes of weather, therefore they neither buckle or blister after they are once applied to the window. They always remain in a pliable condition no matter how long you may keep them in stock and the gum on same never crystalizes, therefore eliminating all waste, and our signs have many advantages over all others of the same nature, and the transfers, owing

to the fact that there are no slip sheets to be pulled off of our signs.

Kindly let us hear from you regarding the above, and awaiting your favorable reply by return, we are,

Yours very truly,

CHAPTER V

Unity, Coherence, and Emphasis are the fundamental principles of construction. To know them and their absolute importance means to observe them. Herein they are discussed.

CHAPTER V

BUILDING THE LETTER

Principles of Construction

We have already determined the purpose of business letters; viz., to convey a thought from one mind to another, with a view of securing action favorable to the writer. We discussed the three essentials of all letters, the writer, the reader, and the things to sell; we showed that in order to convey a message one must have mastery over words, phrases, sentences and paragraphs. Then we took one step further and discussed the principles of thinking, to find out how the mind works, so that we can better control our own minds, and better know how other minds will be influenced.

In the present lesson, we take up elements in building the actual letter. Again, the correct method is to discover and to study the principles, then follow with the physical and mechanical application.

Principles of Construction

If we are to combine words, phrases, sentences and paragraphs so that our thought can and will be correctly conveyed and thoroughly understood, we must learn first the underlying principles of construction, the fundamentals. Then we can express our thoughts as we desire and put them together to suit our own individual ways of thinking.

One may claim that if we have to follow principles we can't express ourselves, nor be individual. That is not the case. Principles are always correct. Principles always govern any right activity either mental or physical. It is the ap-

plication of principles that varies. It is in the application that we have the opportunity to think with originality—to use ingenuity, to express individuality. Hence, our purpose here is to find the principles, and then work out a way to apply them.

The principles of construction fundamental to the combining and grouping in building a letter are 1. Unity, 2. Coherence, 3. Emphasis. These three principles are essential to the complete letter and to its component parts, the paragraph and the sentence.

Unity. Every one can recall examples of letters, where perhaps the writer has apologized for the rambling style and the jumble of thoughts. This is especially noticeable in personal letters that are a narration of events of the day in one's life. As such, this style is entirely allowable.

In business, however, letters have a different purpose, and, even though the narrative style of expression may sometimes be used, yet we shall find that the principle of Unity is the one great fundamental essential.

Unity must be found in A. Thought, and B. Presentation. Unless one has a clear idea in his own mind of what is to be said, he can hardly expect a reader to understand. The contents of a letter should, for the most part, be based on singleness of thought. If one thought is presented in clear form and carried to its natural development and conclusion, the reader has a very clear and definite idea of what has been presented. The action of his mind has been made easy—the mental effort has been minimized. Concentration impresses strongly. Hence, the effect is to produce a lasting impression favorable, or otherwise, according as the presentation was good or bad. The mental effect, then, is one reason for Unity of thought.

There is another reason—a very practical one. Business is so departmentized nowadays, that letters are not handled by a single individual, but by the heads of various departments whose duties are along a single line of work only.

For instance, a letter that concerns a remittance should not at the same time ask about a salesman who is seeking employment from the writer. This letter shows violation in this respect.

> We acknowledge receipt of your letter of January 21st, enclosing check for $250.00, in full payment of your account. Please accept our thanks for the prompt remittance.
>
> Recently we received an application for employment as traveling salesman from Mr. Frank J. Brown, who states that he was at one time employed as your representative in Pittsburgh. We shall be glad to receive any confidential statement that you may care to make regarding his selling ability and general qualifications for our work.
>
> Yours truly,

Here is lack of unity. The letter violates the principles of composition; it disregards the principles of thinking; it is not consistent with present day methods of handling business.

The violation of unity of thought is not so serious a matter in this letter, because the nature of the letter is not of the type that requires great mental activity. It is, however, a good illustration.

This letter transgresses business customs. First, it acknowledges a remittance. Such acknowledgment goes to the cashier and letters of this sort are often filed apart from other general letters. The second part must go to the Sales or Gen-

eral Manager and will be delayed, because of the first part. The filing spoken of, should be considered. Many business houses file their letters by subjects, sometimes by classification within departments. Even though there be but one general file, if one desires a certain letter, it is referred to and sought as of a certain date about a certain subject. If two or more subjects are in a letter, chances are it will be filed under some other subject or classification than the one under which it is now sought.

What then is a practical test for unity of thought? There is one very simple test that should always be followed. Use related thoughts about related subjects only. Leave out the unrelated.

How can Unity be secured? The first thing to do is to make a plan. The beginner in letter writing should never start right out to write or dictate. Even those who are more advanced in the work find it a great advantage to plan first. Much depends on the kind of a letter to be written. Hence, think these,—"why," "what," "how." Analyze in your mind and put down on paper, at least at first. Why am I going to write this letter? It must say or answer certain things. It is to present a certain subject. It is to accomplish a certain definite object. To do this "what" shall I say? and then "how"?

Having made the plan with its "why, what and how," we are able to develop unity—a oneness of thought. We are able to collect all related facts and thoughts, and to put them together. We are able better to see clearly those that are unrelated and that will not fit into our plan as we have laid it out. These, then, we naturally leave out entirely. The result is a well balanced, well planned letter that develops a thought that is easily understood and grasped.

Coherence. The next step is to make the proper presentation. This brings us to the second principle, Coherence.

Coherence means the "hanging together." It is the natural relation of parts to each other; a unification within the one thought.

With such a definition we can easily find help, both for making our plan and for presenting our subject; for Coherence, we can easily see, applies both to the thoughts and to the expression of those thoughts. It is, too, so simple a principle and so easily applied that its use becomes a natural one for the various sentences, for the paragraphs, and for the entire letter.

There are two ways by which Coherence may be obtained. Sometimes both are used together. The two ways are Arrangement and Connectives.

Arrangement. Following our question, "why, what and how," the answers to which have caused us to formulate a plan, the logical order would be the natural way to proceed. This means that we start out from a certain point and develop our subject by relation of facts and by reasoning up to a certain definite conclusion.

In the following letter our statements reveal the fact that something was wrong and that we desire adjustment. So we begin in logical order, first the statement of the fact of the order; then follows the complaint, the fact of mistake; lastly is presented our request for adjustment. Thus, related thoughts are grouped. Unity and Coherence are both exemplified. This is the logical order. It is also frequently the chronological order; i. e., taken as events occur:

On April 15th, we sent you our order No. 613, for 500 Automobile Wheels. A copy of the order is

enclosed with this letter. Please note that it calls definitely for wheels having a diameter of 38 inches, and that it specifies in exact terms the desired dimensions of the spokes.

The wheels were shipped by you on July 20th, and reached us yesterday. We were surprised to find that in about one quarter of the shipment the diameter of the wheels and the dimensions of the spokes are not in accordance with our specifications. To be exact, 140 wheels were found to be only 36 inches in diameter, with spokes much smaller than those that were ordered by us.

Evidently these 140 wheels were shipped in error; we are holding them subject to your directions. As we have urgent need for all the wheels originally called for, we request immediate shipment of an additional 140 wheels with dimensions indicated in our order.

Notice how this "arrangement" has been observed in the sentences, as well as in the paragraphs. Only related thoughts are used, and they "hang together."

Another natural way is what is called the climactic method. This is of the argumentative style, rather than the narrative. Here we start to develop a thought. Each sentence helps build up that thought and naturally leads to the next. The combinations of sentences completes the paragraphs in a developed thought, and each paragraph is a step further in the development of the complete thought that is brought out in the whole letter. Thus each step from thought to thought and from group to group is natural and makes for coherence.

Connectives. The other method of securing coherence is

by the right connection between the paragraphs. This means that there is some word or expression in a paragraph to indicate its close relation to the one preceding or following.

Echo Words. One way to connect paragraphs is to use Echo Words. This means the using of a word in the second paragraph that is used in the preceding one, and that thus makes direct connection. The word "wheels" in the second paragraph of the letter quoted above connects directly with the first paragraph.

Demonstrative Pronouns. Another method is by the use of demonstrative pronouns, such as "this," "that," "these," and "those," in the opening sentence of the new paragraph. Such pronouns refer directly back to the antecedent word or thought, and thus close connection is maintained. Example:

> You want us to send our demonstrator and to share the expense of the exhibit.
>
> We regret that we cannot do *this*.

The pronoun "this," as you see, refers back to the thought or plan suggested in the previous paragraph.

Other methods of indicating connections are: Introductory Expression, such as "in the first place," "secondly," "thirdly," etc.; words and phrases, "also," "on the other hand," "furthermore," "in like manner"; transition sentences, such as "let us look at this from another standpoint."

All these methods are valuable. The expressions and their use are so common that explanation and further comment are unnecessary. Just a word of caution however,—don't overdo the use of any one of these methods. Use them for clearness and accuracy, and vary their use. Business letters need less connecting between the paragraphs because the paragraphs

are more likely to be closely related. The use of connectives should, however, be studied and understood.

Remember then, Coherence is secured by the use of arrangement, in plan and thought and expression, and by the physical helps suggested. But the physical, will not do it alone. The plan and thought and expression must be worked out first and followed all through.

Emphasis. The last of the three principles of construction is that of *Emphasis.* This is a very important principle. Here we shall discuss it quite fully in its relation to letter building. Specific examples in the different classifications of letters will be given under those classifications.

Emphasis, as its name implies, means that there are certain parts or places in a letter that are emphatic. Consequently, any words or expressions that are put in those places would be considered important. Unfortunately this is one of the principles whose application is most frequently misused.

Our letter is to convey a message. Immediately after the name, address, and salutation comes the opening paragraph. The eye unconsciously and easily passes over the name and salutation to the first line. That is important. This place is the first to come within the reader's vision. He begins to read here, not down in the middle. Mentally, too, there is much importance attached to this first sentence position. As an illustration: A man walks into your office. You quickly turn to see and greet him. A mental impression is stamped on your mind. His general attitude, grace, bearing, gentlemanliness, freedom, nervousness, slouchiness, neatness,—each of these, if manifested, will impress itself on your mind as he comes in. It is the first impression. And in your further talk with him, this first impression will have a decided influence.

So it is with letters. The first sentence is in a very important position for the two-fold reason: it is conspicuous, and it has the first opportunity to present a message to the reader's mind.

Consider this letter:

> It gives me pleasure to announce my connection with ..... Life Insurance Co.

What impression does that make as you read it. Perhaps the first thing you think is, "I don't care how much pleasure he may take. He's a stranger to me and his connection doesn't concern me in the least." Our correspondent has then raised an almost unsurmountable wall before himself—a wall of extreme indifference. He has given the reader a most excellent opportunity to throw the letter right into the waste basket at his side. But even if one does read further, it is with a handicap against the writer.

Some don't make a bad impression by saying the wrong thing, but they do fail to take advantage of the two-fold opportunity, appeal to sight and first impression. Such letters will start out:

> In reply to your esteemed favor of the 25th inst. we beg to state.

What sort of an impression can one produce with a beginning of that sort? What is the necessity of throwing away such a valuable location? Merchants pay thousands of dollars premium for the purpose of getting a location where their wares (message) can be seen. Imagine one of these progressive merchants putting a sign in the window like this:

> I'm glad to see that you are interested. I know

you are because you're looking in my window. Come in, I beg of you, and I'll show you what I have to sell.

This may seem an overdrawn analogy. A merchant would hardly let his window space be so used. Yet, that same merchant and many other business men allow their letters to go out with just such first sentences.

Another very conspicuous position is at the end of the letter. Like some people who don't know how to say "Good-bye," many letter writers don't know how to stop, nor do they know the importance of the right sort of an ending.

A graceful, quick exit—not tripping over the threshold, nor knocking down a chair or two will enable the man to remember the last forceful argument that was presented, and to make up his mind to order.

A letter, too, must leave a good impression. We shall discuss under sales letters proper closing methods, etc. Here, however, we call attention to the importance of the position and the wrongful effect, if that fact is not heeded. Take this letter for example:

> From the historical description of great battles we find that it has been customary for BOTH sides to do more or less bombarding, but in this instance you seem to have taken refuge in your "bomb proof" and we are the side that is wasting all the ammunition.
>
> If we could get a return volley from you occasionally it would lessen the strain on your nerves, and give us some information as regards your position.
>
> Our ammunition is getting low and we don't know whether you are preparing to accept our terms of capitulation and permit us to place our flag (A McCray Refrigerator) behind your bulwarks of defense,

or whether you are "fixing bayonets" for a charge against our strong arguments in favor of McCray superiority.

Since time was born two great elements, heat and cold, have been battling for supremacy. Thirty years ago cold retired within the impregnable walls of a McCray Refrigerator and from this well fortified position has successfully repelled all attacks and now reigns there supreme.

Will you please advise in the enclosed stamped envelope if we shall continue the siege, or is the battle hopelessly lost?

Awaiting with pleasure your bayonet thrust, we are,

Yours very truly,

After getting our interest aroused by a very clever and timely analogy, after bringing us just to the point of surrender, as was done in the last real paragraph, the writer winds up with the meaningless participial ending, a regular "Alphonse Gaston" expression of pleasure to be experienced at—crash goes his head against the open door as our salesman turns to go out and the effect is all gone. Imagine any one awaiting with pleasure a bayonet thrust. What has that to do with my reply, anyway? The writer doesn't want a bayonet thrust at all. He wants surrender, unconditional surrender if he can get it—armistice, if that is the best he can do, to carry out the metaphor.

Other weak expressions are "Thanking you for your valued order." "Assuring you that your valued order will have our prompt and careful attention."

We can hardly impress too strongly the fact that the first

and last positions are very emphatic. They are too important to be lightly considered.

These positions give opportunity to get favorable attention; to produce an effect on the reader's mind; to present and leave a message.

CHAPTER VI

In this chapter we take up the
Mechanical or Physical Aspects,
of Building the Letter
and find some rules to be observed as to make up, and discuss

Indention, Spacing, Closing,
Signature, Legal Aspects,

ending with a little talk about
paper.

CHAPTER VI

BUILDING THE LETTER

Mechanical or Physical Aspects

The Principles discussed in chapter five are the first requisites to be mastered before the actual letter building can be done. There are more principles that will be discussed in the next chapter. Herein we shall turn our attention to the mechanical make up, or the physical aspect of letters. In this there are certain standards, some set practices, and many variations. A study of them is interesting.

Before looking at any examples, let us see just the fundamental "why." Then we shall better be able to determine the best form to adopt as our standard.

Letters produce an impression. As one opens a letter, the feel of the paper, the appearance of the letter head, the location of the letter body—the whole general arrangement is quickly taken in through the eye and an impression is made on the mind, that is either favorable or unfavorable.

That which is exceedingly unusual or grotesque will surely attract attention,—and then repel. That which is consistent with custom and usage does not jar; yet it may be just enough different to attract and hold the interest. The sub-conscious effect of a well arranged, neat, clear letter is far better and more favorable than notable attention to poor arrangement. The latter detracts from that which is important to itself, a minor element of the letter.

The physical aspects have so great an influence on the

reception which a letter will have that they cannot be ignored by any. Hence we shall consider them quite in detail.

Custom, or Usage consistent with fundamental principles makes standards. Any variations must be tested by application of this rule: Are they according to usage? Do they violate the accepted? Are they consistent with the fundamental principles?

Let us see how this rule applies. We shall discuss first *Arrangement* and then *Physical* and *Material.*

Arrangement. An artist knows that the optical center of a given space is not the actual physical center. And so he arranges his painting in a manner that shall produce perfect balance.

So with a letter. It must be properly placed on the page.

A long, closely written letter can be much wider in its body than a short, open letter. All letters must be centered. Unless the entire page is to be filled, the letter should have a good margin of space between the letter head and the type matter. Margins should always be maintained both on right and left sides. Even with a long letter at least one inch margins must be used. For short letters, one and one half inch margins are allowed. Letters should be planned and written to preserve a reasonably straight line on the right hand margin. A ragged edge gives a very bad impression and should never be allowed.

Parts

A letter has parts, each of which has certain definite functions, which, when understood, will make their use natural and easy.

The Heading. Usually the street address, city and state are printed as part of the letter head. In such cases only the

date, "March 15, 1918," comprises the heading, and its right hand end should mark the marginal line at least one inch from the edge of the paper. The date line should not be placed opposite the name of the city when it is printed in the design of the letter head. Sometimes it is printed lower down to take its place along with the date as part of the letter. When the city, or city and street address are to be written, the following styles are correct:

1123 Atherton St., Rochester, N. Y.
March 15, 1918.

1123 Atherton St., Rochester, N. Y.
March 15, 1918.

Rules. Do not spell out Street or Avenue. The abbreviations "St." and "Ave." are sufficient. Do not put the sign "#" or "No." before the number.

The date is necessary in all letters and it should be placed in the upper right hand space. Letters are filed and referred to by date, even when subjects also are given. So located, a date is easily seen and letters are more quickly handled.

The name of the city should be spelled out in full, "New York," not "N. Y." Names like St. Louis and St. Paul, properly use the abbreviation "St." not the full word.

Names of states are abbreviated except the short ones. Here is the list as recommended by the Post Office:

Alabama	Ala.	Connecticut	Conn.
Arizona	Ariz.	Louisiana	La.
Arkansas	Ark.	Maryland	Md.
California	Cal.	Massachusetts	Mass.
Colorado	Colo.	Michigan	Mich.

Minnesota	Minn.	Rhode Island	R. I.
Mississippi	Miss.	South Carolina	S. C.
Indiana	Ind.	Delaware	Del.
Kansas	Kans.	District of	
Kentucky	Ky.	Columbia	D. C.
Missouri	Mo.	Florida	Fla.
Montana	Mont.	Georgia	Ga.
Nebraska	Nebr.	Illinois	Ill.
Nevada	Nev.	North Carolina	N. C.
New Hampshire	N. H.	South Dakota	S. D.
New Jersey	N. J.	Tennessee	Tenn..
New Mexico	N. M.	Texas	Tex.
New York	N. Y.	Vermont	Vt.
North Dakota	N. D.	Virginia	Va.
Oklahoma	Okla.	Washington	Wash.
Pennsylvania	Pa.	West Virginia	W. Va.
Porto Rico	P. R.	Wyoming	Wyo.

The following are always to be written without abbreviations:

Alaska	Hawaii	Iowa	Ohio	Samoa
Guam	Idaho	Maine	Oregon	Utah

Names of months may be abbreviated. The short ones, March, April, May, June and July, should be spelled out in full.

Write the year in full "1918," not " '18."

Do not use numbers to indicate months, 3/15/18, except on second sheets. Some foreign countries interpret the first figure as the day, instead of month as we do.

The Address and Salutation. These two serve as our introduction to the reader. The first requisite, then, is the

title if the letter is written to a person or persons. If to a corporation, no title is required. Mr., Mrs., Messrs., Dr., Rev., Hon., Prof., are the customary titles and their use is self evident and compulsory. Messrs. is used when two or more persons are addressed as associates. For examples: Messrs. Smith & Brown, Messrs. Smith, Brown & Co. But where the names are part of a corporate title and the letter is addressed to the company, the "Messrs." is not used, as Smith & Brown Co.

Rev. always precedes the name of a minister. When he has the degree of Doctor of Divinity, use Rev. before the name and follow it with D. D.

A man's name may be followed by his official title in his company, or the title may precede the name of the company on the next line below. If, however, the company name is long, put the title after the man's name.

Mr. Chas. M. Stone, Pres.,
Federal Steel Supply Co.,
Harrisburg, Conn.

After the name comes the address. The street address should be included if Outlook or Window envelopes are used, or if it is the first letter. Then the address is preserved on the carbon copy for future reference. The second line of the address should be indented from the left hand margin by the same space as is used for indention of the first lines of paragraphs as given below. If a three line address is used, the second and third lines take equal indentions, the third line indention corresponding to the indention of the first lines of the paragraphs if that indention is 10 points. If only 5 points, then the second line corresponds. A variation of the no-indention or block style is sometimes used. It is discussed

under indention of paragraphs in the next subdivision below.

After the address comes the salutation, started always at the marginal line. This is the hand shake, usually formal, sometimes more cordial, now and then intimate—but always present. The customary and formal salutations are:

Dear Sir
Dear Madam, or simply Madam (whether married or
Gentlemen unmarried)
Ladies, (if organization of women is addressed)

"Dear Sirs" is sometimes used, but it is not as good as "Gentlemen." "My," before either of the above indicates greater formality. Familiarity, because of acquaintance, allows the use of the name, as Dear Mr. Brown, Dear Miss Smith. Preceded by "My" more formality is expressed. In such cases the word "Dear" starts with a small "d," not capital. Omission of the "Mr." is allowable only when great intimacy exists.

The Body. This contains the message. It must be so arranged and written that its reading will be natural and easy. Nothing must be allowed to detract. Everything should be planned to reduce the actual mental effort to read, so that all mental effort shall be directly exerted on securing the message.

To that end the proper location on the page as already described is a help. So is the marginal space observance.

We have already seen the importance of the first and last places in a letter. There are other important positions as well. These are the first and last positions in paragraphs. The first position of a paragraph particularly is an important one. As one passes hurriedly from address and salutation to the message, the transition must be an easy one, and so it is, usually,

in the opening paragraph. White space is an acknowledged "best" background, and there is white space above and at each side of this first paragraph.

Indention. We found in our early discussion that a paragraph is a unit, within the letter, comprising a developed thought, or series of thoughts.

When we finish the last word of a paragraph, the eye must travel back to the left hand margin to begin over again.

Naturally and easily it rests upon the first word of the next paragraph if that word and paragraph are set off from above and at its side by a bit of white space. Hence Indention is necessary.

Again if all paragraphs have indented first lines the heavy solidity of appearance of the letter in general is broken. Pick up any letters you have on your desk. The ones that are indented uniformly, according to rule, are light, open, attractive. It seems as if one could read a full page without great effort or distraction. The letter that is not indented seems heavy and burdensome. It is solid in appearance and the mental impression corresponds.

Indention is correct. The effect on the reader, his viewpoint, is our ultimate means of test. By this test we must conclude against any other style.

The Address and Salutation have a definite, correct form. The second or third line beginning is determined by the beginning or indention of paragraphs. There is just as much reason for indenting this line as for paragraph indention. It is not correct to observe the block style in the name, address and salutation and not in the body.

All indentions must be of uniform length. It is not correct to have a short one for the city, a long one for the first paragraph and a semi-short one for other paragraphs.

Two styles are allowable. Either is selected as taste may dictate.

Five points or spaces on a typewriter is one style, selected for uniformity and slight break.

Ten points or spaces is the other style. This is a natural spacing and one easy to observe. It brings the first letter of the paragraph line directly under the semi-colon in the salutation "Gentlemen;" and but one space further on when "Dear Sir;" is used. It makes a natural, easy break that is not difficult to maintain in rapid operation of the typewriter. Longer space indentions than these are not desirable nor necessary.

Spacing. Letters may be written with either single or double spaces between lines. The latter is usually the style used where short or one page letters are written. Many prefer one page letters if possible and use single spaces between the lines but double spaces between paragraphs.

If single spacing is used in the body, it should also be used in the address and salutation. Double spacing is however used for the complimentary close, and the company signature.

The Complimentary Close. Another handshake, and expression of courtesy, that may be perfunctory and formal, or meaningful as desired.

These are standard:

Yours truly,
Yours very truly,
Very truly yours,
Yours respectfully,
Yours very respectfully,
Very respectfully yours,

More intimate and expressive of personality are;

Cordially yours,
Very cordially,
Sincerely yours,

These should be used to express just such feelings as they indicate—not otherwise.

The position of the complimentary close is double space below the last line of the letter and starting to the right of the middle of the letter.

The Signature. Under and slightly to the right of the complimentary close is the signature. The usual custom is to have the Company or Firm name in typewriter type, followed below by the individual signature, and then to the right beneath is the official title.

Example:

Yours very truly,
Wisconsin Steel Co.,
James Mortimer,
Pres.

This is the style made common by legal requirements for corporation signatures to documents. The same style extends to partnership and individual ownerships, except that no title is given.

Legal Aspects. There are certain legal points about signatures that one should know. Legally, a signature is any mark on a page by which a writer wishes to designate himself. It may be a name or an arbitrary mark. Those who can't write indicate their signature in the presence of witnesses thus: his X mark

The signature may be written with a pencil or a pen, or it

is made with a rubber stamp. The law does not care how a signature is made, as long as it is clear that the writer intended a certain mark on the paper to designate himself. In case of business organizations there are certain definite laws. In a partnership, either partner may sign the partnership name without adding any notation to show which partner actually did the writing. Corporations are required, in most states to sign the corporate name by an officer as shown above.

A person acting in any representative capacity, as agent, trustee, executor, etc., should sign first the name of the principal for whom he acted and then follow with his own name and title. Otherwise, there may be personal liability:

John L. Fremont,
Executor. is the personal

style and may bind Mr. Fremont. The proper signature is:

The Montague Estate,
John L. Fremont,
Executor.

Legally, any mark however made is binding. For business letters the correct signature is the corporation or firm name and title in type, with the individual signature with pen.

Wisconsin Steel Co.,
James Mortimer,
Pres.

A pen signature indicates that the writer considers the letter of enough importance to attach his signature; it indicates personality; it carries weight. A typewritten or rubber stamp signature can be put on by any one. It does not carry weight; it is not personal. The rubber stamp is not neat, the signature

is nearly always crooked. It marks the letter as the proverbial "rubber stamp" style and should not be used.

In some cases an officer or head of a department may sign personally to indicate that personal attention is being given to the matter discussed. This is a phase of personality that is valuable and often used very effectively in preserving good will, in making adjustments, etc.

One asks: "How should a letter be signed, etc.?"

> DEAR SIR:
>
> In ——— Company's Correspondence booklet, subject: "Mechanical Make-up of a letter" the following rule is laid down:
>
> "Every letter should be signed so that your readers may know that you take a personal interest in the letters you send them. All correspondence to customers should be signed with the name of the company by the department manager, using the word 'By' but no title. In case the department manager is absent, some authorized person should sign the Manager's name and place his initials below."
>
> We would like to have your opinion as to this rule. Touch on the subject as broad as you like, and let us have your views from all angles.
>
> Yours truly,

A personally signed pen signature by the writer expresses the personal attention and interest. Usually, the Company's name comes first, beneath which is the writer's name. It is not necessary to say "By." This word is superfluous. The man's title or department is under his name and toward the right. If a Manager or department head writes the letter and

asks another to sign for him, the signature will bear his name with the initials of the signer just beneath. If, however, a responsible assistant or member of the department writes the letter himself, he should sign his own name and not that of the Manager.

Some Companies and some Correspondents use the line "Dictated but not read." The following is sufficient comment:

"Dictated but not read."

Receiving from a captious client one of those silly "dictated-but-not-read" letters, the late John H. Fow returned it with this comment:

"Opened but not read. Don't expect me to waste my time reading your letters which you say are not worth your own perusal."

P. S. If you read more of your letters you would require less of my legal advice.

Don't use the line. Responsibility for letters cannot and should not be so lightly thrown onto another's shoulders. The consequences may be disastrous.

Illegible Signatures. Unfortunately some correspondents cannot write their names so that they can be read. Every one should endeavor to make his signature plain and readable. Meantime, the use of the full name at the lower left hand side followed by the stenographer's initials is often seen: "W. B. Jennings, R. G."

The Physical—Paper

"Paper does express all the shades of thought, feeling and impression, sometimes powerfully, sometimes subtly and always measurably." So says a booklet on Strathmore Papers entitled "Paper does express."

This sample booklet shows different styles of paper, some with vertical stripes, others with coarse grain, cross-ribbed like linen, clouded effects, wavy grain, etc., each suggesting a different characteristic. These are elegance, strength, unusualness, stability, sincerity, distinctiveness, reliability, antiquity, nature, dignity, craftsmanship.

Paper for letter heads must be selected to express certain characteristics of individuality based on the user. A steel concern should use paper that indicates strength and stability; a manufacturer of toilet preparations for women will use paper that indicates delicacy and distinctiveness.

One method by which paper can be made to apply strictly to an individual, to an individual concern, is to have each sheet water-marked. By this is meant that the design is reproduced without color in the paper itself. As the paper is being made, while the pulp is passing over the rolls and being formed into sheets, it is, at the same time, printed upon without ink. An impression is made from a cylinder on which the design has been engraved. The reproduction of this design is so placed on the cylinders that, as it revolves, it makes the impression on the sheet passing through the rolls, one impression for each letter head, after the large sheet shall have been cut. This furnishes an excellent way for reproducing a trade mark or a trade character. Some have used it for reproducing individual faces, although, as a general thing, that is not popular. It lends distinctiveness and, of course, furnishes a paper for use only by the concern who possesses the mark or character reproduced. It is practical only when a large quantity of paper is ordered at one time, as it requires a special run by the paper mill to manufacture this particular kind of paper with the water-mark printed therein.

The quality of paper to be selected is governed by two

things,—first, the purpose for which the letters are to be used, and, second, the character of the house, its service and merchandise. This was suggested above and indicated by our reference to concerns like those manufacturing steel and toilet preparations. If a concern sells a cheaper grade of articles to a more ordinary trade, it will not usually require as fine a grade of paper. In any event, the paper should be of the best quality that can be afforded by the characteristics mentioned above as requirements.

Some houses use different grades of paper for different purposes. This is a good method to pursue, if it is not carried to an extreme. An example of this is taken from the "Business Correspondence Library" of the System Company: "One well-known corporation uses regularly five grades of paper for its correspondence; one grade is engraved on a thin bond of excellent quality, and is used by the President of the Company when writing in his official capacity; another grade is engraved on a good quality of linen paper, and is used by the other officers, sales managers and heads of office departments when writing official letters to outside parties; when writing to officers or employees of their own concern, the same letter-head, lithographed on a less expensive grade of paper is used; a fourth grade of bond paper is used by officers and department heads for their semi-official correspondence; the fifth grade is used only for personal letters of a social nature; it is of a high quality of linen stock, tinted."

This, as you see, can be carried to an excess—to too fine a point. If there is large correspondence, to keep track of five different kinds of letter-heads for each of the dictators would entail a good deal of extra, unnecessary work. Judgment must be used.

It is well to have a good grade of letter heads for the gen-

eral correspondence and a memorandum sort of letter-head for communications between branches, or between departments within the house. An additional letter-head may be provided in some special cases for use by the President and officers only. Such letter heads will probably vary both in the style of engraving and in the size and style of sheet from the regular sheet.

Size. The standard size of letter-heads, the one that is the most popular and that is received most generally, is the 8½ x 11 inches. Paper is manufactured so that it cuts into this size of sheet; printing is calculated on that basis, and it is the natural one to use. Some use a shorter size—8½ x 7, still others use what is called the half sheet—8½ x 5, but this latter size is fast being discontinued. A sheet that is used quite a little, giving variation from the standard size, is one that measures 7 x 10 inches. This makes a style of letter head that is long and narrow. These sheets are all single sheets. A variation in style is a double sheet that also measures 8½ x 11 inches after folding once. The letter itself is written on the first page. On the inside is printed the advertisement or illustration, or more detailed comment of the article or subject which the letter presents. As such, it is an economical and effective sheet. Some, however, use the double letter-head for correspondence. It is not practical for this purpose, because when running through the typewriter the folded edge will buckle and cause creases, which spoil the appearance of the letter. Then, if the letter is more than a single page, it must be opened, folded the opposite way and then written on the second or third page left open for signature, and folded back after signing before enclosing;—such is awkward and consumes too much time.

The note size is the double sheet which is used more in per-

sonal and social correspondence put out by engravers. It is a smaller size, varying in dimensions according to taste and styles, and is usually engraved. Unless there is some special reason, paper should always be white in color. Sometimes a gray, or light tan, called "India Tint" is suitable and appropriate. For general business, white is the best.

The Letter Head. Care must be exercised in the selection of a letter-head. Printers and lithographers make a study of these to produce those of individual and artistic designs. They should always be consulted, both in regard to the design and style of the letter-head and the paper stock to be used.

Simplicity of design is the first essential. Too much spreading of information, too much information, and improper grouping and arrangement will produce a letter-head that will not make a good impression. While formerly plants and buildings were reproduced in letter-heads, that custom is fast passing and greater simplicity of design is being followed. Simplicity lends dignity and refinement and attractiveness, and those are the essentials to be conveyed. There is certain information that should be given in all letter-heads. The name of the Company and the location are the first essentials. Some consider this sufficient. Frequently, however, information of the products or service rendered is also given, and generally this is desirable. Street or post office addresses should be given. Many large concerns omit this, but its use facilitates delivery of mail.

The letter is one's personal and direct message to the reader. As such, it may be utilized to convey an advertising message, if done consistently. The advertising message so conveyed cannot be given in detail, cannot be made obtrusive nor insistent; it must be in harmony with the dignity of the letter head and paper stock themselves. One method is to re-

produce a trade mark, either in one color or several colors. In this way the trade mark comes to be better known and while it is specifically on the merchandise that is sold, it becomes linked with the organization and is an effective advertisement that is not objectionable when presented in this form. An argument for a letter-head of this sort is that it attracts attention because of the color, which is, undoubtedly, a fact; others argue, however, that it should never have more than one color and should not contain any advertisement. Let this be a rule—any advertisement or color shall not interfere with the dignity, good taste and attractiveness of the letter-head itself, so that there shall be opportunity for any criticism, or so that the letter-head shall attract to itself, detracting from the message to be conveyed,—which is the purpose of the letter.

Kinds. The most important and the most commonly used forms or methods of producing letter-heads are these:

Printing from type
Photo engraving
Copper or Steel Plate Engraving, and
Lithographing.

Printing from type is the most economical, is the lowest in cost, and carries with it the least of dignity and tone of any of the four styles. It is not and cannot be as clean-cut and distinctive as designed letter-heads that are made under the other methods.

Photo engraving is that style reproduced by the use of half-tone engravings. Usually these are special designs which are reproduced by plates made through half-tone screens from photographs or drawings, and then printed.

Copper or Steel Plate engraving is that kind in which the engraving is done on copper or steel plates. The design is

cut into the plates themselves, and the printing is done therefrom. It is a slower process—hence, more expensive, but distinctive. Embossing is of this character. Here the letters are raised and colored so that they are at once very plain and convey impression of high tone and grade.

Lithographing means an original design drawn for the purpose, engraved on a prepared stone surface. In the original lithographing, the printing was done from the stone itself. Of late, a new process has been devised called the "Offset Process," in which the design is transferred from the stone onto a rubber blanket, several designs in series, so that the printing is done more rapidly and more economically.

Lithographed and engraved letter-heads are those that are most generally used by high-grade concerns, and convey distinctiveness and character because of the kind of work and the original and individual design thus made possible.

Folding. It is important that letters should be correctly folded. The impression produced by a letter that is folded crookedly is not a help to attracting favorable attention. A letter properly folded is easily and quickly opened.

The method is simple. Make these your rules, and have them rigidly followed:

1st—Fold the bottom edge of the letter to within one-quarter or one-eighth inch of the top edge, having it straight all across; crease in the center.

2nd—Fold the right edge to one-third the distance from the left edge, and crease.

3rd—Fold the left edge over the right fold, a little short of the folded edge at the right.

To insert in the envelope, hold in the right hand, exactly as the final folding places it, and insert the folded edge into

the envelope. This makes for convenience and ease in enclosing, and thus saves time. You will notice our style of folding produces a projecting, even, folded edge under the thumb, as the letter is held between the thumb and fingers of the right hand, and thus the loose edge is easily thrown out for further unfolding. At the top, then, there is a projecting edge easily pulled away from the other half of the sheet, and the letter is quickly opened flat.

The Envelope. The character of the envelope should conform to that of the letter-head. In quality and in style of printing, it should be of consistent grade. The design of printing need not be the same. Sometimes a "return card", as it is called, is in the design as given in the letter-head.

Most letter-heads are of bond paper. Envelopes need not be made of bond paper. The bond paper does not seal as easily as a good linen or rag envelope, and if a linen or rag envelope is used, it must be of a quality and color to as nearly match the letter-head as possible.

Envelopes have standard sizes. There are the 6½ and 6¾ size envelopes, called by this number in that they measure that in length. That is the regular size for a three-fold letter as folded above. If a letter is two-fold, (only folded lengthwise) then either a #9, or #10 envelope is used. These are the long style.

The Address. The address on the envelope is of importance because it is the only guide for delivery. The address must be plain and legible, correct and complete; street and number should always be included, if they are obtainable.

A three line address is the correct style. If the City and State only are used, the City and State should be on separate lines. If a street address is given also, the City and State may be on the same line if desired.

Indention of the second and third lines of the address on envelopes is the correct form—five points for each line. It is not correct or artistic to use the block style.

The proper location for this address is to have the name start a little to the left of the center of the envelope. The main feature to be observed is an even balance between all of the lines of the address and in its location. There should be sufficient right-hand margin and margin to the bottom edge.

Double spacing between lines is preferable on envelopes.

The style secured by following the above rules is the standard style accepted by the United States Post Office and made correct by business custom. The use of this style facilitates distribution by the post office. Letters are often distributed on the trains where haste is essential, and any variation from this style necessarily produces a slowing up of distribution. Lack of street address is liable to delay distribution of letters.

The lower-left-hand corner may be used for placing a special line of direction, such as "Please forward," "Introducing Mr. Jennings," "Please hold," etc.

Return Card. A return card is essential. This should be in the upper left-hand corner and should not extend to the right further than the middle of the envelope. In all cases, the time for holding should be designated, three or five days, as may be desired; otherwise, the post office is authorized to hold first class mail for thirty days, and report on undelivered mail matter to the sender, is therefore much delayed.

Neatness, correctness and observance of accepted standards are, then, essentials in the mechanical makeup of letters. Those rules and principles that are given in the foregoing are consistent with accepted business standards and with the mental principles involved in our work. They should be learned and carefully followed.

CHAPTER VII

The Four C's. of Business Letter Writing are rather self evident but often not observed. A full discussion of them, with examples of the correct and incorrect puts one in the way to complete observance. Herein are discussed

Correctness, Clearness,
Conciseness, Courtesy.

CHAPTER VII

BUILDING THE LETTER

More Principles. The Four C's. of Business Letter Writing

In addition to the Principles of Construction discussed in Chapter V, there are four characteristics or principles that should prevail in every business letter, one pertaining to the mechanical as well as the thought and manner. These principles are: Correctness, Clearness, Conciseness, and Courtesy.

Correctness

Custom and Good Usage that is habitually used by those whose education and training put them in a position to know these, consistent with fundamental governing principles, make for correctness.

Correctness is absolutely essential. Without it one cannot be understood, nor can one understand. Without correctness, it is absolutely impossible to convey the message to the other mind.

Let us see how Correctness is manifested.

Correctness is manifested in 1. Form, 2. Expression, 3. Fact.

Form. This is subdivided in A. location or arrangement of the parts of the letter. a. heading, b. introductory address, c. salutation, d. body, e. complimentary close, f. signature. These mechanical parts, their proper form and arrangement in relation to each other have already been discussed. Review of that discussion will be helpful.

B. Paragraphs. We have already shown that these must be distinct physically from each other, usually by double spacing, and that the first line of each paragraph must be indented. Correctness is also manifested by the use of completed thoughts in paragraphs. In our definition of paragraphs we found the true conception of this important part of the letter. By rigidly adhering to this and using it as the basis of our method of paragraphing, it is much easier to attain that correctness in this respect that makes for quick and easy understanding.

Expression. Our expression of thought must be correct, as well as the form. This is manifested in, a. words, b. spelling, c. grammar, d. punctuation. Words must be chosen that express the thought, and it is necessary for the successful letter writer to read, to study words and thus acquire a larger vocabulary that will be practical for every day use. Words and phrases must be correctly combined according to the accepted rules and standards—and then correct punctuation must be used, otherwise misunderstanding will surely be a possibility, if not even a probability. All of these have already been discussed.

Fact. Correctness is manifested in *fact*. Before attempting to write any letter one should be absolutely sure that he has the fact or facts correctly in mind. There can be no question, no doubt. Wrong facts will bring trouble that cannot be adjusted. Agreement between parties cannot be secured when one has the wrong facts about a condition or incident.

It may seem almost unnecessary to speak of this so emphatically. Yet there are so many cases where effort has been made to solve problems, or to settle disputes, or to market merchandise without complete investigation to ascertain exact facts, that this characteristic cannot be too highly emphasized.

Equally important with the correctness of the fact itself is *statement of fact.* Even though the fact be correct, if one's statement is not clear, nor made in an understandable manner, nor made consistent with the truth, the letter were better unwritten. False statements are wrong anywhere and, of course, have no place in letters.

Clearness

There is many a letter whose meaning is not understood because the writer did not clearly state the thought he wished to convey. Either he did not have the thought clearly in his own mind, or he did not state it clearly; one is as bad as the other. The letter is misunderstood. Further correspondence is required, or else a mistake is made, and mistakes do not foster good feeling, no matter who made them.

The requirement of clearness seems so self-evident, that one wonders why it is necessary to discuss it at all. Yet the practice of lack of clearness is so frequent that the correspondent and student must study the "whys," and then avoid them.

Take this example of a recent letter sent to a large manufacturer:

> Can you send us a half dozen photographic cuts of #015,15 and 1600 Oil Heaters.
>
> Yours truly,

This letter does not by any means tell what the writer wants. Does he want the actual cuts; if so, for what purpose? A half dozen of each cut would be too many for the ordinary concern to use. Does he want them for newspaper advertising, for fine catalog, or for hand bill printing? Perhaps it isn't the cuts he wants at all. If this is so, does he want illustrations of the heaters singly and without description?

Does he want a half dozen of each, or does he want just two of each, or perhaps a half dozen slips that show all three together with description?

There is a wrong way and a right way to answer such letters as this. One might reply thus:

> We can't send the cuts of Oil Heaters which you request in your letter of Feb. 25th, because we don't know what you want. You tell the numbers, but six cuts of each of these numbers is more than you can possibly use. Please let us know what you want them for.

Such a reply would cause antagonism and ill-feeling. To be sure the writer made a bad mistake. But it doesn't help matters to tell him so in a disagreeable way and then not help him out. The following reply quickly brought an apologetic correction, so that the order could be filled.

> Your letter of February 25th, asks for 6 cuts of #015, 15 and 1600 Oil Heaters. We are always glad to co-operate with our customers and furnish what they require to help them present goods of our manufacture. By the word "cuts" one usually means the metal electrotypes that printers use to reproduce illustrations. These are made for different kinds of printing. For example, there is one style for newspaper use, another for fine printing and still another for ordinary catalog work.
>
> The fact that you asked for "six" makes us think that you mean illustrations with descriptions as shown in our booklet. If you want some of these booklets we will be glad to send them, or if it is the

electrotypes themselves, just state the purpose for which you want to use them and we will send the right kind at once.

Yours truly,

When one stops to consider how easy it is to say what one wants if he will formulate in his own mind just what is wanted, and then if he will take the trouble to express himself so that he can be understood, one wonders why there is so much violation of this important rule. Lack of *thinking* is responsible.

There are four faults opposed to clearness, an understanding of which will help in the observance. These four are: vagueness, inexactness, obscurity, and ambiguity.

Vagueness. Vagueness is of ideas. When one isn't clear in his own mind as to whether he wants a cut or an illustration, his request will naturally be vague. The reader will be unable to determine from his request what the man himself wants.

In writing orders there is great liability to and frequent evidence of vagueness.

Many fail to give the definite and full address, so that delivery is at least delayed. Then they fail in a clear statement of just what is wanted and how it should be sent.

The following is an example of a letter that is indefinite and very unsatisfactory:

I like your soap and want to order some. The small oval cakes sell pretty well here, but the Big Ben soap doesn't seem to go very well, so don't send any, unless you think I ought to have it. The last lot you sent was slow in arriving because it was sent to Smithville and I didn't get over there with my team for a

couple of weeks. If you can send it over the N. & W., my neighbor, Jas. Brown, will get it for me without any delay. Don't forget to include some of the washing powder.

Yours very truly,
HARLEY P. PERLEY,

Such a letter is not impossible, by any means. It cannot be understood, yet it must not be treated lightly. The words "unless you think I ought to have it," give the manufacturer his great opportunity to help Mr. Perley, both to get the order into correct form and to sell Big Ben Soap, if it is such as should have a market in his territory. The study and analysis of territory, markets, people and condition will be made in our study of sales letters in later chapters. Such a letter should be written for clearness in the following manner:

Please ship the following goods to me via N. & W. to Clear Creek, sending bill in regular manner to my post office address, Smithville:

5 boxes Palace Soap @ $3.50
3 boxes Oxford Washing Powder @ $2.40

Your Big Ben Soap has not been much of a seller here. If you think it is suitable for my territory and can give me some suggestions for increasing its sales, you may include 2 boxes of Big Ben Soap @ $2.80.

Yours very truly,
HARLEY P. PERLEY.

Clear thinking is necessary to avoid vagueness. Don't write until you have a clear idea of what you want to write about and say; then read over your letter to see if it would be clear if you were to be the receiver. Correct words as well

as correct thoughts are essential. A mastery of the principles of Unity and Coherence will help to produce clearness of expression.

Inexactness. Inexactness is very closely allied in this question of Correctness as manifested in the "statement of fact." There is a difference, however, between an untruth and a mis-statement. As far as understanding is concerned, one may result as disastrously as the other. Neither intentional, wrongful statement, nor a slip should be allowed. Clearness cannot be secured unless the correct facts are stated just exactly as they should be stated; just exactly as they occurred, and as they can be re-read and understood to conform to the actual happening. If you call for cuts when you really want illustrations to furnish to your salesmen to help them to sell, you are sure to be disappointed. Nobody but yourself is to blame.

Obscurity. This opposite of clearness comes from inability to properly express ideas. The only way to overcome this fault is complete mastery of the means of expression, words, grammar, language. We have already discussed these separately and shown their individual importance. Now it is easy to see how important they are to the whole. We have also shown how, by reading and studying, to acquire the familiarity and knowledge that will master. Such study is part of this work. To learn to think, to learn to study, to acquire the habit of study, and then to apply the results of all, are purposes of this book, because they are essential to business success.

Technical phrases and so called inside information are so familiar to the writer that he often forgets that the reader may not know just exactly what he is talking about, or just what he means. We forget that he isn't a technical man, that he does not know all the details as we do, that he hasn't had

the specialized training that has been our good fortune. He sees the article, or the salable service as a whole, as a thing that sells for so many dollars because it will perform a certain service that is worth those dollars. We must learn to so see that about which we are writing and to express in terms that will be understood by the man who is going to read our letter.

Ambiguity. Ambiguity is caused by the use of words or expressions that may have two or more meanings. Words are not properly chosen; expressions are not properly put together; punctuation is lacking, or improperly used; the result, a confusion as to what is meant; the idea is not clear. Here again we see the necessity for correct thinking and for correct knowledge.

The following is a good example of ambiguity:

> Your representative gave Mr. Johnson to understand that he was the logical candidate for the position of Secretary of the Association.

The writer does not make clear which one is supposed to be the logical candidate. Is it Mr. Johnson, or is it "Your representative"?

Clearness is so absolutely necessary in all letters of every sort that it is essential to study both the opposites and the ways to avoid them. Then follow these definite rules:

First. Think out exactly the idea that is to be conveyed.

Second. Select one plan for conveying, and present one subject at a time.

Third. Observe the principles of Unity and Coherence by which there will be logical and complete discussion and separation into paragraphs as the discussion proceeds.

Fourth. Clearness is increased by observing the principle

of emphasis of positions. Important points in important positions help to convey the thought as the writer has it.

These two characteristics, Correctness and Clearness, are the first essential characteristics of every business letter. They are accompanied by the two other "C's" Conciseness and Courtesy.

Conciseness

We have already found that clear thinking and real planning are essential to the writing of good business letters. For no characteristics are these more vitally essential to success than for conciseness—the third of our principles.

Just what is Conciseness? What does it mean? Conciseness means the including of all that is essential to a thought or idea, and the excluding of the non-essential, or irrelevant. It includes completeness of thought and completeness of expression of thought. Words, their quantity or lack do not in themselves mean conciseness, nor brevity. It is what they say and how they say it that constitute conciseness. A definite idea expressed completely and fully to a definite purpose, but without any extras or digressions, such is the conciseness necessary to business letters.

Brevity. Some confuse conciseness with brevity. In fact, the words are given as synonymous in dictionaries. In one sense they are such. But, at least as applied to business letters, the principle of conciseness has a far greater meaning.

Brevity means shortness. The expression of thought may be very short, of few words, and really understandable. Yet, as applied to business letters, it may be entirely wrong. There has been a tendency toward shortness because of a cry to cut down on the length of letters without actually considering how they may be cut down, or how they could be properly written, short or long.

This practice of brevity is because of the rush of the American business man. His limited time, his quickness of comprehension, his tendency to quick decisions has led to a wrongful development in letters in that the letters have become too short without being complete or comprehensive.

Not only has the practice of brevity shortened the letters themselves, but the thought has been shortened. This whole tendency has influenced the formation of paragraphs, so that instead of building paragraphs in the real and correct sense of the word, many arbitrarily separate, making mechanical paragraphs, with the thought of its discussion divided. Some even go so far as to put each sentence into the paragraph form. This tends to jerkiness of reading, to division of thought, to incomplete understanding.

The following letter is brief to be sure—yet it lacks a business element of salesmanship that in this case was quite essential, and that required a longer letter.

GENTLEMEN:

We have yours of the 22nd inst. regarding Steam Canners and wish to advise that this article is only made and carried at our eastern factory, and we have none in stock in Des Moines. We regret, consequently, not to be able to furnish.

Respectfully,

In this case a retailer had asked for descriptions and prices. An order is in sight,—whether small or large should be immaterial. But that fact, and the further fact that Good Will is the sum of all the courtesies and little and big services rendered and reciprocated by customers, was entirely ignored. Hence, Brevity was not the right principle to be applied.

Rather should the letter have been concise as in the following revision:

GENTLEMEN:

The attached folder will give you just the information you seek on Steam Canners. Its chief features are simplicity of operation and low price.

This canner was put out by one of our eastern factories so late last season, that we did not stock them here and have not yet received stock nor prices for this season. We have written to our eastern factory for the new prices governing today. As soon as they come we will quote you, so that you will be in position to order early and be ready for the season as soon as it opens.

Yours truly,

Here conciseness is shown. The retailer wanted prices, not curtness. He was after business and rightly expected a different sort of a letter in reply to this inquiry.

Wordiness. Care must be observed, too, not to go to the other extreme of using too many words. This fault of "wordiness" may be shown in two ways—either by an over abundance of words to express the thought in mind, or by including too many irrelevant thoughts.

Many do not express themselves sufficiently clearly to convey the thought because they have not clearly planned and thought out what they should say. Hence, they ramble along using a lot of useless words, including thoughts that do not really help to tell or explain the real subject under discussion.

The following letter is a good example of wordiness. The letter is not brief, nor concise. It includes much that can be

left out, as it does not concern the real subject matter of the letter.

GENTLEMEN:

Last year we purchased some boilers for the passenger steamer, "Marquette" which plies between Duluth & Chicago. The boilers were bought from a competitor of yours, and we thought we had made a good purchase. They gave us continual trouble, however, and toward the end of the season we became convinced that we ought to get rid of them, and to get some new ones that could be depended on. Accordingly, we have arranged to dispose of the old boilers and are now in the market for some that will be more satisfactory.

We shall need two boilers of 100 H.P. each; and it should be unnecessary to say that they must be exceptionally good ones, for we have had plenty of experience with poor boilers, and we now know the kind not to buy. The "Marquette" is in dry dock in our yards, and you may quote us prices on the basis of delivery at the yards. Please make us your best prices, for immediate delivery, as we want to put the boat in commission at once.

Yours truly,

To analyze: What does the reader care about last year's purchase, from whom the boilers were purchased, or about the trouble? Their conviction that new ones must be bought begins to interest us. Then we are led off away from our interest by remarks about disposing of the old. The last part of the last sentence of the whole paragraph is all that really concerns us. In the second paragraph much the same com-

ments apply. The requirement for exceptionally good ones should be part of the specifications; the relation once more of the past experience is likely to cause us to lose interest.

Such a letter gives us a bad impression of the writer and his capabilities as a business man. Our reply and method of handling the inquiry will be gauged accordingly.

Such an inquirer should consider the information a manufacturer would need to enable him to tell what the right equipment would be and thus to quote prices, or to show him where and when the necessary information can be obtained.

The following letter is concise along the latter line:

GENTLEMEN:

We are in the market for two 100 H. P. tubular boilers for the Steamer "Marquette," which is now in dry dock in our yards at Duluth. Please have your representative call as soon as possible to secure measurements and other information that will enable you to quote prices for the necessary equipment delivered at our yards.

We are anxious to put the boat into use again as soon as possible, hence quick delivery is an essential.

Yours truly,

Brevity and Curtness. We have said that Brevity is shortness. Shortness often is sharpness and curtness, and these must be avoided in all business letters. Contractions of expressions, abbreviations, omissions of articles—the telegram style—is one kind. As a telegram such is allowable, but in letters these make for discourtesy.

Take this example:

Yours of 22nd, don't stock Steam Canners here, Can't supply; have no prices to quote.

Such a letter will produce anything but good will. If it were possible to obtain the merchandise anywhere else, the prospective buyer certainly would do so. The rounded sentence, complete in thought and construction, produces the right mental effect and helps to obtain interest in the contents of the letter.

Completeness. Not only may discourtesy characterize brevity, but a fault equally bad is the lack of completeness that may exist. Inasmuch as letters cannot answer back, cannot overcome objections as they arise, cannot interpose explanations as one proceeds with the reading, each letter should be planned and constructed as a unit that will stand by itself to do the definite work for which it is sent.

We have already seen that conciseness means the including of all that is essential—completeness. It will be easier to understand and then to arrive at completeness if we analyze and find out just what is necessary to accomplish it. Completeness requires: a. that which is necessary, that is those parts of the thought and of the expression of the thought as are absolutely essential to convey the thought desired; b. the relatively important. The first element, the necessary, has been covered in our discussion of Unity in Chapter V. The thought must be that which fully expresses what will tell the reader about the matter discussed, so that he will know just what it is. Clearness, already discussed, is essential. The second essential element to completeness is the relatively important. One may briefly and with great exactness express a thought. Yet, for the purpose of a business letter his expression may not be complete, hence not concise. Bear in mind that the purpose of business letters is to convey a thought to another mind for the purpose of producing action favorable to the writer.

In the following letter, which is brief and exact, such purpose is not accomplished:

DEAR MADAM:

We do not make willow furniture.

Yours truly,

This letter answered the inquiry to be sure; it is clear, but not concise. The necessary information is there, and the fact that the kind of furniture wanted is not made by this company is clear enough. But more was required than the mere bald statement of fact. No action or thought favorable to the writer was started by such a letter. That which was relatively important was omitted. Common decency, politeness, courtesy, require a different handling. Business building principles which underlie business letters require consideration of effects produced, as well as of the writer's convenience. A reply to the inquiry in question would be business building, complete and concise if written as follows:

DEAR MADAM:

We are sorry to say, in response to your inquiry of May 3rd, that we do not manufacture willow furniture. We suggest, however, that you communicate with Messrs. Reed, Hoover & Co., of Cambridge, Ind. They have manufactured standard willow furniture for many years and we are sure they will take pleasure in serving you in every way.

As a judge of good furniture, you will be interested in the artistic pieces illustrated and described in our catalog that we are taking pleasure in forwarding to you. These pieces offer as excellent value

as can be found on the market in solid furniture; and we believe it will be to your advantage to examine them when you are in need of anything of this kind. They are to be seen at the store of Messrs. Harrison Brothers of your city.

We regret that we are unable to be of immediate service to you.

Respectfully yours,

Here you see are included those ideas that are relatively very important, when the answer is considered from the right standpoint; viz., effect upon the reader. No one today can afford to over-look that point, none can ignore it if they wish to upbuild, for letters have a far reaching influence—one that is felt for good or ill. The revised letter is concise in that it answers the letter fully and, at the same time, gives information about the real question of special interest to the inquirer. Its effect is to produce a friendly attitude toward the writer of the answer, instead of one of antagonism. It has included that which is necessary, and that which is relatively important and which, under the circumstances could just as well and should be included.

Summary. Brevity is good, but is likely to lean to shortness and sharpness, when it becomes curt and discourteous. Brevity without completeness is wrong. First seek completeness of thought, and expression of thought as briefly and directly and simply as consistent. Make the letter clear and complete, considering the effect upon the reader, not the pleasure of the writer.

Courtesy

Business is like a big machine. There are many parts, each one related to another, several grouped together, the

many groups all together under one power to turn out the finished article. Should there be a dry bearing, or misset cog-wheel, or if the groups of parts did not work in correct time with other groups, there would be trouble. Friction causes hot bearings and oil is necessary to prevent such a condition.

In business there is an analogous situation—a single organization, factory, or store is a group. Within, the parts must be properly related and all in perfect and smoothly running condition. Friction must be avoided. Groups of parts must work together. A factory produces articles to be sold, a store has the organization necessary to serve the needy consumer. The articles must be produced, passed on to the distributer and by him turned over to the user, and all with the least expenditure of effort commensurate with the result. Such makes for economy. There is a close partnership between the producer and distributer. In order that this may be carried on most effectively, friction must be reduced to the lowest possible point.

Just as oil reduces friction in machinery, so Courtesy reduces friction in business. Courtesy is the oil of business. It is essential for every part and every group of parts, so that smooth running shall be accomplished. It will be helpful if one will always keep in mind the partner relationship that exists in industry today. Employer and employee are partners in producing—neither can continue the work without the other. The producer of material merchandise, or of service, or of ideas is a partner with the distributer—neither can continue without the other. Any activities that are so closely allied must work in harmony. Courtesy, always present, always applied will reduce friction and work for that harmony.

What is Courtesy? What, then, is this very important characteristic? How is it acquired? Answer of the first ques-

tion shows the answer to the second. Courtesy means consideration for others, for their motives governing all their acts, for their efforts, yes, for their shortcomings. It is a mental attitude of fairness and squareness and fellow-feeling. When such attitude exists in the minds and hearts of both partners friction is reduced to the minimum and business is speeded up. How is Courtesy acquired? Now you can see that such a question is almost needless. Simply possess the right spirit toward the other groups, whether they be within one's own organization, or on the outside. It is an individual matter. Each person must educate, control, and exercise his own mind until this right attitude, this consideration, Courtesy, becomes an inseparable part of himself.

Courtesy is more than Politeness. Courtesy is often considered to be the same as politeness. This is a mistake. Courtesy, as already explained, is the mental attitude of consideration. Politeness is the expression of manners. It is only a part of courtesy. It may be feigned or real. When feigned, its insincerity is felt and is bound to react unfavorably. When real, it is because of natural courtesy of which this is a part and which expresses itself simply and easily and sincerely. Politeness is made evident in the observation of manners and customs as they have been established. "Please," and "Thank you," are evidences which are considered sincere or otherwise according to the tone in which they are uttered or written.

Courtesy, including its expression in Politeness, should always be present. Politeness in itself can be overdone. Too much "Please" and "Kindly" make one think of the scraping and bowing and so-called "pawing" done by some, intended as an expression of respect. It savors, however, of servility, of fawning. These do not exist in gentlemen and

gentlewomen, nor should they be allowed in business letters.

Courtesy is not Tact. Tact is a smoothing over of ruffled places and rumpled feelings, or a judicious move to avert such a condition. According to definition, tact is "a ready appreciation of the proper thing to say or do, especially a fine sense of how to avoid giving offense." Tact, then, is more a method than a spirit. It may even hide an actual falsehood, justified only as a means to an end. Tact may be courteous, or it may not. Hence, it must not be confused with this important and essential characteristic.

Courtesy begets good will. One of the very valuable assets of any established business is Good Will, worth, in many cases, into the millions of dollars. One can appreciate that it must have been built up over a long period of time and at great expense. What is this asset "Good Will"? Not a thing one can lay hands on, yet worth real money. Not a thing that can be manufactured and possessed over night—yet so real that it can be lost by a single false move. It is the sum of the confidence held by one's friends, the faith in ability, integrity, fairness, squareness of dealing that cause men and women to continue to buy from the one concern, of articles bearing a known name. It is the ethical, or if one may so call it, the spiritual side of a business, as distinguished from the physical or material side. Composed, as it is, then, of those mental characteristics that are produced by mental activity, Good Will requires, in fact is dependent upon Courtesy.

Just as the purpose of every letter is to convey a thought to another mind, so the manner of expressing that thought to another reveals the characteristics of the individual writer—and because he represents to the reader the organization for which he writes, the characteristics of the individual are associated in the reader's mind with the organization. Courtesy,

being evidence of consideration for others, one can easily see its important part in the up-building of the great and very desirable asset Good Will.

Courtesy removes sting. Many disagreeable tasks have to be done in business by correspondence. Money must be collected; credits must be refused; complaints will be made; adjustments are required. Sometimes these are difficult tasks. It is not always easy to influence and appeal to the human mind. The dominance of will, which may step over the line into stubbornness or unreasonableness, makes the task difficult. Courtesy in business letters removes much of the sting that otherwise might be in evidence; it smooths the way and makes possible the accomplishment of many of these tasks without causing ill feeling and without loss of good will.

Discourtesy begets discourtesy. The human mind is very ready to answer in kind. If one writes courteously, the reply will most likely be along the same trend. If one writes in discourteous manner, resentment follows and an effect unfavorable to the writer is the result. The letter fails in its purpose.

Courtesy Gains Favors. Business is a complex organization. All parts, even competitors, are so closely allied that favors are becoming the common thing now-a-days. One does not hesitate to ask for credit information, for personal recommendation, for opinions about machinery, service, and such that is offered for sale. The courteous request brings the wanted information and produces a good fellow-feeling between the writers.

Courtesy Marks. From the higher standpoint, courtesy marks the gentleman and gentlewoman. No one would care to put himself into the class of a boor. The never varying practice of courtesy, regardless of what may be the attitude

of any others under any conditions and circumstances, is a high and worthy accomplishment. It builds self-respect, and helps in business letters as well.

Courtesy Pays. To sum up all our reasons for, after having eliminated all the opposite elements, courtesy pays. From a strictly dollars and cents standpoint, it is the only course; from the ethical, it is the right course. Hence study and practice courtesy.

CHAPTER VIII

In discussing in this Chapter
Principles of Influencing
and Selling,

we recognize the importance of
correct fundamentals.
Sales Letters (and any others)
cannot be written strictly by
rule. Yet to learn their points
of
Strength and Weakness
and what are the recognized
steps in making sales, helps
to apply the principles to
individual expression with
effectiveness.

CHAPTER VIII

SALES LETTERS

Principles of Influencing or Selling

Every out-going letter is more or less a Sales Letter. At least, the fundamental principles of salesmanship should be kept in mind by the writer; because, regardless of the immediate purpose and object of the letter, the writer must bear in mind the influence that any letter will have upon his reader.

In order to properly embody the sales principles, it is necessary that we know those principles. In order to make our letter effective in influencing the mind of the reader to favorable action toward the writer, it is helpful to know some of the mental principles that underlie such influencing.

Before discussing these principles let us look at the characteristics of Sales Letters. These we find have points both of strength and of weakness.

Strength. It is well to know the points of strength, for then it becomes easier to utilize them in making the message effective.

Seeing in writing helps the memory. An impression that can be presented to the mind through the medium of the eye is more strongly impressed on the mind and reproduced by memory than otherwise, hence—what is written is more readily reproduced. Take a name for instance, whose pronunciation may be clear, yet, because it has not been seen, one with difficulty recalls it. If it has been written down it is more easily remembered.

Written words produce belief. It is a fact that if a statement is seen over and over again it produces sub-conscious mental impression. This when recalled, seems to be fact almost undisputed. In fact, if the story is told often enough, interestingly, and so that statements seem reasonable, belief to the point of conviction is effected.

Illustrations accompanying, attached to, or upon letters may be taken in at a glance. If they show the characteristic features that distinguish the article in question, interest is at once drawn to those features, particularly when description or suggestion in the letter accompanies such illustrations.

Letters can be read and studied at leisure. One does not have to read them immediately. One does not have to digest all the contents at once. If the reader is interested, he can lay the letter aside and consider it later, when he has more time to study it.

Letters allow of multiplicity in sales effort. The same message may be carried to many prospective customers at the same time.

Letters are cheaper than salesmen from point of actual cost per unit or per number of calls made. Naturally, then, letters have the advantage of decided cheapness. But they must carry a direct message, as much so as the salesman, to be effective and to produce the result that the salesman's call would produce.

Letters are characterized by the fact that they are flexible, for concentrated effort, or for wide distribution. They approach according to class or mass—have quick approach on special occasion, timeliness and seasonableness.

Weakness. We find on the other hand that letters have decided weaknesses, which it is necessary to know so as to avoid in every possible way.

Letters cannot command an audience. Yet correspondence has become so general that one almost naturally will open a letter, at least for the first time, and then it remains for the letter to hold its place.

The opportune moment for arrival and approach cannot be judged or determined by letters or the letter writer. Letters may come in just at the wrong time and lose effectiveness for that reason.

Letters cannot back out if not wanted. Sometimes the letter may arrive at an inopportune moment, as suggested above. At times something may arise when it would be advisable for a salesman to step out, at least for the time being. Letters have arrived and have no such opportunity; therefore, letters should be of such a nature that, even though they are at hand, they will be laid aside for future consideration.

Letters cannot come back to answer objections. A salesman can see the expression of approval or disapproval on his hearer's face. He can hear the objections and can shape his talk and make appropriate answers. Not so with a letter. The writer should endeavor to anticipate possible objections, not by way of suggesting them, but by covering any questions that might arise by answers agreeably worked in as part of the argument.

Letters cannot stop interruption. Concentration of the reader's mind on the thought of the message presented, is very valuable. Letters have no active power to bring the mind back to consideration of the message, after interruption, except by a favorable impression that has been already produced.

Finally, letters lack living presentation. In voice, in manner, the personality conveyed by the actual living presence of the relater of the message, is a powerful help. Letters

should embody as much personality and express as much individuality as possible in order to overcome this point of weakness.

Principles

There are certain principles of salesmanship based upon principles of mind activity that it is well for us to learn and consider in our letter writing work. A recent article on the writing of Sales Letters, referring to *rules* and *principles* of Sales Letters, remarked that "Most of this bunk is sliding down the greased chute that leads to oblivion." Yet it immediately says the aim of the writer should be, "to so hold the interest of the recipient." Again it says, "give him something interesting to read, not a lot of blue sky or unimportant details," and "something of honest-to-goodness value or of interest to him."

This writer contradicts himself. First he says the rules and principles of salesmanship are "bunk," and that their use is passing away. Without telling how to acquire the interesting things and facts, how to tell about them, and how to present them he says that these are essential.

Such statements should not be believed; they produce more harm than good.

Principles underlie every activity whether physical or mental. Rules are that by which practical application of those principles are made. Application can and should vary according to the conditions and the personality of the writer.

Hence it is our purpose to study the underlying principles in an endeavor to find out the "how" and for the purpose of practical application.

Steps

There are four acknowledged steps in making a sale, and these correspond to the four parts of letters. Sometimes they so over-lap that they seem to become one. Yet for the purpose of study we shall keep them separate.

These four sales steps are: 1. Attract Attention. 2. Excite Interest. 3. Arouse Desire. 4. Stir to Action.

In the writing of Sales Letters there are four distinct parts, each of which has its counterpart in the sales steps. These parts of letters are: 1. Point of Contact. 2. Conviction. 3. Persuasion. 4. Clincher.

The four sales steps will be discussed to find the underlying principles, after which the Parts of Letters will be studied and their relationship to sales principles shown. In this way practical application to letter writing is made possible and easy.

Attract Attention. Our study of the principles of thinking, in Chapter III, revealed to us the fact that activity of the mind may be either voluntary or involuntary, and this applies to the question of attention. Voluntary attention means definite directing of the mind to and thinking upon the message presented; voluntary attention strengthens feelings of sensation. It requires expenditure of mental energy, actual mental effort. You have often looked at your watch to see the time, and put it away. Then some one, having seen you do this asked what time it was. Could you tell them? No. Why? Because your mind was not fixed on the thought of "what time is it?" Rather you looked to see if it was time to do a certain thing which you had in mind. You satisfied yourself that such time had not arrived and closed your watch without being conscious of the actual time of day. Attention was not directed to the finding out of the time in itself,

Have you ever read an article in a newspaper and then tried to tell what was in that article? Yes—and you failed. Do you know why? Simply because the mind was not on the reading of the article. It didn't absorb what the eye revealed. You went along reading but the mind was really thinking of something else.

Voluntary Attention is necessary if the mind is going to receive either a spoken or written message.

If attention is involuntary, the impression on the mind is not as strong as in the case of voluntary attention. The mind does not actively, consciously observe and classify that which is being presented. There is more or less of an impression made, but that impression is likely to be wrong and distorted, or at least weak; so that when the time comes for recalling, the mind is unable to find the exact impression in the mental files, or that which is found is not exactly true.

Excite Interest. The second sales step is to Excite Interest. Sometimes attention is attracted through exciting interest. Sometimes interest is excited simply through our means of getting attention. To excite interest means to stir to mental activity the one to whom the message is presented in a way that will cause the thinking upon the message as it may apply to him and his life. One cannot ordinarily be interested in anything from a strictly altruistic standpoint. Usually it will be considered if there is something that touches some part of his own life activity, something that will give personal concern. There are certain mental characteristics through which interest may be excited. These characteristics are: sentiment, pride, sympathy, instinct, curiosity, flattery, a sense of usefulness and others. As in sales so in letters, these same mental characteristics are useful.

Arouse Desire. But we have not gone far enough. We have simply excited an interest in our proposition. The sale has not been made. Interest alone will not produce action. We must go a step further and create an actual desire.

An appeal must be made that will cause an actual want on the part of the prospective customer. Perhaps now he begins to visualize the article presented, he even imagines what he would be doing if he were in actual possession. He sees the advantage and the pleasure in ownership, he begins to want. Prejudice and opposition are being dispelled. Desire for possession made to grow sufficiently strong starts the finding of ways and means to secure possession.

There are a number of ways to make such an appeal and arouse desire.

First—Suggestions. This is very skillfully done by salesmen and perhaps is the most useful because it produces the feeling on the part of the buyer that he has sold himself. Second—Command. Sometimes this is effective; sometimes it is necessary for the salesman to use this method. It is, however, likely to be dangerous, because leading is better than driving. One would much rather be sold through the former than the latter method. Command is rarely used in sales letters. It is not the type of appeal that will produce the action desired, because letters do not possess the authority and privilege of command. Third—Imparting Information. Here is one of the most effective ways of creating a desire, sufficient, convincing and complete. The proper presenting of things applicable to one's individual requirements will create the necessary desire. Fourth—Reason, through argument. The counter of this is prejudice and untruth. Always realizing these mental habits and the corresponding effects on mental

activity, our arguments will be presented logically, truthfully and positively, so that there can be no come-back and no question as to their reasonableness and truthfulness.

Arguments are the natural way. These must be, of course, courteous and cautious, always. Arguments, as we use the term, do not mean contention. They mean rather the presentation of evidence in cumulative manner. They are characterized by kindliness, fair dealing and courtesy, both in expression and in spirit.

Arguments convince. They appeal to reason. They take one fact after another and pile up an array of evidence that finally secures belief. So far, however, we have followed only the coldly analytical—and while we may have convinced, yet nothing has been done to overcome the inertia of lack of desire. Hence, our evidence must be gathered and presented with the element of persuasion.

Persuasion is measured by the intensity of interest it may inspire, followed by a growing feeling of desire. The evidence presented at first to show truth and to convince, must and can also be arranged and so expressed as to produce this necessary active mental state, desire.

Persuasion sometimes is only implied. One can take it for granted that by now the evidence is so complete that one desires; or a specific request may be made either of which followed through secures the final result, action.

Stir to Action. All three steps so far taken, if rightly made, are leading up to the last step of our sales steps. They are paving the way to action by producing confidence. Each step taken should carry the reader deeper and deeper into a confidence and trust, that means belief. This is necessary before any action will be taken. One says, "The prime object in writing letters is to create the personal confidence

you need to get your man to think about your proposition and your goods in connection with his own interests."

In order, then, to do this, it is necessary to go through the three steps of attracting attention, exciting interest and arousing desire. By doing this we are able to present our proposition in the light of the reader's interest.

While the letter is creating confidence it may also be necessary to remove counter-suggestion. In fact, this will help to produce confidence. There may be occasion for one to actually wipe away all argument for action opposite to the specific desire which we are trying to create; or, it may be possible, to make our appeal so strong that counter-suggestion cannot enter.

And so the last step is to show the way by indicating how the answer may be made; what steps may be taken to secure further information; how it is easy to secure the article that is now desired. This is the action toward which all letters bend. It is the test of success or failure—the final goal.

CHAPTER IX

This Chapter deals with

Parts of Letters.

They may merge as do the steps in making sales. They are studied individually for complete comprehension. They all lead to the close of the letter. Their discussion leads to the closing admonition to

"Follow Through."

CHAPTER IX

PARTS OF LETTERS

As in sales it is necessary to find a way to attract attention so that the hearer will voluntarily put his mind on the subject, so in letter writing it is necessary to find a basis, or ground, or reason sufficiently mutual to assure a reading. This applies to the entire letter. For the purpose of studying methods and means, the letter may be divided into the four parts mentioned in the first part of the lecture, viz., Point of Contact, Conviction, Persuasion, Clincher.

Point of Contact. The Point of Contact is something within the letter that indicates a realization on the part of the writer that the message must be such as will eventually touch the reader's interest, either in desire or need. As such, you see, we then accomplish the attention attracting sales essential, at the same time exciting the interest necessary to further development. Hence, too, the whole letter must be conceived and written in the spirit of this Point of Contact so that as the reader proceeds into the letter he will find something of interest to him almost at every step, whether it be in the Attract Attention Part or in the final—the Clincher.

To clearly understand the question as it is used at first, viz., the opening part of our letter, let us look at some opening paragraphs of actual letters of recent date and see what they reveal.

A printer writes to a manufacturer whose business he never had:

> We are beginning to fear that you have forgotten us.
>
> We fear this because, if we remember correctly, you wrote us in April that you expected to have some printing done soon and would see that we had an opportunity of figuring with you.

What of mutual interest is there in such an opening? As a matter of fact, the manufacturer never had written, nor had he promised. In answer to these two paragraphs one would quickly say "never remembered you" or "Yes, I have forgotten and gladly," and so the mission of the letter is not accomplished. It is waste basket food.

Another says:

> We had the pleasure of sending you sample of our Window Transparency and explaining some of the advantages.

And the reader says: "I am glad you had so much pleasure. I don't care about your pleasure, nor do I want any of your window transparencies."

Even the following frank acknowledgment loses effect, for the reader will quickly say he cares nothing whatever about the other fellow's mailing list. The paragraph reads:

> This is a form letter. It is not intended to trick you into reading. We want information for our mailing list. The form letter is the most practical method of reaching everyone.

A Right Way. Each one of these letters has some specific message, perhaps a reason that will reach the reader if his interest is aroused.

Suppose the writer about Transparencies had used the thought, which he buried later in the letter, to establish an interest between us. Consider that the war has produced extreme scarcity of paper materials and consequently high prices. Then read this paragraph:

> The enormous increase in the cost of Cardboard and Box Boards has added very considerably to the prices of Show Cards, Window Displays, etc., while prices of our Window Transparencies have very slightly advanced over their normal cost.

There's the point worth while to the reader. An opportunity to buy at practically no advance in price when everything has gone up so tremendously. Such a thought worked out in the right manner would at once attract attention, establish a mutual interest, and lead the reader on to further reading.

Suppose the man who wanted information for his mailing list, instead of giving such an excellent invitation to refuse to return the "enclosed card," had taken his real thought to establish a relationship, a reason for interest. Here are his own words taken from the middle of the letter.

> Many times good interesting specimens of work for others would be of help to you—or, at least be interesting.

And here, too, is a reason, as you see, why it would be of advantage to the reader to read on.

This question of the Point of Contact is so important and involves so much that we shall devote an entire chapter to its discussion, taking up the Reader's Viewpoint, selecting and

gathering of material, etc., in complete and analytical detail.

Keep in mind for the present that a mutual interest must be found and established in order to assure a reading of the letter, that the Point of Contact considered as the opening statement must be such as to interestingly attract attention, so that the reader shall want to continue further into the letter, which is a continued development of the opening thought:

Conviction. We have already interested the reader in our letter by the right method of approach. Now, it is our task to bring Conviction. To convince means to satisfy by evidence or argument, to cause to believe.

Notice this definition and see how very accurately it applies to our letter writing.

If we are to satisfy it must be the reader, not the writer who is satisfied. Hence our evidence will be such as will appear reasonable to the reader. It must be logical and truthful. The writer must gather his facts and present them one after the other, piling up his evidence so plainly that the reader believes naturally and rather as a matter of course.

To try to force belief by too positive and too broad statements is wrong. One will not believe just because the writer says "our line is the largest and best on the market." Extravagant statements,—in fact any statements unsupported by proper evidence weaken.

In this part are included the facts about merchandise or service that is offered for sale. If the reader is unacquainted with them enough description must be included to convey a mental image to him; then the testimony and *evidence* and *argument* to show that his needs and desires can be filled.

The letter below shows how Conviction is secured in the 2nd and 3rd paragraphs of the letter:

Had anyone told me a year back that the woolen market could ever get into its present deplorable condition, I would have thought him insane.

The fact remains, however, that while the mills are perhaps still showing a few "good numbers," their pledge to the government to make up all woolens with from twenty to forty percent cotton means that there are no real woolens left.

It is now entirely up to the individual tailor's stock. If he bought ahead, your next suit or overcoat will be of wool. If he did not you can make up your mind to wear a suit containing the above amount of cotton—and then at an unheard of high price.

Conviction, then, is the appeal of argument through evidence, array of facts, testimony, all of which secure belief. The argument must always be courteous and cautious. It must contain an element of, and lead up to the next part of our letter which is Persuasion.

Persuasion. In this part of the letter we take up again the interest element. We have done with the argument; now comes appeal. Desires rather than needs are considered. The goal, action, is approached through stimulating a want. Here, our especial effort is to produce the feeling and realization of want and then show reasons why the reader need not hesitate.

If price is an important and governing factor, that may be brought in here with the easy terms and ways of paying, etc.

The personal element enters very strongly into this part. Herein can be brought out the policy of fair dealing and of

kindness. Here can be shown service of organization and merchandise.

The feeling of want is sometimes stimulated by suggestion. One can picture the reader in actual possession of the article in question, showing how it fits into his life and habits.

There is much of persuasion in the tone and manner of expression. The conviction part may merge into persuasion in this manner: "Don't put the reader on the defensive. Let the reader sell himself. We have presented facts and evidence, thus he makes up his own mind, sells himself. At this point comes courteous persuasive statements to produce desire and want and thus pass to action."

To illustrate the use of the personal in persuasion, the following paragraphs are quoted. They immediately follow those quoted under Conviction:

> I'm not writing this letter broadcast because I don't believe it would do any good if I did. Somehow people refuse to take advice regardless of who gives it or how well it is meant. But I feel that I know you well enough to write to you without hesitancy and I know you'll recognize in this letter not the attempt to merely sell you a suit, but rather the earnest desire to show you what you and every other man will be forced to wear once the present woolen stocks (small at best) are used up.
>
> In all sincerity, even though you don't really need it, I advise you to buy a suit or an overcoat or both, now, and if necessary lay it away for next year. You'll save money and many an aggravation by doing so.

Clincher. To stir to action, to get the signature on the

dotted line, to get a reply, or an order, or return inquiry—there's the difficult part of making sales; there's the hardest part of the letter to write.

When one knows the fundamental principles and considers them thoughtfully, analyzing his subject, purpose, object and field, he can easily discover a point of contact. Then he may pile up evidence and through word pictures and personality carry persuasion up apparently to the point of action—and there he fails.

One writer, after explaining his machine and its usefulness in a very satisfactory manner so that the reader seemed about ready to say "yes," spoils it all by the question "have you use for *any* sort of addressing equipment"? Immediately the reader says "No, I don't think I have, I don't see just why I should buy—guess I'm not interested," and the sale is lost.

Follow Through. Those who are at all familiar with the game of Golf know the instructions given to "follow through." It means that after the blow has been struck and the ball started on its way, the final motion of swinging the club is a completing of the first part. The effect is to make one complete swing of force and accuracy, not stopped at any half way point—the mind and the body, the eyes and the arms follow through in a completed action. He who follows through most completely and accurately succeeds in the results achieved.

So it is in letters. Follow through. Having interested the reader and developed the thought, follow it up to the final point, action, carrying the thought and tone right to the end in expectancy and confidence. This confidence which has been built up in the earlier part of the letter can be lost, as is shown in the above illustration about addressing equipment.

There are several ways in which the clincher may be worked out to be effective.

First: Remove from your own writing all counter suggestions. A suggested delay will prevent immediate action.

In the following illustration the first part of the letter, not quoted, had convinced the reader, and he was about to O.K. the bill for payment. He read on and filed both bill and letter:

> Some day it is going to strike you . . . it is a great thing. And when that day comes . . . the psychological moment, as experts call it, we, or a letter from us will not be there to close the sale.
>
> So here's a bill that you can grab and okay when that happy time for both of us comes.

The reader didn't act; he put it off just as the letter suggested that he do.

Remove obstacles. Sometimes it is price, sometimes it is indifference and inconveniences. One should study these and endeavor to avoid the possibility of their entering into the situation.

Another method is to offer inducements. Sometimes a special price is made to hold for a limited time, or a premium is offered. All these must be figured as part of the cost of a campaign.

Show the way and make action easy. These furnish the real follow through. They carry out the implied thought of the writer's own confidence. Advertisements carry coupons to accomplish this. The coupon or return post card that accompanies letters does the same thing. It shows the way. The address is already there, the thing, or things, or information wanted are enumerated. All that is necessary is to check

or indicate one's wishes, sign and mail the card. The way is shown very plainly and made just as easy as can be.

One may urge, if not too strongly, but at the same time the way must be left open for the reader to make his own decision and do his own acting.

This part of letters is very important and deserves much study. Notice carefully letters which you receive, analyze them and compare the effect produced on your own mind when you receive and first read the letter. By constant study only can one acquire the ability to write masterly clinchers.

CHAPTER X

In this Chapter is discussed

The Reader's Viewpoint

which is very important. Actual letters written from the seller's standpoint show the error very plainly. Re-written, the examples show how.

Then is discussed the

"You" question. In spirit or in word, which? Read how.

CHAPTER X

READER'S VIEWPOINT

If one has an article to sell, there must be something about it that will be of value to a supposed buyer, otherwise there will be no point of contact as a basis for asking attention to the seller's story. It is this something, and the telling of it that constitute the attention-getting, interest exciting characteristics; and in order to obtain these results, this something and its telling, both must be considered from the viewpoint of the man who is expected to read the letter. Facts must be mobilized, statements must be so marshalled that the tactics and purpose of the General are hidden in the accomplishment of the results with complete accord of the participants.

To illustrate this statement the two following letters are given, the first showing how not to present the facts, the second being the correctly written and final form.

A salesman desired to send out a letter to prospective customers announcing that he would call and asking them to withhold placing orders until his arrival. Here's the letter as he drafted it:

> As it is about time to think about your next season's supply of milk cans, we would like to announce to you, that we have a very complete line of either heavy or light railroad milk cans suitable for any service, and at prices that will interest you, and we kindly ask you to allow us to figure with you before you place your order for your season's supply.

We will be glad to submit samples to you upon request, and our Mr. Cowdery will call on you within the next 60 days or sooner if you so desire, and go over the Can situation with you, and we again ask you not to buy until you see what we can offer you. Thanking you for past favors, and hoping for your future patronage, we are

Yours very truly,

Let's see what is the matter with this letter, why didn't the Manager send it out? Buying of next season's supply seems to be the important point to both the writer and the man who is to read the letter. There's a different reason or interest, however, for the man who is to pay the money than for the one who will ship the goods. This letter says "we would like to announce," and "kindly ask" and "we again ask you not to buy until." These expressions would convey nothing more to the reader than the personal interest of the seller. Not a real, tangible, worth-while reason is presented to induce interest in the seller's article. If another salesman were to come along, would the letter reader feel the least bit inclined to refrain from giving him the order? No. The whole thought of the letter is the want or desire of the writer. There is nothing to show the reader that it would be worth while for him to consider and wait.

The Manager knew that his line was competitive, so he decided to attract interested attention by visualizing the article and emphasizing a characteristic that he knew was an important one for satisfactory service. In the revision printed below, notice the way he, by question, gets a sure reading with interest in what is to follow; and how he brings in the salesman's suggestion about the buying season.

In order to prove the assertion, to strengthen the interest and to carry through to the proposed call 60 days hence, the suggestion about sending a sample immediately follows. Thus when the reader considers the proposed call to be made by the salesman, it is more in the light of a favor to himself and for his own benefit than, as in the other letter, because of the request and desire of the writer.

Study this letter with these points in mind, and contrast the two letters.

> If you were to see on the shipping platform a brand new milk can whose breast hoop was made so that it could not be knocked loose, and that had a fine, heavily riveted side seam, with a large, strong protecting bottom hoop, you would be interested in it, wouldn't you?—particularly at this season of the year when you are thinking of buying some new Cans.
>
> Well, you can have a sample of just such a can sent to you for inspection if you would like.
>
> Our new line of Milk Cans is interesting this year, quite simplified, yet complete enough in light and heavy cans, inside and outside hoops with the various covers to make choosing quite an easy problem according to one's needs.
>
> Our Mr. Cowdery expects to call on you sometime within the next sixty days—sooner if you desire and will say the word. Through him, we would like to talk over the Milk Can situation with you. We are in a position to serve you and serve you well, and, after all that's pretty nearly what you want—isn't it? May we then have the opportunity?

If you want a special appointment soon, if you want sample, please write and say so.

Yours very truly,

What and How to Gather. What to consider and how to get the material are the two important questions. They must be kept in mind at all times.

There are three sources or standpoints from which to gather and present material: 1st. Seller, 2nd. The Article, (when we speak of article here, we mean something that is to be sold whether it is a material object like a rug, or whether it is a service such as life insurance) 3rd. The Buyer.

Seller. The standpoint of the seller is the one least used. As we have already seen, it carries little of interest to the prospective reader; hence any statement of facts, any argument made purely from the seller's standpoint will have little weight in conviction and far less power of persuasion.

Notice this letter and see if you don't agree as to the lack of weight and lack of persuasion:

DEAR SIR:

It gives me pleasure to announce my connection —— Insurance Company.

The stability of this Company is unsurpassed, and its seventy years of existence in the insurance world places it as one of the foremost companies in our field.

I shall call upon you shortly, and trust I shall be favored with your intense consideration.

Yours very truly,

Everything here from the Seller's standpoint. His pleasure in announcing his company's standing. Why should I care? And then as a final wind up in announcing his near

future call, he trusts that *he* shall be favored; not only that, but favored with "intense" consideration. Why should the writer so favor him, a perfect stranger? The seller's viewpoint will not reach the buyer.

The Article. If an article is worth selling, it is worth buying. Either it is standard, or a specialty that has characteristics that distinguish it from all others. If it is standard, then consider it in the light of the use to which it is to be put, the work it will accomplish, the service it will give. Gather the facts to be presented for these reasons.

If the article is a specialty, array its distinguishing features as they relate to the uses and services it will render.

What are the uses?

What sort of service will be given?

What are the characteristics that make this article different from others?

How do they perform their functions?

In what respects will the article be helpful to the buyer?

Thus one who would successfully write business letters must study that about which he is to write. He must learn its composition and its construction and the "why" of both. Then he must look into the needs of a buying class to find out in what respects the article will fill those needs.

If one were to sell a Gas Range, he would consider the steel and iron and construction only as they make up an article that will give service satisfactory to the buyer. He will learn how it is made so that he can tell why it will do certain things. He will study how it is finished so that he can tell what the result of heat and usage will be.

How shall the article be studied? Go to the source. If it is a factory, go right in and see for yourself. Ask questions about this, that, and the other part. Know why the article is

made the particular way it is. There is a purpose in every step of construction. Some steps can be used to make up a sales story; others are simply absorbed as part of the writer's knowledge of the "how, when and why."

The same principle applies to such service as Insurance for example. Is there something different in your policy from every other? Some feature that distinguishes it? Go to the source, the heads of the Company and find out the why of these features.

The Buyer. Sometimes one's investigation of the article will show him that the "why" is for economy of production, construction, material, etc. As such this is of no interest to the reader. And so it is necessary always to relate the "why" to the buyer's side of the question. If it is distinctly for his interest, such action seems easy enough. Often, however, it is more obscure. Then it will be necessary to study ways and means.

To illustrate this question of getting the buyer's side and the reader's viewpoint, let me quote the following case: A man was employed in a factory where they made pots and pans, cans and all sorts of sheet metal utensils. Some were seamed, double seamed or soldered, and then finished with different sorts of coatings. This man knew nothing about the technical side of the manufacturing. Instead of trying to be an expert on that side, he saw not the pots and pans, but the kitchens and households into which those utensils were to be sent; he saw the uses to which they were to be put; he saw the needs of service. Then he considered those processes of construction and finish only as they would relate to the service which the completed article would give. Thus he was able to take the various facts and mould them into a complete and very interesting story.

It was a story that did not appeal to the technical manufacturer; but it did sell the goods, because it contained that which was worth while and of interest to the buyer,—and this, by the way, was a standard line and very highly competitive.

The reader's viewpoint will certainly give the writer the sort of appeal that can be made. In the first place, an appeal to be believed, so that it will have power, must be reasonable. If it is reasonable, after producing conviction by enumeration of facts, persuasion comes through the appeal.

Appeal can be made to various characteristics: Efficiency, economy, pride, luxury, price, and the various mental characteristics mentioned in previous chapters.

Here for example is an approach that takes advantage of that great human weakness—Flattery. The opening sentence asks for the reader's advice: "May I ask for a bit of advice on an office device?" Why should he be picked out? What does he know? How is he going to be able to know? The second paragraph starts in to get confidence and further reading and still more strongly suggests flattery, by asking for advice on an article that is already approved by the largest commercial houses in the country. In paragraph 3, the suggestion is made to allow sending a machine for test so that opinion and advice can be given—for, says the writer:

> Before we make any general campaign we would appreciate (not we want,) having some keen-minded executives make a test of these splendid time savers.

The reader is naturally flattered by being put in that high class. Of course, he knows that a sale is back of it all, yet he does not resent it when the letter goes on:

> I will be glad to send you a machine at our ex-

pense for free trial, no obligation whatsoever, other than to furnish me your candid opinion as to the working value of the device. If you wish the machine after it has proved its worth in your service test, it is yours for $23.75.

And if one were in the market for any such device I can well imagine he would just let the writer send the machine along, even if he didn't intend to give the advice about the campaign.

The "Reader's Viewpoint" is important in letters of all classes and kinds. It can show the advantage to the reader of possession of that which is offered.

In Sales there is the advantage of ownership.
In Collection there is the advantage of payment and freedom from worry over unpaid obligations.
In Credit there is the decided advantage of high standing.

Each one of these can be used in their respective classes and can be made into a powerful appeal.

The first thing, then, to consider in making plans for a letter is its purpose. Is it to sell outright? Is it to influence? Is it to get inquiry?

Having determined our purpose we then must find what facts will impress and convince our reader. We can array our facts in complete order. Then, in order to tell which to use, it is necessary to find out the sort of reader to whom the letter is going, whether man or woman, rich or poor, intellectual; educated, or otherwise. Shall the appeal be to mass, or to class? Then, having found the location of our prospective reader, learn his characteristics and habits.

Will the article or proposition fill a need or a desire of his?

Will it really benefit him?

What sort of facts will impress the sort of reader we have found?

What appeal shall be made?

What is the likely and what is his possible mental attitude?

What are the possible obstacles and objections?

These are suggestions of things to consider, of questions to answer to one's self before starting to write. A mastery of them in each instance makes for success in letter writing. Study them so as to know what is necessary and make the practice of answering them part of your daily experience.

An interesting illustration of incorrect, ineffective, and then of effective appeal is a portion of one letter and all of another letter written in connection with the recent Thrift Stamps and Red Cross membership campaigns. These letters were written to factory employees, perhaps 50% of them foreigners, not educated, just plain everyday working people.

The first letter was not written in a way that would appeal to the class of readers to whom it was sent. In fact, to many it would not even be understandable.

To our Employees:

During the year 1918, the Treasury Department of our Government offers for sale to the people of the United States an issue of "War Saving Certificates," authorized by Act of Congress, approved Sept. 24th, 1917. In offering "War Savings Stamps" to the public, the U. S. Government has made immediately available for every man, woman and child in the

country a profitable, simple and secure investment.

War Savings Stamps are the answer of a great democracy to the demand for a democratic form of government security. . . . no person may hold such stamps or War Savings Certificates to an aggregate amount exceeding $1,000.00 (maturity value). If the holder of a War Savings Certificate finds it necessary to realize cash on it before maturity . . . etc.

These expressions can hardly appeal to and be understood by many of these factory men and women who received the letter.

The extended relating of the fact of the act of Congress is not interesting, or essential. "Immediately available" though it may be understood, is a term that really "goes over the heads" of the readers, while the majority are really not looking for investments, if they even know what they are. The other two excerpts bear much the same comment. The whole letter was not written for the class to whom the appeal was made.

In this same factory there was a Red Cross Membership Campaign, and the following letter was one of the means of securing 100% results. Notice the simple words, the simplicity of expression, the plainness with which the thoughts are led to interpret actual experiences and then to bring those to the needs of membership to supply the necessary aid.

TO OUR EMPLOYEES:

When you see the Red Cross anywhere you know that it means helping somebody who has been hurt, or is sick, or has trouble in his family.

Bandages, medicines, food are needed to take care of them. Doctors and nurses must come quickly and ambulances take them to a hospital or home.

In war all these things happen very often—thousands every day. The soldiers are carried off the field to the hospital and the Red Cross helps to save their lives. The sailors thrown into the sea when a ship is torpedoed are rescued and brought to land; then, medicine and warm clothing and careful nursing bring them back to life.

Every one can help. Many millions of men and women joining together make a big force. Many of you from this factory and many from other factories should be members. By all of us together becoming members of this great Red Cross Organization, we tell the world that we are loyal Americans, and we tell our own soldiers and sailors that we are helping them.

That is why you should join the Red Cross next week. It costs only $1.00 for a whole year.

Yours very truly,

"You." It is the "you" in business that is the all important question. Service from organization and service of merchandise are the foundation stones. The proper method of expressing this attitude is by implication, rather than by the use of the word itself. Often the word is so much used that one at least has a feeling of insincerity regarding the writer's solicitude. The consequent effect is the opposite of that which is desired. Again too frequent use of the word itself makes the letter far less pleasant to read.

An example of both such characteristics is the following:

GENTLEMEN:

Your easiest profits are those you make by saving expense.

There is one way you can save rent, save wages, and save damage to samples, and still sell more goods.

Install a Blank Patent Display Rack in any department you like—picture, linen, notions, sporting goods, etc.,—and you will add 30 square feet of display for every foot you use. You will save the time your salesmen now spend in getting out goods and putting them away. You will prevent the samples from becoming soiled.

Yours truly,

Read this letter over again, aloud, emphasizing the word "you" every time it occurs. Notice how overdrawn it appears. Too frequent use of the word has entirely nullified what was the real intention of the writer.

This letter could have been written as below, wherein it expresses the spirit without the disagreeable and unfortunate over use of the word.

Revision

GENTLEMEN:

Your easiest profits are those made by saving expense.

There is a very effective way to do this, to save on rent, on wages, and on damage to samples,—at the same time causing greater sales, and here it is—

Install a Blank Patent Display Rack in any one of your many departments—pictures, linen, notions, sporting goods, etc.; 30 square feet of display will be added for every foot used. One salesman can then do the work of two. His time, now spent in getting

goods out and putting them away again, is saved. The great loss from soiled samples is prevented.

Yours truly,

Rule. From the foregoing then we can evolve this rule for our guidance. The first thing to do is to find the important message, the point, the theme, about that which is to be presented through our letter as a medium. Next consider how this important message or theme would affect the reader as to utility, convenience, luxury, sentiment, etc. Finally study carefully the method and sort of appeal that can be made to him from the standpoint of his own interests.

Selecting Material. No salesman would think of going out and trying to sell well posted buyers without first supplying himself with facts and figures that will enable him to meet any argument which his prospective customer may present.

Yet letters are often sent out, expected by their writers to bring home an order or inquiry, that have absolutely no chance for success. It would be as bad a policy to send out an untrained, unfitted, unposted boy to see the experienced buyer.

At least, a salesman has a chance to answer arguments and to defend himself.

Not so with letters. Hence the extreme importance, yes, absolute necessity of plan for the letters' contents and construction.

One of the great advantages possessed by letters is the fact that the writer has the time and means to carefully select and arrange the material that is to go in.

Material consists of Ideas and Facts. Ideas mean a mental image of the thing to be sold. Another meaning is the conception of the use to which the article may be put. Thus in gathering material about a pair of shoes, one will keep in mind

the use which the user will give—if for a dancing party or for street wear the complete service must be considered. It is the ability to see not only the article, or thing, or idea, but also to have vision of the use that makes for success in letter presentation.

Facts are easier to gather, yet they are not always correct ones, nor are they presented correctly. As already suggested, facts must be helpful to the user; they must be distinguishing; they must be interesting.

In order to be able to select properly a thorough study must be made by which knowledge of the article is acquired from many different standpoints.

First comes the study of the manufacturing steps. Just how the article is made, the why of this or that characteristic must be learned. Many of these will be found to be for economies and advantages in the manufacturing. This same comment applies to such salable commodities as insurance, services, etc. A careful study of such characteristics familiarizes the writer with the article so that he becomes thoroughly imbued with its qualities and the possibilities for its use.

Not only the manufacturing steps but also its finished characteristics—appearance and utility must be studied from all angles. Take the article itself and find out what it will do. Will it accomplish all that the manufacturer claims for it? Then see how these accomplishments fit in with what will be required of the article by the user. Thus one acquires for himself knowledge that enables him to form his own opinions.

But these opinions are not to be final.

The next step is to gather opinions of salesmen. What do they think? Will the article be popular as a seller? How about the price? Judgment of Salesmen is a very great assistance.

Then the trade opinions are valuable. Retailers come into actual contact with the user and they can give excellent ideas as to presentation, possible reception, etc.

If one is to sell to a distributer, he will gather information from his house covering the manufacturing as above, the service rendered, the advertising assistance given. He will study his *customers'* business, the class of trade, his methods of handling, etc. Often failures result because letters and advertising matter are composed too much from the producer's standpoint. They do not fit into the needs of the customer.

Competitors, too, often furnish valuable help. What sort of an article have they? Wherein is it different? What presentation do they make? To what classes do they sell?

General market conditions and current events furnish excellent sources from which to gather material for presentation.

Consider your own personal experience and see what they reveal along the line of use which the article suggests.

Finally, go to users themselves. Find out their likes and dislikes. Find out their real needs. Determine just how the article or commodity will meet these likes and needs. A familiarity with them will enable one to present his case from the reader's viewpoint in a way that makes for success.

CHAPTER XI

The very practical question
How to Write
is here discussed.

We study Construction
with steps in building and
principles, illustrated by
examples and discussed in
reasoning.

CHAPTER XI

SALES LETTERS

How to Write. Construction

We have so far studied the principles that govern the influencing of the mind when making a sales appeal. Then we united the steps in influencing with the concrete parts of our letter. Here we were stopped for the time being by the discovered importance of the fact that, inasmuch as it is the reader who is expected to act in our favor, we are obliged to find out wherein the reader might be interested in what we have to sell and in what we have to say. Our discussion then of the Reader's Viewpoint gave us a little clearer vision on this point, and the chapter on Selecting Material was but suggestive of how to go about gathering such information as would be of value.

Steps in Building. The first thing to do in preparing to write a Sales Letter, or a series, is to analyze. First look into the territory. Of what sort is it,—Manufacturing, Mining, Agricultural, Residential, Congested? What is the market in this territory, brisk or slow, good from a price standpoint or cheap (as it is called)? The people—and this is rather a summary of the other two—are they prosperous, are they contented, are they home owners? Do they shift from place to place? What are the characteristics of refinement and education and religion? Shall we write to class or mass?

All these questions should be considered in laying out any plan.

The next step will be to plan when and how. There are special events that can be used to good advantage. One should consider the season of the year, holidays, weather and all natural conditions. Then outline methods and formulate ideas of appeal that will be consistent.

Having made this analysis of the situation and of the conditions governing, we are in a position then to discover in what respects the reader may be interested in what we have to offer. We can see how he might look at our offering and thus reconcile the view of the seller with the needs and possible desires of the prospective buyer. Thus have we discovered the Reader's Viewpoint and arrived at a practicable point of contact.

In framing our outline of plan and method, the three fundamental principles of construction must be kept in mind.

A brief specific application here will be helpful.

Unity. What shall be the theme of our letter? This one which we quote below has taken Influence of Magazine as its theme. Notice how carefully the whole story leads up to the final climax which is the proof of reader influence. No variation nor digression from this subject comes into this letter. It has a powerful appeal:

DEAR SIR:

"Away from the big, over-crowded, over-bearing, noisy city lives a little woman.

She doesn't belong to that class of drones who swish up and down the Great White Ways, who lounge in the lazy lap of Indulgence and whose ephemeral existence adds not one whit to the world's good.

The bright lights have no attraction for this Little Woman. She doesn't know the difference between a

Clover Club and a Horse's Neck and for her, Cabarets and Tango Teas are taboo. She is a worker, a creator and distributor of real, Honest-to-Goodness Happiness.

Her greatest concern is the love, companionship and well-being of her husband and children. Her energies are directed toward beautifying her home, decorating her table, and being human; takes pride in dressing her children so they will appear just a bit more attractive than anyone else's.

As this Little Woman is the Chancellor of the Family Exchequer you need her attention and good will if your goods are used or consumed by her or her family.

NEEDLECRAFT knows this little woman's wants, and its ability to supply them is evidenced by the fact that more than 800,000 of her type think enough of it to pay the full subscription price. As 90% of them live in towns under 15,000 population, NEEDLECRAFT gives you more circulation in this Great Market of American Homes, at the lowest rate per line per thousand, than any other magazine.

Of course, it is a good puller—and with such a magazine and such a following it couldn't be otherwise. Ask me for the real facts and figures."

Sincerely yours,

Unity must be observed both in the theme and in the presentation. The above letter observes this rule.

Coherence. Coherence makes for easy reading and for correct understanding of Sales Letters. Recalling to mind our former chapter, we find Coherence is obtained by arrangement,

connectives, pronouns, and repetition of words. The use of these is very well illustrated in the Needlecraft letter quoted above. Study that letter, it is a good example of Coherence.

Emphasis. The last of our principles of Construction is Emphasis. It is not the least in importance, by any means.

If we ignore the fact that there are certain places in the letter that are very emphatic, we are absolutely sure to lose a great deal of force in making our appeal. Not only that, but we may lose out altogether.

To illustrate such a condition, look at the following letter:

DEAR SIR:

"We are herewith mailing you our new catalog which we trust may reach you safely and find a cordial welcome.

The many attractive articles illustrated have been selected with great care and we believe you will find them of special interest to you in planning your Christmas giving. If the catalog contains some helpful suggestions for you and increases the pleasure of your Christmas Shopping, we shall feel that our efforts have been generously repaid.

In just a little while, the Christmas spirit will again be abroad in our land and will be the controlling influence in millions of lives. The truth of "It is more blessed to give than to receive," is proven to us all, who give ourselves the pleasure of remembering those we love, at this time.

It is the happiest time of the whole year, and we will try to preserve all the beautiful sentiment of the season by making your Christmas shopping a real pleasure.

We have an exceptionally large and beautiful line of Holiday Goods this season, which embraces the newest and best ideas which the market affords.

We can look back for 34 years with pride, as having served our patrons and friends during this period with merchandise of quality, at the most reasonable prices. Our aim is to still further increase the confidence placed in us, our past record being our best guarantee.

Trusting that we may have the pleasure of receiving a visit from you soon, we are,

Yours very truly,"

This letter is worth studying very carefully. Notice the opening paragraph. There is absolutely nothing to bring the reader and writer together, to establish a point of contact. One can hardly expect to receive a cordial welcome if he comes without introduction. A perfect stranger, qualities and purpose unannounced, is pretty liable to be coldly received. The "We" beginning is ordinarily the easiest method to assure lack of response. Then notice the unfortunate statement that "their efforts shall be generously repaid," if only the reader gets some helpful suggestion—perhaps such as can be used at some other store. Surely that is not what was intended, by any means.

What is the real point in this letter in which a reader might be truly interested? Such a question should have been asked before the letter was written, yes, even before it was planned. For this real point of interest means more than the mere letter. It means store preparation; it means preparation of merchandise, both gathering and arranging; it means, above all, preparation of sales-people.

Paragraph #4 contains the point and should be the theme carried out through the entire letter, only because the thought has been planned, developed, and made a reality, ready now for the reader's enjoyment.

This paragraph, properly rewritten, should begin the letter. It affords a wonderful Point of Contact. It is that which would make one want to go blocks out of his way to experience such a service. It is a theme which would tend to make one receive the catalog cordially, and open its covers to get the benefits that are surely for him or her who examines its pages.

But—such a paragraph must be properly written. It must correctly express the spirit and convey the thought of the selected theme.

Here is a revision:

> "To preserve all the beautiful sentiment of this happy season by making your Christmas shopping a real pleasure, instead of a trial and a wearisome task—that is the purpose and plan in conducting this gift store. Whether you call in person to be waited upon by one of our representatives who is primed with helpful suggestions, or whether you select from our catalog, which truthfully presents suggestions, your selections will be acceptable as being from new merchandise comprising newest ideas."

Then, to carry out the theme, the balance of the letter might be written as follows:

> "The Christmas spirit has already begun to spread abroad. Our store feels it. Our catalog gives evidence of it. Within either, you will find sugges-

tions for gifts suitable for man, woman, and child, in love's closest relationships, as well as of more formal degree. Such suggestions will give you aids that will make your Christmas shopping here a real pleasure.

Notice these features, carried out alike in store and catalog—a men's department, where men can find a suitable remembrance with little of the shopping idea that men so dislike; a woman's store, where she may revel in all the beauties of modern creations, and buy just such as she may fancy and can afford. And not the least, things for the children, such things as gladden the little hearts with a real Merry Christmas wish.

Just a few blocks to walk to see the feature store, that truly features the Christmas spirit and will make your shopping and giving a pleasure.

Come and enjoy Christmas buying."

Emphasis is properly considered in such a revision. First and last paragraphs convey a thought, they make and leave impressions favorable to the writer. The advantage which is his, is not thrown away.

The theme may be carried through the letter, or emphasis of theme may be effected by a climax which is a development by a series of phrases or sentences.

Notice the development up to the main point in the Needlecraft letter.

Position and arrangement, both physical and mental make for emphasis and this is necessary to make letters properly resultful—don't forget Emphasis.

Here's an example showing how important it is to consider Emphasis even in constructing sentences.

Wrong: "Our rest room is for the convenience of our patrons. You are personally invited to test its many comforts."

The writer did not consider the principal point, the one that would be of greatest interest to the reader.

Right: "You are personally invited to test the many comforts of our rest room; it is for the convenience of our patrons."

Other mechanical means of obtaining Emphasis are these:

Short Paragraphs. These certainly are emphatic—but they must always be constructed in accordance with the principles as laid down in earlier chapters. Too many short paragraphs cause jerkiness of reading. Too short paragraphs endanger the complete expression and development of the thought.

Indention. White space always helps. It breaks monotony, relieves eye strain and attracts attention to that which is near. Indention of the first line of paragraphs makes for easier reading and marks much more clearly the beginning of each paragraph.

Wide Margins. Unusually wide margins vary the style and make for emphasis. Particularly is this so if such are used in conjunction with standard margins. Quotations, testimonies, the special subject may be written with special margins different from the rest of the letter, and thus they become decidedly emphatic.

Capitals and Underscoring. These two methods are in common use and need no explanation. It is wrong, however, to overdo their use. Effectiveness is lost in such cases. Capital letters were not made for whole sentences and paragraphs.

Such are more difficult to read and emphasis is not thus gained, in fact an opposite effect is likely.

Red Ribbons. Some use red ribbons on their typewriters to insert emphatic words. Such words certainly stand out prominently. One must use judgment. This method, too, can easily be overdone.

Subjects. A one line subject may be inserted between paragraphs. Usually, however, a letter will have but one subject that will apply to all the letter.

In such cases, our preference is to have a subject line situated a double space below the date line. Here, too, is a good place for the reference to previous letters, rather than putting such in the first paragraph. This is a good custom to adopt. It is easily seen; it saves the first paragraph for the important message; it provides a standard custom.

Example of Date Line given below:

May 15, 1918.
"Answering your letter May 12, 1918."

R. R. Donnelley & Sons Co.,
Chicago, Ill.
GENTLEMEN:

Example of Subject line:

June 5, 1918.

"Subject: Page 122-BB-Woodward Wight Co."

J. R. Cowder Co.,
New York City.
GENTLEMEN:

Top of Second Page. Emphasis is given to the words at the top of the second page for the same reasons as before. Hence, one should always have an important thought at the top of the second page, or more, of letters of two or more pages.

Thus we have found that the three fundamental principles fo Construction are essential in Sales Letters, and that their application is practicable and resultful.

CHAPTER XII

This Chapter deals with

Expression

The selection of language and its use are interestingly and practically applied.

Then follow three letters to illustrate the use and application of the various principles that have been discussed.

CHAPTER XII

SALES LETTERS

How to Write. Expression

The words and expressions that are used in Sales Letters are just as important as the plan and the construction. By them the thoughts are conveyed. Unless the correct words are used, the intended thought will not be conveyed. But some words are more expressive than others and hence more likely to impress.

Selecting Language. It is necessary, then, that one study to use those expressions that have a reality within. By this is meant carrying within themselves the thought. For example: We speak of the "Tanks plowing their way through and mowing down everything in their path." This description actually conveys to us the results of the passing of the Tanks. It is far more effective than to say "The Tanks made progress and left much destruction." "The automobile quickly rolled up to the curb and came to a stop in front," etc., is more interesting description than to say "The automobile stopped at our house."

Use, then, interesting verbs and nouns. Avoid those that are colorless, as the opposite is called. Let the action, or color, or object be revealed in the very words and expressions.

Those things with which we are familiar always appeal and are interesting—and so it is with words. Use those words that are drawn from experience and that are part of the life of the reader. Such are understandable and more interesting to him.

Of course, use words that apply to the article. Such injunction seems almost unnecessary. Perhaps with words it is, but many expressions in letters go very wide of the purpose and are far away from the question.

We have already talked about "human" expression. Our discussion of the principles of thinking, of influencing and of selling was for the purpose of training the mind and showing how to think independently and originally.

We have seen that material must be carefully selected. We have discussed analysis of the entire situation and found out how important it is to know all that we can about every condition and phase that may have a bearing on our problems. We have also carefully considered the question of arrangement of material.

Equally important is the telling. This must be carefully done by the selection of proper words, phrases and sentences. In order to be better able to choose wisely, think of the purpose of the letter according to the plan which has been already mapped out. Then think of the person or class to whom the letter is to go. In your mind picture this person, or one to represent the class. Think how you would talk to him if he were before you. If he were a banker who is coldly analytical, who thinks in figures, safeguards, security, etc., your expressions would be short, crisp, right to the point, just such as would enable him to judge quickly and accurately.

If you are writing to dealers, you will consider first that they undoubtedly get many letters, perhaps right along the line you are going to present. You will start out, then, in a spirit of helpfulness toward him. Assuming, of course, that an interest has been aroused, endeavor to inspire enthusiasm. This goes a step further than interest. It is an eager interest, an intensity of feeling, a fervor that makes one really want

to do. Coupled with this endeavor must be the creation of confidence in one's self and his proposition, then courage on the part of the reader. Sometimes lack of courage is removed or offset by the trial offer, or the money-back guarantee. Finally, inspire the desire to act. Starting out, then, in our "telling" we will state facts cumulatively, piling one on top of the other, always being sure that no loophole is left in our telling for any doubt, or question, or wrongful inference. Tell, not for the purpose of satisfying the writer's pride, but solely to elicit the reader's interest.

Helpful suggestions are gladly received. If you have studied the dealers' problems; if you have studied the women's needs, you will know to what extent your article or service will help right along that line.

In the case of dealers, an effective plan has been successfully used of giving suggestions along the line of the Consumer's Viewpoint. Some would say this is waste of time and effort. Not so in this case. The dealer was given points of benefit to users, such as would be argued in a letter direct to them. Those points had this double effect: They appealed to the dealer because he could see that they were real arguments. He judged from his own experience, or formed his own opinions, putting himself in the position of the user. And so the appeal helped to sell him. These same points gave him very helpful suggestions for re-selling to the users. The method was really far more effective than if the points had been listed in order as selling arguments. Helpful suggestions are what the dealer wants. Women want them—men too. How often do men read with interest a suggestion of a system of keeping certain records that on the face of it looks as if it would be helpful to them?

Finally, let the tone of the whole letter breathe life and

activity, let it speak as from one person to another, let it convey your thought in your words presented for *his* interest. Thus can one persuasively lead on to action. Kindliness, fair dealing, courtesy, all these expressed in tone and statement make for persuasiveness and produce confidence.

The following three letters are given to illustrate the use of the various principles and some of the methods that have been already discussed.

These are the circumstances:

A Chicago distributer of certified milk selling to wealthy residents of the best part of the city, decided to change the brand of milk which he would sell. He wanted to take his customers with him and spread the story, without any warrant or truth, that the farms where the milk was produced that he had been selling were afflicted with foot and mouth disease.

There was the condition when the new distributer took hold. The producer had to take quick action and do something to save his trade and nullify the effect of the untruthful reports spread about.

So analysis of the situation was made:

Wealthy customers, educated, refined, reasonable, automobile owners, familiar with country driving, and possibly the actual location of the farms; false report to be offset; customers to be brought back.

The first letter starts out, then, not to deny the report, for that would be a chance for the enemy, and it would put the name of the disease into the customer's mind again; rather was the effort made in the positive direction to the thought of cleanliness and purity, and to gain confidence. Hence the statement of personal supervision and the impressing of the recognition of responsibility was given in the first letter, as if with such it was impossible to have other than right results:

"DEAR MADAM:

Scrupulous care, under closest personal supervision of Mr. —— assures customers of clean, pure, sweet milk.

Very rarely a milk user can visit a farm where the milk is produced that goes into the family's food and that is to nourish the growing babies and children.

So keen is our sense of our responsibility in this matter that the most stringent rules require conditions acceptable only as if you were to drop in on us this minute entirely unannounced.

Thus is —— Certified Milk produced, and when it is delivered to you in Chicago within only a few hours from the cow by —— Co. you have assurance of that which will please and be absolutely safe.

That's the sort of milk, the sort of service you want, isn't it, Mrs. ——?

Will you let us continue to serve under such strict assurances? A line to us or a telephone to —— Co. will bring tomorrow's pure milk.

Yours very truly."

In the next letter the appeal was made to mental characteristics—the mind of the reader was started to work actively on the subject. Not one of them but what knew of the beauties of country roads well kept and near the beautiful lakes. Perhaps some had even been along the actual country roads described. Hence the appeal is first, to memory, then imagination is started and one can picture the beauty of the farms by comparing with the lake region described.

Desire because of quality is produced in paragraph four. Confidence leading to persuasion follows in the next one:

"DEAR MADAM:

Sometime when you are motoring through the beautiful summer resort region between Waukesha and Oconomowoc, run in to Edgewood Farms. Perhaps you have seen direction signs on the Delafield Road or around Pewaukee.

As beautiful as this wonderful lake region, as well kept, as artistic and attractive is Edgewood.

Amid such surroundings is produced —— Certified Milk.

With scrupulous care as to cleanliness, both of stock and stables, this milk is produced so that when it is certified as to purity and cleanliness and goodness and richness, there is no chance of a question. In fact, this part is a hobby with us, absolutely adhered to throughout every day of the year.

You don't need to wait, then, till Summer when you can make the farms a visit. Use —— Certified Milk this Winter with the full assurance that it is just what you like and want because you already know, just as much as if you had been there.

—— Dairy Co. will deliver tomorrow or any day if you'll just telephone instructions.

Yours very truly,"

Letter number 3, then, struck right home. It went to the mother. It appealed to her with something she and every other mother wants.

Interest in the product is aroused that completes the conviction; then another persuasive appeal, this time quickly following through to action in the last paragraph:

"DEAR MADAM:

Great peace of mind comes to that mother who knows that the food given to her babies is absolutely pure.

And, after all, isn't such peace of mind one of the essentials to happiness in this life?

To furnish you mothers, you housewives, who want milk that is pure, sweet, clean; produced under conditions that will effect such results, that is the guiding star of Edgewood Farms. Right out in the pure, sweet country, beside the waters which border the fields, stand the buildings that are kept as near right as human ingenuity knows how. . . . Certified Milk is certified because it is produced under those conditions and because the results measure up by daily test of health authorities.

Such assurance certainly will appeal to you, Mrs. ——, whether you are buying for children or for the general household.

Daily service, prompt, courteous, and ready, is at your disposal for the securing of —— Certified Milk. Telephone —— Dairy Co. or write to us. The next morning you shall begin with the experience that means a help to happiness.

Yours very truly,"

That these letters produced over 40% returns in the first stages of the work is sufficient evidence of the effectiveness of the methods. Hence, we suggest a careful study of the letters.

Notice particularly, then, that the first thing was to find out conditions, and to learn the characteristics of the people.

CHAPTER XIII

Now comes discussion of

Circular Letters whether they
be the result of inquiries
or not. The first thing is the

Mailing List.
It is important and must be right.
Then follows discussion of

Solicited and Unsolicited Sales Letters
showing how to treat the
various phases.

CHAPTER XIII

SALES LETTERS

Getting and Answering the Inquiries

Sales are made because somebody has become interested in a certain article. Either he goes to a store to buy, or else he writes in to the seller to find out more about it, or to buy it.

One of the great results sought by advertising is to get inquiries. An inquiry represents a possible customer, and as such it is far too valuable to be ignored or lightly treated. Of course there are inquirers who write out of curiosity. Such phase will be considered as we proceed.

One must not forget, however, that the inquiry is something very potential, real, tangible, a valuable possession,—the advertiser's asset. Properly handled, inquiries mean eventual orders.

Inquiries come from several sources. Advertisements are answered, friends recommend, those seeking to buy look up in directories or find out where the class of goods sought can be bought, and so write in. Circular letters are sent out in direct by mail advertising campaigns. whose object is to either open up the field or to get orders direct.

Let us now turn our attention to a study of methods of campaigning for inquiries by circularization, the compiling and maintaining of a list of names of prospective buyers—and the handling of an inquiry so as to turn it into an order.

Direct by mail advertising is most effective when the right letter, or mailing piece is sent to the right persons at the right time.

And so a plan of campaign is worked out. The theme or principal point that is to be brought out and established is settled upon. The nature of the article governs the nature of the mailing. High priced automobiles and pianos cannot be sold to working men and women. The style of the literature prepared will be elaborate in proportion to the article to be sold and expressive of the high class. Tone and character will appear in other classes as well, but the relation of cost of merchandise and cost of campaigns must be in proper proportion.

The Mailing List. The compiling of a list of names is one of the most important things to do in a mail campaign. Much waste is caused because the list of names of those circularized is not a good one. Either the names are old, or addresses are wrong, or else they are not classified to a sufficient nicety. In the piano class often are included many names, a little investigation of which would show that they are not and never will be in the market for such merchandise.

There are many ways of compiling mailing lists. We shall suggest some of them. Methods for working them out to practical application for any specific business can be devised according to requirements.

Customer's names taken from sales records, or ledger are the surest and best.

Rating books of mercantile agencies classify various businesses and give opportunity to compile lists of those classes in a general way.

Businesses have been organized whose sole business it is to furnish extensive and authentic lists of names for almost every conceivable classification.

Press clippings furnish new names as events occur. Society names, names of men prominent in city and business life may thus be gathered.

Salesmen furnish names which they gather, either from reading, or by inquiry as they make their calls.

Customers are often glad to give the names of others who would be equally as interested as they.

Exchange of lists between firms.

Tax lists are often used.

Society, Club and association memberships make valuable lists along certain lines.

These suggest how one might go about making up a mailing list. Be careful in its compilation, so as to avoid waste in circulation.

Check the mailing list as often as practicable.

First class mail that bears return card will always be returned if not delivered. Immediately the names should be removed from the list. In the case of other than first class mail, the sender's name and address should always appear so that he may be advised if the mail is not delivered. Then he can send postage for return and thus keep his list up to date.

Postmasters may at their own discretion check a list of names and addresses that would go through their own office. The ground on which such a request is made is the lessening of work for him. He cannot in any case make up and furnish an original list.

Go as often as practicable to the original source to compare and revise so as to keep the list up to date.

One has said that the faulty mailing list is responsible for the great waste in direct mail advertising. It certainly is a great factor. The prospective correspondent will try to judge his list of names and make it just as correct and live as possible.

Two Classes of Sales Letters

There are two main classes of sales letters; those that are written in response to a letter of inquiry, the Solicited; and those that are sent out Unsolicited.

Our first attention will be given to the former class. Then we shall discuss letters and campaigns that are designed as direct mail advertising where the work starts out as original effort—in other words the Unsolicited—Follow-up Letters.

The Solicited Letter

First Difference. The one point of difference between these two classes is the two fold fact established by the letter of inquiry, viz., interested attention is always assured; a point of contact, a mutual interest is suggested.

These two facts give opportunity for reply. Unfortunately, however, this is often not recognized—or recognized, it is ignored and the sales are usually lost.

The First Step. The first thing to do after receiving an inquiry is naturally to answer it. Many a letter is sent in reply to a request, which does not contain answers to the questions asked. The information given was prepared in stereotyped form and did not cover specifically what the inquirer wanted to know. It is a very serious mistake to allow such a letter to go out.

Over organization, rush of business, haste, carelessness, mental laziness, indifference, perhaps even ignorance are responsible.

The very fact that specific information is requested should be considered the advertiser's opportunity.

Let this be our first rule. See that the reply really answers.

Having received the inquiry, aside from a real answer to specific questions, what shall our plan of action be?

The first letter is rather a general letter. Herein tell what the article is, and what it will do. Show how it will fit in with the reader's habits and mode of life, or satisfy his desires and needs in so far as they can be judged and determined.

Usually a catalog accompanies the letter, or is sent at the same time. In this, all the facts may be related. If so, an effective way is to pick one or two good points and refer in the letter to those points or "illustrations as shown on page ——." Do not try to cover all the selling points for they are usually fully given in the accompanying advertising material. Rather let this letter be a summary, telling what the article is and what it will do.

In this telling you can show why one should purchase. This can be especially well done if one follows the lead given in the inquiry, if one is given. There are many inquiries that do not give any special lead. "Please send information about —— as advertised in ——," will not help materially. In such cases your advantage is only in the fact that your inquirer is looking for the answer.

There are three kinds of letters written in answer to inquiries: 1. The letter that answers and gives full information. This is the correct sales letter that we have discussed. 2. The Passive Letter. This is the kind that acknowledges the inquiry and expresses the hope to have the order—nothing further. Example:

> "We acknowledge receipt of your valued inquiry of the 23rd inst., and in reply thereto are sending you herewith copy of our latest catalog describing ——. We shall be glad to have your order and assure you it shall have our prompt attention."

3. Negative Letter. This gives no information of a positive sales character. Even though the writer cannot fill the order or accede to the request of the inquirer, the writer has not tried to explain, or mollify feelings, or to lay any foundations for good will.

A manufacturer was asked for prices, and here was his reply:

> "Answering your letter of June 16th, we beg to enclose herewith our schedule of prices. We cannot guarantee shipment unless orders are placed 60 days in advance."

These two latter types tend to discourage buying both now and in the future. Not only is there no information given, but no interest is manifested, nor desire to serve or be friendly. Remember that service and satisfaction are fundamentals in salesmanship. Letters must express the spirit of service, even though, because of certain conditions, one cannot comply with the request that has been made.

Instead of the passive style of letter it would be better to imagine some person or situation. Find some question that might be asked and then write from that standpoint just as if that were the only thing in the way and the sale was to be made when that question was removed.

Date Reference. The question is often asked as to the including of reference to the date in the first paragraph. This may be done if desired. Putting the date reference on a line under the date of the letter as before suggested is the better method. If, however, one includes it in the first paragraph, don't forget that there is great sales value in the first position that is too great to be wasted.

Here are some suggestions as to how such a paragraph may be effectively written.

> "The description of the process of manufacture of —— is given in —— booklet which is being sent to you today as you request in your letter of ——."
>
> "Just as your letter of June 10th was opened, our factory superintendent brought the good news that #15 —— Heaters were coming through regularly and in quantity."

In other words one's sole idea must be to convey a real thought; an interesting one, a valuable one. Then attention is secured that leads on to further reading.

Price. What about price? Shall it be stated and when? Answer these questions with others: Isn't the purpose of sales letters to get orders? Can one send an order and money without knowing the price? No.

If a writer is afraid of his price, he had better revise his price, or stop trying to sell. If he has a fair price, buyers will recognize it as such, especially if he accompanies price statement with information. Sometimes it is not advisable to give the price in the first letter, because experience may have proved that for a particular line or article the sale cannot be made with the first letter. Such is the case with high priced articles, luxuries, etc., where price is not the prime requisite.

Consider for a moment, however, your own mental state, when you pass a window and see a tie that you especially like. If you are limited in the amount you can afford, you will not go into the store if you think the price is way beyond your reach. If the price is mentioned and is within reach you do not hesitate. On the other hand, a woman's handsome suit beckons to shop around inside and see what can be found

within the bounds of price range and individual taste. It's the difference between mental characteristics and habits. Women shop around before they buy. Perhaps this will give one a thought to follow in letter writing. Men judge quickly and do not like to refuse if the article is within reach.

As a general rule it is well to reveal the price. Build up to it if it is liable to seem high, or is more than one may expect. In many cases price will be the feature; then it will come first or early in the letter.

Summary. In answering inquiries, then, be sure that your letter answers any questions asked. If no questions are asked, then suppose one in your own mind and answer it without actually stating the question. Give the reader real information, definite specific facts. Write to make the sale. State price if consistent. Talk with your reader, not at him. Think what you would do if you were trying personally to sell him. Then write. Above all, remember the injunction—think first,—analyze, plan, outline,—then write.

The Unsolicited Letter

By far the greater number of sales letters are sent out without any previous request for them. Names are secured in one way or another. The advertiser thinks they should be interested in his product and he starts a campaign accordingly.

The first thing to do is, of course, as already stated, to analyze, plan and outline both the merchandise, the prospective buyers, and the methods used.

First Letter. The first letter under the Unsolicited classification should have a two fold purpose; or one of the two purposes should prevail. Aim either to get an inquiry, or an order. A letter may be so shaped and worded that it urges for an order, or at least an inquiry; or it may set out only to

get an inquiry, in which case after reply comes in, our work then automatically transfers itself to the "Solicited" class.

The general features of this first letter are very like those that will be discused for the Solicited reply. What will the article do, how will it benefit the reader, how will it fit into his mode of life and his habits? In relating these, one requires all the imaginative ability possible, for he does not know his people personally, nor has he had any clue from them which he may follow. Yet, he can and should study the characteristics of the class and base his appeal accordingly.

This first letter corresponds to the advertisements in magazines or newspapers. It gets the reader's attention and interest. Its purpose is to open up a prospect and give the seller a definite tangible point of attack for his future work.

Follow-up

In the Unsolicited class of Sales Letters the first letter is a part of the whole campaign and must be so planned. After this first letter and after the first reply in the Solicited class the real "Follow-up" begins.

There are many cases on record (in fact many firms are at present making such records) where sales are lost because no adequate or effective system was devised for keeping track of and following the prospective buyer to the point of closing the sale. We have already discussed the value of the inquiry. Each inquiry has cost actual money, spent either in postage and letters or in advertising space. It should not be overlooked or neglected.

Thus have arisen various methods, each suited to its own conditions, but all having the same ultimate purpose in view,—the sale.

After the first letters have been sent out, others must fol-

low, sometimes at stated intervals, sometimes irregularly.

The first follow-up should start in to tell more facts than were given at first. Another track may be taken, a little different course.

The second follow-up will give still other facts, or tell them differently. Arguments begin to become stronger. Beginning here and going into later letters, the information becomes more specific, getting more so each time, either a single fact of information is selected and the telling quite minutely developed—or the argument is worked out to a finer degree. Now, too, one can imagine possible objections. Select one and answer it.

Each letter in each class must be a complete unit. Aim for a definite goal. You may strike home without the necessity of further work.

Possible Reasons for no Response. If no response is received, then it is helpful to go over the entire situation, even though it may alter the original layout of the plan.

Here are several reasons, any one of which may bar the looked-for response. These reasons can be applied to both solicited and unsolicited letters.

1. Did not arouse Interest.

Many times in inquiries the writer's interest was not especially strong. The inquiry may even have been prompted by curiosity. Often children have sent in for samples; at one time collection of samples by children was quite a fad.

There is no way to determine such except by investigation. Usually, however, it is safe to assume that inquiries are made in sincerity. Hence try by a new approach to arouse a real interest.

To avoid the idly curious, some advertisers require request

on business stationery, or statement of business connection, or a coin in payment.

In general, however, answering all letters can be considered worth while advertising. No telling but that some day response may come.

2. More Information wanted.

This is the commonest reason, especially so in the case of Solicited Letters. There the inquiry was made to get information. If no response comes to the information given, then the natural assumption is that more information is wanted. It is a natural assumption, too, in an Unsolicited campaign.

3. Different kind of Information Wanted.

This is not so likely to be a want in Solicited letters because one has asked for specific information, or the advertisement has dwelt upon certain specific features and they secured the inquiry.

In other cases, however, where one is working entirely in the dark, it is a natural assumption. There is only one answer—give it.

4. Inquiry made under mistaken supposition.

A good example of this is the question of price. One may have been really interested but on learning of the price, he found, or at least felt, that it was beyond reach.

There is only one thing to do in such a case. Build a structure with confidence at the bottom, growing into desire that becomes so strong that one will make special effort to put himself in a position of ability to satisfy. Such desire becomes eventually a need, and when realized the order comes.

This is a matter of education. It takes time—plenty of it.

5. Wrong Time.

We have already spoken of seasonal and seasonable adver-

tising. There are certain things suitable to and sold only at certain seasons of the year. Don't try them at other times.

Letters should not reach a man on his busiest days. Find out characteristics of the lines of business and of the individual whom you would address. Usually Monday is a bad day for a busy man to receive a sales letter. Saturday morning is a rush when Saturday is a half holiday. So plan your letters that they will arrive when they can be welcome.

6. Not in market.

In the case of the Unsolicited Sales Letters, this perhaps is the supposition of most frequent occurrence, though it is one that is least assumed. Many and many a letter is sent out to people who really are not in the market. Yet, because the writer thinks they ought to be he keeps on spending and wasting his money on them. One such case is that of a manufacturer who has on a very few occasions given an advertisement to a trade journal, more for personal reasons than otherwise. Yet, the trade Journal regularly and persistently circularized this manufacturer, apparently in expectation of favorable action. As he is a non-advertiser in every sense of the word, and especially as the trade Journal has been so advised, money and time and effort are wasted in keeping up the solicitation.

Akin to this reason "Not in the market" is that many think they are not in the market. In some that is just as bad.

The writer should study the situation and if it is only "thinks" with any possibility of conversion, then let him shape his arguments accordingly. It takes special work, special thought, special study to handle such cases. They cannot be handled in the ordinary manner.

Methods. To answer this question, we must refer you to

all the study that has been laid out in the preceding pages. Your study of how the mind works, of the principles of thinking, of influencing and selling all come in handy for application here.

More information, different kinds, a new approach, a variation in appeal, each and all of these apply as usable in meeting conditions under the various assumptions just discussed.

Gather information from a study of the object itself, its peculiar features in themselves and as applicable to the uses to which it will be put. Study the uses, see what the needs are and then make your appeal consistent with them. Change it for any one of the various phases of the need.

Pile facts one upon the other, not only in one letter but through the series.

If you find that after the third letter your responses are far more profitable than before, then perhaps you can omit #2, moving #3 up to its place. Try it and see the results. Always feel your way; prove your steps; "be sure you're right, then go ahead."

Sequence of Points. Perhaps it will help if one can follow a certain sequence in selling points. First should come the distinctive feature, that which lifts the particular article out of its general class and sets it off by itself for consideration.

Then follow with a description of qualities. Surely there are enough of them to make an interesting story. To make the reading interesting is the part of the letter writer.

Service, that key-note of business, comes next in the logical arrangement. Naturally after our study about personality and individuality and expression, one will not express his desire to serve in the same old way all the time. There

are as many ways as there are minds to express, and it is for each individual to develop his own effective methods of expression, subject only to observance of the principles that can never be altered.

And lastly the price factor enters. It does not come first unless it is the distinguishing feature. For example, if washing machines always have sold for $100.00 or more, and one has a new invention, simpler and more economical to build, so that it can be sold for $50.00, then reduction in price will be the one great fact to be brought out. Under such a condition it would come first, by all means.

If you are writing a series of letters to dealers you will dwell on this same matter of price. You will consistently show him these two points which are vital to him. 1. Will it sell? 2. What is his profit?

"Will it sell?" is answered by price in this instance. Satisfaction and service, too, are governing factors, for the dealer cannot afford to sell an article unless he sells satisfaction and service right with them. Part of the answer to this question is the help and service the writer will give the dealer to help sell, to produce a demand. These are a part of advertising service—not a function of our letter writing.

Profit? No dealer wants to sell unless he can make a profit. Hence this is an important point and requires presentation in just the right way. As far as possible, however, combine the two.

Sales Letters, whether Solicited or Unsolicited, require great attention and thought. One man who has achieved great success in his Sales Letters starts out with the definite purpose of removing all resistance. In a series written by him, he first told of the big advertising his company was to do

to produce a demand, so that the dealer could safely stock up and be ready.

Then he dispelled the dealer's fears because of war conditions by giving facts about business growth and general demands.

Finally, he proved his sincerity and his own optimism, showing how he was backing up his beliefs with his dollars.

This man had studied men; he knew them; he knew that sincerity appealed, that optimism is infectious. He made his statements ring true, he proved his own sincerity and thus readers were brought to believe in him. Of course his letters were successful.

CHAPTER XIV

There are Campaigns in Sales Letters just as there are in politics or for Liberty Bond subscriptions. They have an objective and must have a plan. Herein are studied

Follow-up Letter and Forms of Campaigns

with principles to be followed as well as mistakes to be avoided,

CHAPTER XIV

TWO FORMS OF SALES CAMPAIGNS

There are two sorts of campaigns, as they are called in the follow-up and sales work. These are the "Campaign" and the "Wear-out."

The Campaign. Whether in response to inquiries or to an entirely new list, the "Campaign" follow-up is one that is intended to work for definite results. It covers a specific and usually short period of time. Its units are sent out at regular intervals, the units often being related, at least to a degree, to each other. The campaign is used: for presentation of seasonal articles or propositions, in case of over-stock, to hurry orders in the face of advancing prices, to present a specific article at a specific time. Oftentimes a campaign will be inaugurated to open up a new territory previous to a salesman's visit. Sometimes this is done with a single letter as in the following case where a salesman was to call on a branch of the profession and where access to the inner office was not always easily obtained. The results from such a letter were that the doors were open for the salesman when he called, and in many instances even the letter was lying on the desk ready to ask for information along the line indicated in the letter:

> "There are certain principles in Prophylaxis that are essential. The accomplishment of these principles is necessary, but not always easy.
>
> There is a line of preparations that renders the dentist's work in Prophylaxis and especially the

treatment of Pyorrhea far easier and gives a degree of assurance attained with no other products to an equal degree so far as known.

Our representative will call on you within a few days and with your permission will show you about —— preparations. And for him, Doctor, we bespeak a few moments of your time, believing that in the interests of progressive dentistry and of your own personal business, you will be glad to devote the few minutes necessary to consideration."

In other cases a series of letters and advertising matter are sent out to do the educative work previous to the call of the salesman.

One of the great advantages of letters, as we have already seen, is their flexibility. They can be adapted to any time and territory. The "Campaign-follow up" takes advantage of this fact, adapts and is adapted to a particular class of people, the time in which the appeal is made, and the territory. In conjunction with the sales force, a certain specific group of cities, or counties, or states can be circularized intensively. The territory can be worked here and then move can be made to the next. This is particularly so in working a new list.

In the case of inquiries, interest is alive and strong. Something has already appealed to the reader. Hence, the conditions are all in the writer's favor. He must take the point of contact, take the expressed interest, and use them as the basis of his campaign plan.

As already seen the first thing to be done is to answer questions asked. The next step is to give specific selling points.

One custom often followed advantageously, when using a new list, is to have a series of selling points briefly stated in separate paragraphs in the first letter. Then the rest of the series will be composed of as many letters as there are selling points in the first letter, each letter taking up one selling point and working it completely to a conclusion. Such a plan will then determine for us the number of letters that will be sent out in our campaign. Campaigns of this character usually run from three to five or six letters. There may be cases where more are required. The length is determined by the possibilities. In the case of a high priced article, where a longer time for consideration is necessary and natural, the number of units in the series will naturally be greater. This is liable, however, to come into the "Wear-out" class.

Notice particularly, then, these features of the Campaign follow-up. It is short and crisp. It works for definite specific results and usually is laid out completely beforehand, each unit, even, being prepared before any are sent out. It covers a specific and usually short period of time, there being a definitely assigned number of days between the sending of each unit.

The Wear-Out. As its name suggests, this style of campaign is not imposed with limitations as in the former. It is argumentative in character, but always with the thought of forcing to action. Its units may be characterized by crispness as in the former, but the whole campaign is not such. There is no definite limit except cost in the Wear-out follow-up. The units are sent out at less frequent intervals and are continued as long as the profits justify. The letters are made to pay for themselves. Often a form of key will be used in the paragraphs in such a manner as to enable a close checking of the results. For instance, a certain selling

point is argued in such a manner that when the order is given it will usually refer to the article by some terms as are given in the letter, so that the source can be traced. The Wear-out is the sort of a campaign that is used where a single style of letter can be used to answer inquiries in general. The same letters are sent to all. It is well in such to keep absolute cost. This should include the cost of the paper, typewriting or reproducing by process of printing, envelopes, postage and over-head.

After the first letter shall have been sent, the cost should leave a sufficient profit to justify continuance, yet it may be that the first letter in itself is not going to be sufficient to get orders. The cumulative effect obtained by subsequent letters makes them more profitable as units. The Wear-out in itself will not begin until after the first letter shall have been sent out. The list must be carefully checked as the orders are received in response to the definite letter units, so that subsequent mailings will not be made to those who have already answered. When the list has been used and reduced so that sufficient profits cannot be made by further continuing, it is time to stop the Wear-out. Further expenditure is not justified. Remember this: One can wear out indifference and objections, and this should be our object. There is a danger, however, of wearing out patience and interest. Don't go over the line.

Continuous. Another kind of follow-up, one which we did not list in the two classifications already given, because in some respects, and by some it is classified under the Wear-out, is a Continuous follow-up. In a sense this is not a follow-up, because it is regular continuing circularization. By that we mean sending either personal or circular letters, folders and advertising matter of various kinds, for an indefinite and

not predetermined period. The Continuous follow-up is distinctively educative in character. It works for lasting effects for an indefinite time. In distinction from the Wear-out, it does not specifically work for the order. The Wear-out works until the order comes in, or it is given up.

This Continuous follow-up might be called the educational campaign, its units being sent out at fairly regular, or irregular intervals. It consists of announcements, seasonal letters, complimentary greetings, house publications, bulletins, etc. It usually goes to regular customers or those who may become such. It does not carry the element of force. It does not work for a definite specific order. Its purpose is to inform, to educate, and build good will. Oftentimes the units are not at all related. In the case of house publications or bulletins they are related.

Reference to Previous Letters. This question has been discussed pro and con by many letter writers. If the purpose is understood, the application is easy. Consider the following examples:

> "In response to your inquiry we mailed you literature giving description of —— automatic water bowl and quoting you our prices. While we have every reason to believe our communication reached you, we have not received a reply. What is the reason?"

Perhaps the inquirer did not want to give the reason. Perhaps the real reason was "none of the advertiser's business."

> "We have not had an answer to our last letter of inquiry regarding your sales literature and Direct Advertising plan, and are anxious to know if you are contemplating anything new along that line."

As a matter of fact, their anxiety is not interesting to the reader and doubtless does not produce the desired result—an answer.

Dangers. There are two dangers before us in making reference to previous letters. One is liability to admit the failure of our former letter or letters. Consider the effect this would have on the mind of the reader if he knows that we have admitted to ourselves that our former letters are failures.

In the following example reference to the previous letter was a mistake. No, the previous letter had not been overlooked. The receiver was not interested in either the Dairy Show or advertising in the Dairy Show number:

> Gentlemen:
>
> "Possibly you have overlooked our letter of late date regarding our Dairy Show Number, which will come out on October 5th.
>
> If you have not already sent us an advertisement for this number we would be glad to have you consider the matter, and hope to hear from you not later than September 16th."
>
> Yours very truly,

The thing to do is to keep on trying to sell—another fact, another argument, another appeal. Don't create a resentful feeling because in an injured tone of voice you have cried, "I didn't get any reply from you, I think you might have answered." Or else decide for yourself that your reader is not in the market, and *drop him.*

Liability of Admitting Failure. Confidence in one's self is an absolute essential. If one shows by his letters that such confidence is lacking, the reader can hardly be expected to

have confidence enough to respond. Reference to previous letters must not be made so as to arouse any suspicion as to lack of confidence, or to give any idea that any former letter was a failure.

One series for example was very plainly indicated by a note in the lower left-hand margin, "number 1 of a series," etc. Each letter was thus shown as part of the whole; each gave its own complete statement or argument of the theme of that letter. All were connected as part of a whole and the effect was beneficial. The reader rather looked for the entire series and was interested in the progression of argument.

In another case a promise was made in one of the first letters of a series to give an outline later of a certain dealer's help campaign that was being prepared. A later letter then referred to that promise and to the present letter as the fulfillment of that promise.

Another man sent a series of arguments first and purposely omitted mention of special terms. Then he referred to the omission making the statement of terms as his clincher for the entire series. It was resultful.

A good example of back reference is in the following opening paragraph, which as you see gives just another argument piled on top of the former, but not in a distasteful manner.

> "Here's another demonstration letter, in purple this time to show you I am not particular about colors."

Liability of Discourtesy. The second danger is the liability of discourtesy toward the reader. In sales letters there is absolutely no obligation on the part of the reader to answer. This is so even in the case of the Solicited letter. Reference to a previous letter must not be made in any way that will

cause the reader to feel that the writer expects an answer because he, the reader, is under obligation to give it. Such a letter will invariably produce resentment:

> "Not long ago you received a letter from us to which you have not replied. We are engaged in a work that is of vital interest to you."

Then the writer goes on and on, until near the end is revealed the fact that the letter is promoting a scheme for the writer's personal benefit:

> "It is your affair,—this shortage of wool. It is your responsibility to see that steps are taken to remedy this situation. For that reason we want you to interest yourself in it and cooperate with us in furnishing a solution for the existing shortage."

So far, so good. Perhaps this is a patriotic duty. Read on.

> "Recently we completed the organization of the largest sheep ranch east of the Mississippi River, and it is a big profit maker."

The bomb has burst and struck home. It seems like a stock promotion scheme or a fake appeal. Of course, it aroused the reader's resentment and the letter was not answered. I have since heard that the stock sale was not a success.

This following letter is very interesting as an example of back reference. The writer certainly wasted eloquence and as far as his wasted tears are concerned, I don't care. There is nothing in this letter calculated to sell. It would have been a saving of money if the writer had not sent the letter out at all:

"Can it be that my eloquence has been wasted on desert air?

I've tried to be both diplomatic and frank.

I've wept reams of literary tears over your lack of preparedness in going without —— Universal Rate Service.

I've concentrated my fire by telling you the value to *you* of this service—I've tried a broad-gauge by pointing out that the fact that 500 advertising men use it proves that you too need it.

And as far as I can tell, I haven't even scratched your epidermis.

If there is anything I can do to bring you down —tell me what it is and I'll do it.

No other rate directory is published every three months. No other comes in handy pamphlet form. —— is accurate and complete.

You need it—you *know* you need it.

Just send in your subscription and dispel my gloom, won't you?"

Persistently yours,

Discourtesy must not be allowed to creep in to the least degree. Implication of an obligation to answer, expression of a hurt feeling because of no answer, are manifestations of decided discourtesy which must be avoided.

CHAPTER XV

Form Letters
occupy the discussion in
this Chapter. The Fill-in
has its share. A Form Letter
system is described.

CHAPTER XV

SALES LETTERS

Form Letters

Form letters are those letters that are sent to several persons without any change in the letter, its character, style, wording, or message. Such letters may be sent out by the hundreds and thousands, or singly; they may contain address and salutation properly filled in; they may be reproduced in quantity, or individually type-written. Any letter is a form letter if it contains the same message put in the same words in the same style for more than one letter.

Various Kinds. Sales and follow-up letters are usually thought of when form letters are mentioned. Perhaps this is because people are more familiar with them because of their frequency and very general use. Certain it is that the average person receives more such than any other kind; and naturally too, for the public is constantly being importuned to buy of one thing or another, and there is consequently greater familiarity with this class of form letters.

There are, however, other important and useful form letters: Credits and collections and acknowledgments of orders, traffic communications, purchasing department requests and orders—all departments handling these classes of work make valuable use of the form letter.

Characteristics and Advantages. Before discussing the various kinds, let us find some of the characteristics and advantages of Form Letters, which comprise so large and important a part of business letters.

First and foremost is this—that Form Letters are carefully thought out in every respect, so that they shall be so written as to include, with proper wording, everything that goes to make a complete unit. One has time to consider this and that; to weigh its importance, and the effect that will be produced on the mind of the reader. That which is irrelevant and unimportant can be eliminated. The arrangement of points can be carefully and logically made. Thus, with plenty of time at one's disposal, a form letter can be written that will be the best to accomplish the purpose for which it is written.

Groups of people can be reached by form letters that are written to appeal to the characteristics of each one. A mailing list usually is divided according to various classifications, —and form letters, taking these into consideration, are written with these characteristics in view.

Impersonal communications, price changes, bulletin information, these can easily be communicated in this manner.

One of the great advantages of form letters is that they save a great deal of time of the busy correspondent. Having already worked out the message and its composition to suit certain conditions that are always arising in business, the writer has but to select the type most suitable for the occasion and direct its use in the present instance. This may often be done for an individual case, or for many.

Not the least of the advantages is that form letters allow of multiplicity. In many cases it would be most impracticable to write individual letters. Mailing lists of 1,000 or 10,000 names can be covered economically and effectively. The message may be the same, or practically so, for each one, and the form letter makes possible a quick and valuable method of presenting the message to many. Herein lies the necessity

of finding common characteristics and then of classifying into groups. Thus have advertisers made effective use of coordinating an interest already created with a direct appeal which often has been thus converted into the personal.

Herein lies the possible disadvantage of this sort of letter. It is less personal. The point of contact is of necessity more general, the appeal is apt to be less individual. Hence the necessity, especially in Sales Letters, that the whole letter be as individualistic and personal in character as possible. Let it breathe life; let it express the personality of the writer; let it appeal to characteristics of the reader that are known to exist in general, possessed by all those who make up the group.

Not only should form letters be written embodying the personality of the writer, but care must be taken to see that the appeal is to person. What is meant by this is that a letter about a debt for example, if written in form style covering any and all cases, is so evidently a form that its effect either is lost altogether, or else works entirely opposite from the desired result.

A good example of this is the case of a store which had an account in dispute with a customer. Check was given for a certain claimed balance and receipt obtained. For two years the store sent monthly statements to an old address. Finally, they sent their regular form letter stating that the account was overdue, supposed to have been paid on the 10th of the month following purchase, etc. It really made the store look ridiculous. If the account was still to be disputed, an individually written letter was the only thing that would cover.

And so in devising any system for handling form letters, be careful not to have it so completely red-tape bound that correct exceptions to stated methods of procedure are not

made. Such exceptions are necessary and must be made carefully, deliberately, and by one thoroughly familiar with the circumstances and competent to handle the situation.

General Uses. Forms and Form Letters are used to good advantage by Purchasing Agents, Traffic Managers, Advertising Departments, etc. To make up specifications for quotations a form is the best practice. In such cases all the necessary data and questions have been figured out beforehand. None is omitted that should be there. As the request for quotations is not in the nature of favor, and because of custom, forms are entirely acceptable in such cases. So, too, in placing orders for printing. A definitely followed form is not only allowable, but advisable. If quotations are secured, then all bidders figure on the same thing. If orders are placed, then the job must be completed according to the written order. If the least necessary item be omitted, it may affect the whole job and be the fault of the orderer.

Form Paragraphs. One method that is much used in large concerns is to have Form Paragraphs written for use.

These consist of paragraphs that have already been written to cover a certain recurring condition or incident. Time has been taken to carefully prepare the different paragraphs. As a condition arises the proper answer will be thought out and the paragraph so carefully written that it will answer and produce the right results. If the condition is one that frequently arises this same paragraph can be used each time. It can be combined with a personally dictated opening and closing paragraph or with other form paragraphs as desired.

Such a method saves time of the dictator and the operator. Uniform excellence of thought and expression are assured. Its only danger is its use where the paragraphs do not ex-

actly cover the situation. Hence, care must be exercised in deciding to use form letters and form paragraphs, and in selecting the right ones for each case.

Form Letter System. A description of an actual system will be helpful and suggestive. The following description is of a system in use by a publishing house.

A metal holder conveniently holds a series of cards numbered from 1 to 100 (or more if necessary). Each number is a guide card onto which are pasted the full letter, letters, or paragraphs. A group of numbers is used for each of the various classifications which are found in the index, e. g.: 1 to 35 Subscription, 40 to 50 Collections, 60 to 70 Book Dept., 71 to 80 Advertising, 91 to 100 Accounting.

At the front is the index containing these classifications. Each, of course, has its own subdivisions. Subscription is divided into Creative and Complaints. Then the various letters that are to be used for conditions or situations arising under those complaints are indicated by subject and the number.

Under collections there are seven subject letters as follows: Statement 40, Statement Blue Check mark 41, Statement Blue Check mark and amount 42, Past Due 43, Past Due 44, Getting Information about Debtor 45, Past Due "Please" 46.

Under accounting, there are letters all ready to be copied and sent out whenever a situation arises regarding "Statement" "Terms" "Remittance Short" or "Check returned."

"One thing I have noticed," said the President, "any system of form letters must be kept up-to-date by constant revision and addition. It must be flexible and should be used with judgment so that it will meet each case individually." And this bears out our former statements.

Where Suitable. *Form Letters* are suitable for original communications and follow-ups in the sales line; for requests for information in purchasing; for orders, etc. *Form paragraphs* are more suitable for answering letters, because they can be picked and combined to suit conditions. They must be complete units, not dependent on any other thought or paragraph, yet of such a nature that they can be used with other forms or personally dictated paragraphs.

The Form Letter has decided value in business correspondence. It has a definite place and should be used there —not out of it.

The Fill-in. Form Letters are sometimes sent out without any name and address or salutation. As such, they are distinctly circulars in appearance and usually in message. In other cases, these parts are inserted on a typewriter after the letter has been printed.

In deciding the question as to whether or not this should be done there are several important things to consider.

First, is the Fill-in worth while? Our answer decidedly is, yes.

All letters that are not strictly circular should partake as much of the personal as possible. Although our message is to be sent to many, yet they are of such a class that a real message can be sent expressing the individuality of the writer and conveying the message to each reader for himself. Hence his name and address, properly inserted, lifts the letter out of the circular class into the individual, even though it be a form letter and is so recognized.

Therefore, it follows that the fill-in must be as perfect as possible. A poor fill-in, one that is crooked, one that does not match, one that is not in harmony with the style of letter,

produces a bad impression, just the same as a letter that is not mechanically correct and whose form is poor.

The question is asked, "Does not the fill-in deceive; and if so, is it not dishonest to use it?" Answer to the first part of the question is both "Yes" and "No." It does deceive, if by that is meant the producing an impression as of a personally written letter. But if the impression of a personally intended letter is meant, then "No" must be the answer. That should be the character of our letters in both form and message.

Is it honest? Yes, decidedly so. A certain concern has a mailing list of one classification of some 8,000 to 10,000 names. Form or circular letters are sent to these customers. Each name is filled in just as carefully as possible. Were it not for the possibility of form letters, it would be impracticable to circularize such a list. Yet the message is intended for each customer just as much as if the letter were individually typewritten. The customers are not deceived. They are not tricked, even though they discover the fill-in feature. They are interested in the message which has been individualized to them by the very fill-in. If the message is a worth while one and put in accordance with the principles of influencing, there is no reason why it should not be effective when put into form letter style.

One large mail order house never uses the fill-in, claims it does not pay, and uses up too much time of the typewriter operators. The best plan to enable one to know how to proceed is to try out each way. Take a part of the list, say a couple of hundred names and send fill-in letters to half the list, unfilled to the other. You can quickly decide which way will be better in this particular instance.

CHAPTER XVI

"Other Kinds of Letters"
includes brief reference
to and discussion of vari-
ous classes of letters,
both external and internal,
closing with a talk about

Letters to Salesmen.

CHAPTER XVI

OTHER KINDS OF LETTERS

There are various other kinds of letters that come into every business and which should be just as carefully written as are sales letters. Some of these are so important in creating and establishing Good Will, as well as in handling their own class of work; situations in those classes become so complex that separate chapters are given over to their study. These are letters written for and in answer to Complaints; letters concerning Credits and Collections.

In this lecture we shall consider those kinds whose handling is somewhat simpler and more natural, though none the less important. Our discussion of these will be brief—we shall aim for just enough to discover principles and show their application, leaving details for study from actual experience.

In one of the earlier chapters, the statement was made that the fundamental purpose of all business letters is to sell. Good Will is one of the great assets of the present day. So many elements enter from every direction, each contributing to or obstructing the flow to this fount—Good Will—that every effort must be made to keep all channels clear. Even though a correspondent may not be engaged in the actual work of selling the merchandise of his house, yet he has a hand in representing the policies, in making or in keeping friends. The handling of business can be done with graciousness, or with severity, resulting in corresponding friendliness, or in enmity. Hence it is essential for every department head to realize for himself and to instill into his subor-

dinates this one thought, viz: all letters must keep fundamental sales principles as their basis.

It is for this reason that we have followed the unusual plan of studying sales letters first. Having found and mastered a knowledge of the principles that govern, we are now ready to discuss the more general business classifications.

Letters of Inquiry

The most natural method to follow for such study is that which follows business chronology, at the same time classifying according to kinds.

The first to be considered, then, are those letters that are written for the purpose of obtaining information. The first characteristic of such letters is simplicity. No spread-eagle style is necessary, no beating around the bush. If one wants information, he should be specific in his request for it. Whether he answers an advertisement or letter—whether his inquiry is an original one, it should ask simply, directly, and completely for just what is wanted.

For instance, a farmer was thinking of installing a gas pump to deliver water to his house from a spring a couple of thousand feet away. Simply to write asking for information about pumping systems for farms would not have been enough to bring any worth-while information. On the contrary, the request gave enough information about conditions to enable the manufacturer to judge the kind of system necessary, and to enable him to ask more questions, or to send a series of questions for specific details.

The Same Principle. All the above is governed by our principles as developed and established in the preceding chapters. In fact these principles govern in all the following classifications.

Look at them again.

Correctness—Yes, one must correctly ask for the information desired.

Clearness—Of course, or else a lot of needless correspondence will be necessary before the right answer can be given.

Conciseness—Indeed—in this respect many fail. They do not include all they should; they often put in what they should not. Recall the discussion of this important characteristic and notice how very important its observance becomes here and in the classes to follow. Vagueness, indefiniteness, uncertainty, have no place in business correspondence.

Courtesy—Certainly one will not fail in the observance of courtesy in every letter he writes. No telling when or how the effect will be felt.

Asking Favors. One kind of inquiry that should be considered is that which asks favors.

More and more it is becoming customary to ask favors in business that are not repaid by any money or merchandise. Even among competitors, such favors are asked and granted with graciousness and readiness.

In such cases courtesy is, of course, the first law. It must be observed in all cases. The writer should not ask for favors because he has a right to do so, or as if it were his right to have them granted. His request partakes of the nature of a favor to be granted. It is the reader's right to refuse or answer as may be his pleasure.

Hence such inquiry will give the reasons for asking for such a favor, the circumstances as they exist, and the exact information wanted.

In this class are requests for facts about credit, information about employees, etc. Sometimes such requests are in printed forms. Custom allows these, but they are not so

personal and the replies will naturally be of the impersonal nature. Printed forms are advisable for use in making inquiries for prices or for orders. In such cases specifications are made out that include everything necessary. Then, if bids are asked, all will bid on the same basis. Work is facilitated and accuracy thus assured.

Orders and Their Acknowledgment

What is wanted, when or how is it to be sent, at what price and how will the bill be paid? These are the all important questions to be kept in mind when ordering.

One might think this a rather useless injunction. Of course, one is going to say what goods he wants. But wait—Look over the letters and orders that come into your business and see how many require more definite information. Clearness is frequently sacrificed. Carelessness is responsible.

One concern, for example, has a family name for its products. This is followed by the distinguishing characteristic "polishing," "cleaner," "tooth," etc. Many orders simply say "Please send one dozen —— Powder." Which would you send?

Another example is that given previously:

> "Can you send us some photographic cuts on the 12, 14 and the 0190 Oil Heaters?"

Just what is meant? Do you suppose the writer wants cuts of photographs, or printed slips describing those numbers? He doesn't say. Notice, too, that the letter is not an order, although it really was intended to be one.

Orders should list the items wanted giving each name correctly, also giving the catalog number if there is one. The price at which purchased should also be stated if it be known

and if there is no special contract under which the order is placed. If there is a contract, reference to it should be made.

Standardized, printed forms are the best for ordering. This enables one to follow a set plan. He will include everything and leave out the unnecessary. Specifications are thus made complete and accurate.

If letters are written, however, no introductions and no closing sentence should be used. Start right out. "Please ship," etc., stating how, when, and then the list of what. Omit the very stereotyped participial expressions such as, "Hoping this will have your very prompt and careful attention." Such are very meaningless. They do not secure any different attention to the order than if they had not been written at all. In fact, their constant use weakens one's request when he really does need and request special attention. If you are in urgent need of the goods, say so with a positive statement.

> "We are in urgent need of these goods and will appreciate it if you can ship them next week. Please make special effort to do so."

This is a longer ending, but it states a fact in a way that will assure attention.

Legal Aspects. There are certain legal questions that come up frequently respecting placing of orders. We quote briefly from Spencer's Elements of Commercial Law.

> "An offer by mail remains open for a reasonable time after it has reached the offeree, and will lapse with the expiration of such time. So it may be revoked by notice actually communicated to the party addressed at any time before it is finally accepted. The mere mailing of a letter withdrawing an offer

contained in a previous one is not sufficient; the letter of withdrawal must be actually received by the offeree before he has mailed his acceptance. But the acceptance of an offer by mail is deemed complete the moment the acceptance is mailed, properly addressed, and postage prepaid, and it is immaterial that such letter of acceptance is delayed or is lost in the mails and is never delivered to the party who made the offer. If the offer in terms makes the actual receipt of the letter of acceptance a condition precedent to contract, it must actually reach the offerer within the time prescribed and before the offer has been withdrawn.

Here, you see, the mailing of the acceptance makes the contract, even though in some cases the mail was not delivered. The purchaser has fulfilled his part of the terms by mailing his acceptance. The purchaser should make "receipt by him" a part of the contract. An illustration of how such an acceptance works is given in the quotation below from Huffcut's Elements of Business Law:

"F posts a letter to G, offering to sell a horse for $150.00. G receives the letter on Monday and on Tuesday he posts a letter to F accepting the offer. The letter is lost in the mails, and never reaches F, who on Friday sells his horse to H. F is liable to G in damages for breach of contract, for the contract was completed by acceptance as soon as G posted his reply. If F wishes to guard against this, he should say in his letter, 'Upon receiving your acceptance, the sale will be closed,' or he should use some similar phrase especially requiring that the acceptance be ac-

tually received. By using the mails the offerer impliedly invites the offeree to use the mails, with the result indicated. If F made his offer in person, there would ordinarily be no implied invitation to use the mails for an acceptance; but there might be an invitation, either expressed or gathered from circumstances; as, if G lives at a distance and is told by F to go home and think it over and let him know. G may use the mails and his acceptance is complete when the letter is duly posted."

Clearness and exactness are the great essentials in the matter of contracts.

Here are three rules for guidance drawn from legal rules of offer and acceptance.

1. An offer that is received in the form of a letter should be answered by letter.
2. The purchaser should accept any offer made before he has time to receive a cancellation of the offer.
3. The letter of acceptance must repeat the terms of the offer exactly as given in the offer.

Acknowledgments

Generally speaking, it is good policy to acknowledge every order. If the order is a short one, repeat the items so that there will be no question. If it is a long one, refer to the order by date and number.

If orders are for standard merchandise which is usually kept in stock and shipped the same day, usually no acknowledgment is sent.

If, however, the merchandise is to be made up, or machinery manufactured; or if the order is a large one that will

take some time to fill, then acknowledgment should be made.

How? Some concerns invariably acknowledge every order. Some use personally dictated and written letters, others form letters, others printed forms.

One large concern, for example, has a trade character, a little boy dressed in characteristic uniform. This boy is seen at salute and immediately opposite his face as if the words came from his mouth are the words, "Thank you." Then follows the acknowledgment.

> "Your order of ..... is here. Thank you for it. It is receiving attention all along the line. We expect to ship about ....."
>
> Cordially,

This card is used for a regular trade where a personally written letter is not necessary or expected.

Shipper's Opportunity. In acknowledgment of orders, there is a great opportunity for the shipper to extend friendships and help to build and strengthen his Good Will.

Sometimes an order will come from a dealer who is "making good" in a small way and shows his willingness to push the manufacturer's merchandise. He indicates that he wants help and suggestions. Here is the chance.

Instead of simply acknowledging the order, the seller should at once formulate a plan that will be both practical for the dealer to carry out in his own uneducated (from a business standpoint) way, and will be a help for himself.

A good example of this is that of a dealer who ordered some clothes, but didn't say just what grade he wanted. He expressed the hope that he might increase his business and asked for suggestions that would help him to do so. He knew

there was more business to be had, but didn't know how to go after it and get it.

So the manufacturer told him about three grades. He looked up the location and character of the town and found that it was such as would not require the best grade. He told him what others were doing in a certain line and just how to handle the plan for himself, offering to furnish pieces of advertising matter, and to write letters for him as well as to furnish copies for advertisements. He showed him about how much such a plan would cost and thus gave the dealer a definite and completely worked out plan. Of course, he got the order and a good business friend.

Here you see the question of "You" which has already been thoroughly discussed. This same question of "You," if properly followed, helps to solve the difficult problem of answering indefinite orders so that the answer shall not offend. To tell a man his order is not clear so as to keep his friendliness and hold the order is not always an easy thing to do. Give him to understand that his order is appreciated. Do not impute carelessness on his part for that would offend. And, above all, try to get the information wanted. Show the right way; show the possibilities of lines; give correct names with opportunity to choose. In other words, as much as you can help the writer to help himself in giving just what is necessary to enable proper filling of an order with goods or service that will fill his needs.

Remittances

Just a few words are necessary about this subject. Remittances usually accompany an invoice or a statement, in which event it is, of course, understood that the check covers the accompanying charge.

When letters are written, they should state the amount of the remittance and how payment is to be applied. Usually, too, the form of remittance is stated, check, draft, money-order, etc.

In giving the amount in such letters, it is not necessary to write out the amount in words. Figures, $148.60, are sufficient. Legal documents write the words in full followed by the figures in parentheses.

It is necessary to state how the remittance is to be applied, else the receiver may apply it on any part of the indebtedness. In some cases this might not be to the advantage of the remitter, or as he expected or desired.

Of late, the custom is becoming general not to return a receipt when the remitter's check is sent, it serving as sufficient receipt.

Many business houses have voucher checks, one part being a record of the invoices giving the dates and the amounts with totals showing discounts taken. The other part is the check. This serves as advice of just what is intended to be paid and when the check is to be returned through the bank, the voucher becomes a receipt.

This finishes our study of letters that handle business except for Complaints, Credits and Collections which will be taken up in later chapters. Here let us consider those letters that are more personal, ending with a discussion of inter-department and inter-branch correspondence, and so-called inspirational letters.

Letters of Application

How to write a letter applying for a position: Why, just write it, that's all. And that is the way the question, often asked, is as often answered. That, too, is the reason why there

are so many failures in effort to secure even an interview. If one would write it *correctly* that would be all—but it isn't so written.

Purpose. The first thing to consider and remember about letters applying for a position is that they are not merely applications, or at least should not be—they are letters written to *sell.* If ever one has anything to sell, it is when he offers his services to a company for money which he is to receive monthly. Sales principles, then, are the fundamentals and must be strictly followed if one is to be successful.

For this reason and because so few understand that there is a right way, it is well for us to study this class of letters. You may never have occasion to write one. Yet a study of them helps to a broadened mind, a wider knowledge, and makes for completeness in our study of business letters. We shall not go, however, into a complete study of all the details.

Characteristics. If ever one should express his personality, it is in a letter of application. His own services are to be sold. One's individuality will go into the new position and it should start with the effort to present himself and what he can do. There are exceptions to this in letters written in answer to advertisements that do not ask or require details. Sometimes a blind answer is given to a blind advertisement simply to open the way. After that the real selling effort begins.

Hence in this class of sales letters, the use of "I" is allowable, with discretion, of course, as will appear as we proceed. It is the "You," however, that must govern as to contents and expression.

Essentials. Thus we are led to find out what it is "You" would know from our letter. 1. What is sought? This is settled if the position is advertised. 2. How and why is the

writer qualified? Here, then, enter Sales Principles, and after our study of them it is easy enough to see their application.

The first thing to do is to open the way to create an interest in what is to follow.

Says one letter:

> "In your organization of —— Co. you have perhaps a man to represent your interests, competent to assume responsibility, capable of the business management with which he is entrusted. If so, the rest of this letter will not interest you; if not, your interest in this letter will be proportionate to your realization of your need.
>
> By serving others as they need, one can best serve himself and assure progress. Sometimes opportunity for such progressing service is limited for any of a score or more reasons; then the server must progress in other fields.
>
> And that is my position."

This served to give the reader an idea of the writer's viewpoint of business responsibilities—an inkling as to his ambition. Then he followed with the second essential in this "You" question—information about his work, enough to show his accomplishments and, therefore, his qualifications. His opinion of his own ability was tactfully worked into this relating so that no suspicion of conceit or egotism was aroused. A linking of those things that have been accomplished with the writer's conception of the requirements gives the reader an excellent chance to judge. Following this are names of references to produce confidence. Then the close which suggests an interview.

Other letters perhaps must be shorter because they answer a different sort of an inquiry.

We have purposely discussed the complete letter to show the application of sales principles. It is a good example for it expressed the writer's personality all the way through. Yet it gave just the information the reader would want to have if he were to consider the applicant.

Turn for a moment to the kinds of sources whence information about positions may have emanated in response to which a letter of application may be written.

Letters may be written:

In response to an advertisement.
Because a friend or a mutual acquaintance has suggested writing.
In response to a general report or rumor of vacancy,
To secure a filing of one's application for present or future possible consideration.

It is not necessary to discuss these separately. The purpose known will enable one to determine the method. Blind advertisements may require blind replies, for one's own employer may be the one who will receive the letter, and it may not be policy to reveal identity and purpose to apply elsewhere.

If a friend has suggested writing to apply for a certain position and will allow the use of his name, this will give an excellent opening as well as recommendation. But unless he has actually consented to the use of his name, it is very inadvisable. In giving facts, it is well to classify them. Relate your experience so that the reader can judge how you might fit into his organization. Give personal facts, age, married or not, children. Some require information as to

habits and religion but these may be given on further inquiry.

An attitude of boastfulness is to be avoided. One should not overstate so as to produce the impression that he "knows it all." Nor, on the other hand, should he be too timid. A certain degree of self-assertiveness manifested, as well as balanced confidence is helpful.

To sum up, we must go back to the beginning. The right letter of application is a sales letter. Its length is governed by the sales requirements produced by the conditions and circumstances as they exist. Its degree is determined by the knowledge as to the opening and analyzed possibilities. But Sales it is—a sale of one's own services, one's brain—those are his capital; those are the merchandise for which the writer is to expect compensation. Again principles do not vary. It is the application that varies. It is in the application that mistakes are made. There is a right application for letters of application for position. Use it.

Internal Letters

Letters that go to fellow employees, to subordinates, and to branches and agents may be in some respects quite simplified in construction and form. The principles that underlie the gathering of information and its expressions are the same as those already discussed for letters in general. The four C's apply here as much as anywhere.

Internal letters are those sent out to convey information or to give instructions. They go to various departments or to individuals within departments. As with other letters, the object is to convey a thought from one mind to another for the purpose of producing action favorable to the writer. To sell, then, is the purpose of internal letters, just as much so as with external.

Whether the communication be from the President to the office boy, from one department head to another of equal rank, or from one branch to another, the principle of sales applies. The old adage, "You can lead a horse to water, but you can't make him drink," illustrates the thought that should be kept in mind. It is easier and far more valuable to get work done willingly and eagerly than to command because of right of superior position. One can respond to a command of his superior in business far more readily and enthusiastically if there be the spirit of recognition of the personal equation. Military discipline, strict obedience to the letter of command without question as to right or reason, is not the characteristic of modern business methods. And so one will endeavor to inspire enthusiastic loyalty and desire to serve rather than command compliance. If sales principles are effective to sell merchandise to outsiders who are strangers and thereby build up a Good Will asset that is worth, in many cases, millions of dollars, will they not be just as effective to sell ideas and plans and service within the organization and thus build up an internal good will at least proportionately valuable?

Correctness, Clearness, Conciseness, Courtesy, each is absolutely essential in internal letters. The first two are plainly, easily observed. As for conciseness, usually brevity can be combined to very good advantage though the same general rules should apply.

Emphasis is laid on the last of the "C's" Courtesy because of the old adage, "Familiarity breeds Contempt." It is a fact that some seem to think that because they are superior, or even equal, they have a right to ignore the principles of decency and politeness. Not only curtness, but actual rudeness is many times allowed to enter into internal letters. Strife, dissension, jealousy, resentment are bound to result,

and these produce anything but good results in a business organization. Discourtesy has no place in business letters of any kind.

Forms. Internal letters may properly be of somewhat different style or form than that adopted as standard for general letters. The heading, complimentary close and signature vary.

It is not necessary to write the man's name and address complete, followed with "Dear Sir." The usual custom is "To Mr. Smith, Dept. A", or branch. Immediately the letter proceeds to convey the desired information, according to the established principles. No complimentary close is necessary. Frequently, the writer signs only his initials, or at other times his name, beneath the letter. Some companies have special forms for internal letters. In the heading are provided places for the name of the man addressed, of the man writing and a line for the subject. Of course, the date is given in all cases.

Agents. We have mentioned letters to Branches. These do not include letters to agents. Agents are those who sell rather independently of the regular organization. They are usually handled in a far more personal manner than would be the case if the internal letter were used. The message is a personal one; sales are the object, and the personally written letter in regular outside style is the better form to use.

Letters to Salesmen

Letters to salesmen are also in a class by themselves. Salesmen have such different problems to handle, their work is of such a character, their own natures are such that it is advisable not to use anything but the regular style of letter for them. Of course, this does not preclude bulletins and such communications, but in ordinary correspondence the personal

touch in message and style of the letter is essential. Hence internal forms are hardly suitable except for those communications that are formal and taken for granted.

Especial attention and study should be given to letters that are written to salesmen. It is salesmen who produce the business that keeps factories running and that pay office expense and salaries. To direct such men along lines of greatest production, to coordinate their work with factory production, to keep them in the company spirit despite the handicap of distance is a task that tries the abilities of the keenest mind.

So important is this work that special compilations of letter examples and plans of successful concerns are offered by service companies who make a specialty of this work, to help in the work in the sales department. Many writers issue so-called ginger letters; others inspirational letters, all calculated to stimulate the man and speed up production.

It is not our purpose to give examples of these, nor to develop plans for sales managers' use. We shall endeavor to show the correspondent the nature of the problem, pointing out the characteristics of the man and showing some of those qualities which the successful correspondent should develop and use.

Purpose. There is a three-fold purpose in letters to salesmen:

1. To Inspire
2. To Educate
3. To Help.

1. **To Inspire.** Salesmen are human beings and require very human treatment. Separated as they are from the home office, from personal contact with the officers, managers, and the boys, as well as from home, they have times of discouragement and disappointment that are not easy to meet.

Hence it is the duty of the home office man to send words of encouragement, letters that revive and inspire. The man in the field likes to feel that he has the backing of his house, and a letter of cheer and encouragement inspires such a feeling; whereas a letter of fault finding or carping criticism lends to the depression. It is as with one started down hill—a little extra push on the way and further and faster he goes to the detriment of both house and man.

To properly write letters to salesmen involves the highest type of salesmanship. It is the influencing of a mind trained to a nicety in the art of influencing others. So a comprehension of sales principles is an essential.

The first step in dealing with salesmen is to win their confidence. This can only be done by showing evidence of a knowledge of their problems, and inspiring faith in their minds in fair consideration of their side of the question.

Then, in our letters sent out to inspire, the first thing to accomplish is to allay fear. This will be a conscious effort if evidence of its existence has been given. Fear is a great destroyer. It undermines confidence in self—in fact all the good and great qualities that one must exercise in salesmanship. It is the direct antithesis of sales production, for salesmanship is distinctly constructive. But often no actual evidence of fear or discouragement has been given. Letters are sent out as original productions whose primary purpose is to uphold and upbuild inspiration. Such letters will not directly refer to fear, but will start right in with the later steps.

These begin by lending encouragement, quoting success examples and experiences, both personal and of others. Lead through this into a "want-to-do" spirit. What one has done another wants to do and the inspiring of the want is a long step forward. From this lead on upwards. What one has

done another can do. Show that courage and determination are fundamentally essential. Having acquired these, the spirit of emulation coupled with them leads to the resolve "to-do," and the sale is made to the salesman himself.

2. **To Educate.** One of the duties of the correspondent is to give information that will post the salesman as to what is going on at the office, as to what is new and interesting about the merchandise or service that comprises the salable commodity. Any new plans for selling are presented clearly and concisely. Thus the educational feature is important. It, however, must not be done in any spirit of superiority, but only in the very evident desire and purpose to give information that will inform to the salesman's decided advantage. Orders through salesmen are the goal. The writer must keep this fact plainly before him and act upon it.

3. **To Help.** Many a salesman has written to his home office for help, not always in a spirit of discouragement, but because he realized his need. And many times an inexperienced correspondent has overlooked the real need back of the request. Sometimes, too, men of more experience have failed in such responses.

A man wrote of his difficulty. Instead of taking the letter up personally and handling it as an individual case, the manager sent a so-called ginger letter.

> "Of course, you can do it, there's business aplenty in your field, you're the man to get it. Your business fell off last month—why? Work—that's the thing that will get results, big ones, and you will be the gainer. Today is the time to start."

This is not the letter this man wanted or needed. He had a definite problem. He wanted help along a certain line.

He had a difficult path to go over. No ginger you-can-do-it style would help here. Resentment and disappointment were all he could garner from such a letter. It would have been effective under certain conditions but not this time. Thus it is evident that the writer must be as careful of the kind of letter he sends to salesmen, whom he knows personally, as with the larger class of sales letters which he sends out only after intense study and effort. It should be the purpose to give real help, to explain why if there be anything to explain, and to lead and not drive. If the price is raised, or goods changed; or if real fault is to be found, a why that will help and a courteous, fair criticism will not hurt.

Write from the standpoint of a man out in the field. Think, or rather know, what he wants to know and what he needs. Treat the salesman as an individual, not as a class.

About the Writer. To do all these things the writer must express his own personality. But that personality will have no effect unless it possesses optimism. Be able to see the good things even in the midst of discouragement. Having seen, make others see. The power to portray the good to others, to lead them away from the opposite is a valuable possession.

Such power means the possession of enthusiasm—a fire that is a force for real good.

Enthusiasm is inspired by a knowledge of the goods or service to be sold and a belief in them and the benefits they will give.

Enthusiasm is nurtured by love of work. It enhances loyalty to the house and loyalty to one's own manager.

Enthusiasm means the existence of happy home relations for without these one cannot possess the lightness of spirit and freedom of mind that are essential.

Enthusiasm means lack of nagging and criticism and feel-

ing of injustice, for with these the fire is deadened and eventually entirely extinguished.

These characteristics are related here to show how to shape and develop one's personality. With the possession of such characteristics and the developed ability to express, one will be able to determine the right sort of letters to suit each condition.

Then it will not be necessary to say whether a "ginger," "inspirational," or other type shall be sent. The natural course will be the right one.

We have spoken of "ginger" letters and they are often thought to be helpful, if not even necessary.

The real ginger letter, according to our way of thinking, is developed along the lines above determined. They may be short, of snappy expressions, crisp and to the point, but they must not be "slangy" or coarse. Respect must be maintained by reserve and dignity. It is not everybody that can successfully use the "crispy" style. If it doesn't suit your individual style, don't use it, lest your efforts become grotesque and ineffective.

Natural expressions in a way that will influence the mind of a salesman friend whom you know and want to help and stimulate to greater production, such let your letters be.

CHAPTER XVII

Many will like to know about some Tests to apply to sales letters. You'll find them in this Chapter.

CHAPTER XVII

TESTS TO APPLY TO SALES LETTERS

Now that we have studied the Principles of Influencing and their application to Sales Letters; now that we have discussed essentials and methods in writing, as well as various classes of letters, it will be helpful to know certain specific tests that can be applied to our product—finished letters.

Before sending out any letters, read them over and study them carefully. Apply each one of the tests given below. Ask yourself each one of the questions. Find out if your letter will measure up. If it does not, find out where it fails; then correct it and apply the test over again.

By following such a course one can take his letters out of the realm of uncertainty. He will be able to tell before-hand how his message will be received and practically what the results will be.

In listing these tests, bear in mind that they are not given in order of importance. Each is important in itself and every letter to be 100% effective must measure up to the standard set by a composite of all.

1. Appearance is the first test, for the eye gathers the first impression and transmits it to the mind. Are the arrangement, location, etc., such as will produce a favorable impression and make for easy reading?

2. Does the letter start out in a way that will get the reader's interest? Is the balance of the letter such as will hold that interest? In other words is your message and its presentation of interest to the reader?

3. Is the letter believable? Fact and evidence, either or

both, are those that enter here. They must be strictly in accordance with absolute truth.

4. Simplicity of expression means an easy and thorough comprehension by the reader. Plain words in plain statements are more readily interpreted than complex and technical statements.

5. Definiteness of message means the telling specific things —not a beating around the bush in such a way that the reader is unable to tell what is meant.

6. The Right Tone is that which will inspire confidence in the writer, his product, and service. Confidence is essential before any sale can be effected. Of assistance in expressing the right tone are frankness and courtesy.

7. Is the letter natural? Does it seem to you as if what is said is a natural way of putting it? Are the facts themselves natural, or so unusual as to produce doubt?

8. Diplomacy is an essential. Business policies allow certain ways and forbid others. Are your statements consistent? Are they tactful and such as will not produce resentment and ill-feeling?

9. Individuality, as we have seen, means the expression of one's own self This can be done in a manner entirely consistent with good business practice. Letters should not, however, be too personal or familiar. Business is business even between friends. Frank and reserved intimacy may prevail under right conditions. One's self can be manifested, however, in all letters and such a type is effective for good—always.

10. Is the letter complete? Does it contain a lot of words that are unnecessary? Does it omit words and thoughts that are necessary to convey the message? Then the letter is not complete.

Use these tests. It is better to avoid pitfalls and consequent disaster. The tests will be guide posts along the right path to successful sales letters.

CHAPTER XVIII

How do you think
Complaints should be made?

Surely not the way some
do—for there is a
purpose in making them.

Herein we find out the
purpose and how to write.

CHAPTER XVIII

COMPLAINTS AND ADJUSTMENTS

After the business has been secured (for which we studied Sales Letters) then comes the handling. This handling becomes complex as business expands into larger fields with greater diversity of production.

Machines are set to turn out certain and uniform work, and they continue to do so without variation as long as the exact conditions of setting and running remain. If the parts wear, or the oil gives out, mistakes occur.

But the human machine cannot be set to turn out work with precision and unvarying accuracy. As long as the human element is in business there will be variation and errors, shortcomings and failures.

Every effort must be, and is being, made to reduce these to the lowest point possible. For mistakes cause trouble both within and without. They create conditions that are liable to loss of money for all parties concerned, or for one.

When carelessness enters and mistakes are made, or a lack exists, or unwarranted action has been taken so that another party suffers either inconvenience or monetary loss, the loser complains or protests in some manner in an endeavor to avoid disastrous consequences.

In such protestation there is a great opportunity to produce good or ill feeling. It is needless to say which one should be sought. Hence, we shall study this question of

Good Will and getting action on mistakes, taking up first the question of Complaints, and how to make them.

COMPLAINTS

How to Make Them

Problem Purpose. That which one must accomplish is to make known the fact of error and disappointment; in other words, to complain in such a manner as to get results such as the complainer desires without causing trouble or ill feeling.

Most people think that they have a "kick coming" whenever anything isn't just right. They immediately set out to express their feelings; they strike out right and left regardless of who may be hit.

But that isn't what complaints in business are for; at least they should not be for that purpose.

As expressed in the first paragraph, results are sought, results that are accompanied by harmony and good feeling on both sides. Some carelessness or ignorance has caused a wrong condition—some mishap perhaps, over which there was apparently no control. It is to advise of and remedy this condition that a complaint is justifiable and may be made.

As the fundamental then, recall the purpose of letters, viz.—to convey a thought from the mind of the writer to the mind of the reader for the purpose of producing action favorable to the writer.

Isn't that pretty nearly a correct statement of the real purpose of letters of Complaint?

The fundamental principle to be remembered and observed is that of sales. The "Principles of Influencing and Selling" apply here. Complaints are not for the purpose of expressing ruffled feelings, or giving vent to one's temper, but to secure remedial action—to get results—to sell. Hence one must

know how to influence other minds, how to appeal, how to present the appeal so that the presentation shall produce the result—action favorable to the writer. Letters of complaint and letters of adjustment, if written in this spirit will be effective.

Methods. The first thing to do is to state all facts plainly and simply as they existed at the time that the cause for complaint arose, or as they occurred to cause the condition.

An example of this method is in a letter from an Electrical Machinery Manufacturer who had purchased some knife switches. The buyer had misinterpreted the catalog instructions and the panels where the switches were to be mounted were drilled with wrong sized holes. So the buyer wrote the facts, continuing under a misapprehension, that they had carried out instructions properly, and stated that he thought the seller should stand the extra expense caused.

The seller showed where the misapprehension had arisen, through no fault of his, and suggested a simple way to correct the difficulty that would entail practically no expense.

Simply stating plain facts, calmly and deliberately, shows a spirit of fairness and reasonableness. It is evidence that one knows what he is talking about. This goes a long way toward establishing confidence. Confidence is the one great essential both in settling controversies and in making sales. It is because one has full confidence in the other party that he comes forward fairly and squarely to meet him on common ground for settlement. Hence the necessity of an early endeavor to establish that feeling of confidence. Or if it has been a cherished possession, the endeavor is to maintain it unshaken to a least degree.

A first letter stating facts plainly will be rather formal in

expression, for formality is a guard against expression of feeling or passion.

After this statement of facts, request and suggest action on the part of the reader, but not in any spirit of anger, or even of dissatisfaction.

In some cases business houses lack adequate system, or have not formulated any definite policy and method of handling adjustments; or they may be burdened with subordinates who do not know the importance and value of prompt and right handling. Then the complainer is justified in sending his second letter, which may use more forceful and expressive language. He may now express his own dissatisfaction, yet still remembering that he is trying to induce action favorable to himself.

A second letter goes if there is no reply, or if the reply was unsatisfactory. In the latter case, of course, the further handling will be governed somewhat by the nature of the reply that was received—remembering always that calm reason and clear thinking should control one's course, not angry impulse.

If there is still lack of attention and the writer is sure of his own position, he may use a third letter that contains a threat either of transference of trade or law suit. In such cases, however, the matter has probably passed out of the correspondent's realm into that of the Company's attorney.

If any sort of a controversy has arisen, as is liable, the writer then has his great opportunity to show his calibre as a business man. No loss of temper, no lack of self-control, no accusations nor recriminations are in evidence with the well balanced man. He shows his superiority by maintaining his dignity and calmness.

Have you ever stopped to think that in any dispute, it is usually the man who is wrong who gets angry? Don't put yourself in the wrong position.

Courtesy. And this brings us to Courtesy—that "oil of business" that has already been studied. Nowhere is it more important than in letters that express dissatisfaction and register complaint.

Nothing will more quickly produce resentment and set the reader up as an opponent than discourtesy in complaints. It is contrary to all laws and principles of influencing and must not be used. One cannot secure settlement that way. Besides that, it is bad business in that it establishes a bad reputation and standing for the man or firm. Lastly, it lowers that man, or firm, in his own estimation as a gentleman, as a man worthy of confidence.

Sharpness borders on discourtesy. Firmness may and should exist, especially if there is evidence of laxity on the offender's side. But complaints are to inform as to a wrong or supposedly wrong condition, and one must not forget the underlying principles necessary to apply to accomplish the purpose.

Stop. If there is a flat refusal or no reply and you do not wish to break all relations, then stop. By continuing you simply arouse yourself, to no purpose as far as the other party is concerned.

If the other side shows a conciliatory spirit, if he desires to help you out of the results of a trouble about which you are complaining, then don't press complaint further, but take up settlement in the spirit in which it is offered.

If the other side has given satisfying, conclusive arguments and facts to prove his side of the case, then stop. Don't try to have a last word, right or wrong. Such doesn't leave a good effect. Be ready to close the incident, just as ready as you would expect him to be if he were in the wrong.

Closing. You may close the letter of complaint after the

simple and complete statement of facts. This leaves any proposition for settlement in the hands of the other party. Or, you may close with a statement of what you expect. "We hold the goods subject to your order." "We cannot use the merchandise shipped and ask credit on our account for the spoilage as above."

This method is likely to be severe and must only be used cautiously and when absolutely sure of one's position. The former is the better way. It is safe as to settlement, safe as to feeling.

CHAPTER XIX

Adjustments of difficulties, satisfying dissatisfied customers, and making capital for the house out of these heretofore wasteful by-products of business are interestingly studied.

CHAPTER XIX

ADJUSTMENTS

One of the most important parts of any business is that of ironing out rough places, smoothing down wrinkles and keeping clear and unobstructed the path over which re-orders come in day after day. Salesmen go out at great expense to secure orders. New business must be booked to replace that percentage that will inevitably shift to competitors, and to secure increase over last year. Repeat orders are usually secured at far less expense than new. It is less expensive to keep good business on the books than to put it there new. Hence it should be the policy of every business to so handle business that there will be the least shifting of customers. Once a customer is on the books don't forget him or let him forget you.

Errors are sure to occur in any business. Misunderstandings and misapprehensions unfortunately will arise. These cause complaints, dissatisfaction, and loss of business. To recognize these facts and make provision for overcoming the difficulties and minimizing the effects is the part of business wis om. This branch of the work is usually handled by a man specially gifted in tact and adjustment ability. He has control of a department whose sole duty is the handling of complaints. Many call such the Adjustment Department. This term is really better than Complaint Department, for it is the positive characteristic and conveys the idea of satisfactory settlement, whereas Complaint Department signifies

trouble. In itself, there is no suggestion of relief. Hence we shall talk about adjustments, taking up some actual cases that call for careful judgment and handling, and finding the principles that should underlie all actions in this line.

In the first place, this work should be put in the hands of some responsible man or woman, one who can be trusted to properly represent the house, one who is able to judge human nature and to deal with it.

This man should be one who can command the respect of his fellow employees, both those higher up and those of lesser importance—for we shall see later that this man will have much to do within his own organization in addition to the task of meeting and satisfying disturbed and disgruntled customers.

Then this man should be taken into close confidence of the officers and management. He should know and help shape the policy of the house; and so far as his department is concerned, he should be clothed with sufficient authority to enable him to work out his department's success. His actions and decisions should be backed up by the management. If they do not justify whole-hearted support he should be removed.

The Adjustment Department that is installed and run along the lines laid down by those three rules will be a very important factor in any business and is bound to be a success in proportion to the recognition of its importance.

The Adjustment Manager and his assistants cannot write successful letters unless they shall have found out the real purpose to be accomplished, then formulated ways and means—a plan.

Purpose

Most complaints are made because the customer really has cause to complain. Business men are for the most part honest

and they register complaints because something has happened that should not have so happened. Just where the fault is located is another question.

Realizing that customers continuing on the books regularly and continuously are far more valuable than prospects, and that it is less expensive to keep them than to obtain new ones; realizing that good-will is actual, tangible, dollars-and-cents asset, the first purpose is, then, to thoroughly satisfy with the least expense to the house.

Policies

Important Policy. This purpose involves a very important question of policy, one that must be determined and fixed beforehand. "Is the customer right?" Right or wrong, is he always to be considered right?

Some business houses have adopted the "customer is always right" policy. They argue, and with some degree of reasonableness, that it is better to suffer actual loss than to have a single dissatisfied customer, or former customer; that it is less expensive advertising to have a customer tell of fair treatment, yes, even how he "got the better of that deal," and pay for the goods or damage themselves, than to throw the burden on the purchaser and have him openly disgruntled. This policy has been found to pay in some cases, notably with some large department stores and with specialty stores where the sales, at least many of them, may be made up of smaller purchases.

Others assume that the seller, too, has rights which he is perfectly justified in defending. Because of the almost universal honesty among business men, such a policy is fair and reasonable. There are two sides to every question. A judge will never render an important decision until he has heard

both sides. In adjustment matters both sides must be impartially and thoroughly investigated; then decision can be made as to action to be followed that shall be based on justice.

Says one prominent Adjustment Manager, "This system does bring instances where the customers' records do not agree with ours. In such cases, we give the customer the facts and ask for another investigation. If the second investigation bears out the statements originally made by them, there is nothing left to do but take their word for the situation and stand the expense."

The following letter is an interesting example of just such a case. The complaint was a serious one and required careful handling, for the purchaser felt that he had a very well justified grievance.

> "Since Mr. —— wrote you on October 1st, advising that a report of this visit to your plant in connection with a recent breakage was submitted to the Sales Department for further action, we have gone over the matter very thoroughly.
>
> While the report of the investigation does not reflect on the condition of the machine on which this 2642 silicate wheel was mounted, it does include what seems to us very positive evidence that the breakage subsequently experienced was the result of treatment which this wheel could not be expected to stand. A 2642 wheel is both coarse and soft. The particular combination of grain and grade is selected for the job in question, and cannot be deviated from to any great extent. The character of the wheel, therefore, must be recognized as more or less delicate and all care to avoid abuse should be taken. It is, after all,

a friable ceramic body which cannot, by the very nature of its structure, withstand excessive pressures or blows.

There are two practices which are resorted to that seem to us to clearly explain the cause for this breakage. First, using a heavy hammer in tightening the flanges brings an extraordinary pressure to bear upon the wheel laterally, and second, in order to prevent the wheel from turning on the spindle while the tightening process is going on, a wedge is placed between the wheel face and the work. This results in two powerful forces opposing each other, and there is nothing whatever to take up these forces excepting a comparatively brittle, porcelain structure. It is quite natural, therefore, that even though this practice may be generally followed, a little excess pressure with some particular wheel will result in a crack not readily noticed by the operator, but sooner or later it causes the wheel to part.

We are very sorry indeed that you should have had this unfortunate experience and hope that the practice employed in mounting these wheels may be so changed as to completely eliminate the possibility of damage from this course."

Yours very truly,

Notice in this letter how completely and courteously the seller presents the facts and the deductions therefrom. He presents two practices, both of which are common, either of which would have caused the trouble.

The close of the letter is very cordial. It suggests remedial action in a way that precludes irritation. This letter

satisfactorily handled the situation with fairness to both parties and to the entire satisfaction of the purchaser.

Recognize the importance of little complaints. This is the second of our points of policy. Little complaints may not seem worthy of much consideration at the time. There is no telling, however, what business may develop or be retarded from the right or wrong handling of such matters. One cannot afford to run any risks. Hence his policy will be to treat small complaints with just as much consideration and courtesy as the larger ones. This is good business building.

Promptness is the third essential point of policy. In former days the thought was that promptness in these matters indicated weakness, and gave the customer to feel that he had the advantage. Now-a-days, however, it is recognized that it helps business to handle promptly all complaints and difficulties. Such handling is appreciated by customers.

> "We thank you for your letter of September 3rd, concerning breakage on our order #2647 and wish to express our sincere appreciation of your prompt adjustment."

Be honest with both customer and self. It is usually easy to tell if one is trying to be honest. The spirit of absolute fairness is appreciated and reciprocated in business.

Work along the theory that the customer has a right to complain. Too many assume the opposite position. If one will take the former stand, however, his work will be much easier and the results from his letters will be surer. If you recognize his right to complain, you will be better able to assemble essential facts, better able to see the bearing of all these facts on the question from both sides; and then you

certainly will be better able to present the matter of adjustment in a way that will produce results satisfactory to both sides.

Wherever possible, let the letter savor of the personal. It is this personal handling, even with the great corporations, that brings the feeling of intimate business relationships. One likes to feel that his affairs, his troubles, are being attended to personally by someone whom he can call by name and consider a friend even though he may never have met him. This is human nature, and no factor is more important to recognize, nor more difficult to deal with in adjusting differences.

Here is a good example of the desire for personal attention and the effect produced because it was not given. Notice the expressed displeasure that Mr. Foster did not handle the case and the very evident irritation caused as shown in the latter part of the letter. Mr. Foster probably could have handled this matter easily and without any friction at all:

Attention Mr. Foster.

GENTLEMEN:

"We wrote you a few days ago telling you the troubles we were having with the new keys, and you turned same over to Mr. Johnson. Later we received a letter from Mr. Johnson telling us how to fix up these keys. It was very kind of him to do this, but this is not what we wanted. We would like to get to the manufacturing end of this and have the devices come through O. K. Two of the devices we opened today had the same trouble as the others, in fact, we have had nothing but trouble with these keys and devices. I wouldn't give a nickel for a car-

load of them, and you will save the factory and your dealers a lot of trouble if you will see that the devices are made O. K. before they are shipped out."

Yours very truly,

Motives Behind Complaints

In framing policies that should govern the activities of an Adjustment Department and before taking up a discussion of methods of handling complaints, it will be helpful to find out what are the possible motives back in the complainer's mind.

Complaints are made from honest motives or dishonest motives. Fortunately, the latter class is not large, but it is of sufficient importance to merit consideration.

Honest Motives. *Fancied Faults.* A man may think he has cause for complaint when, as a matter of fact, it is because of some misunderstanding, or lack of understanding on his part. Fancied faults seem just as real to the man, and he complains just as honestly and sincerely as if something were really the matter.

A customer had trouble with an oil heater which he had purchased. He had taken it apart and put it together again wrongly, so that it would not work. He returned the heater to the manufacturer feeling very greatly dissatisfied. The correspondent wrote:

"We found that gallery "C," instead of being inserted as it should be, was inverted and slipped over the wick causing about 5/8" of the wick's surface to be exposed to the flame, whereas the proper amount is only about 3/16 of an inch.

We have inverted the gallery properly, also inserted a new wick and tried out the stove, finding it to be in perfect working condition."

Here you see the correspondent explains the situation; shows just how the work should have been done and states that a new test shows everything working all right. Then to fully satisfy and insure against future trouble, even though the purchaser may have had the book before, he enclosed a booklet of illustration and instruction.

Many times it is advisable to offer to return the purchase price. This at once disarms the complainer of any ill feeling toward the seller. He feels that he will return the goods and be done with the whole business. The writer does not stop there, however, he immediately follows this offer with explanations of the difficulty and the remedy in such a way as to gain the reader's confidence, at least to the point of another trial. "Perhaps I didn't know just how," he says. "I do really want this. These people are perfectly fair." And so he begins to see things in a different light. The adjustment has begun and he will try again in the right way and be satisfied.

Real Faults. The largest class of complaints is composed of those that have real trouble to justify them. There are three sources of trouble—the seller (including the original producer), the carrier, and the buyer.

If the seller has made a mistake either in the merchandise itself, or in the filling of the order there is only one thing to do—replace or refund. Satisfy the complaint completely and promptly. This is only right. It must not even be considered good business policy. Then follow with proper assurance that the cause has been eradicated.

If the carrier is at fault, the customer may be sent to him for redress, or the seller may undertake the matter. These questions will be discussed later under Methods of Handling.

The third class, the buyer, is often at fault, yet he hon-

estly thinks he has a grievance and acts accordingly. This is the most difficult class to handle. A buyer dislikes to be told that he has made a mistake. He dislikes still more to have it proved. It is a delicate situation that must be handled carefully.

Herein is that important question of policy. Is the seller right and shall he stand on his rights? In formulating any policy to cover the handling of this phase, it is well to remember that service and satisfaction are fundamental to good will. Even though the seller does not assume replacement and requires the buyer to suffer the consequences of his own error, the correspondent must handle the case carefully so as not to cause ill feeling and loss of patronage.

Dishonest Motives. There is no question but that there are some men dishonest enough to try to defraud the man from whom he buys. Sometimes it is hard to distinguish between the honest and dishonest, especially at first. Later experience will establish the status of the customer, if one is unable to judge at the outset.

In the framing of a policy to handle such cases, two standpoints are to be considered, the man who is proved to be dishonest and the man who is only suspected.

In the case of the suspected, it is usually better not to presume. Be on the safe side. Don't intimate until you can turn suspicion into proof. You always have the privilege of declining business, of dropping customers. If a complaint is made and dishonesty is only suspected, it is better to satisfy, suffer the loss, and look out for the future. Start immediately to confirm your suspicions and if you succeed secure restitution afterwards. If you do not succeed, let the matter drop—and the customer too, if you feel that the same thing will occur again.

Where the customer's dishonesty is proved beyond question, one may follow the customer-is-right policy and stand the loss by replacement of merchandise or by refund of money. This is the adopted policy by some companies for all complaints. It is based on the principle that dissatisfied customers can do a great deal of harm by wrongful and unjust statements and that the actual monetary loss is less than the wrongful impressions which might be spread about.

Another method in the case of proved dishonesty is to ignore altogether. In many cases this is not a bad method. The business of such a person is not worth while and can well be dropped. Argument gives the other fellow a chance to come back. There is danger of committing one's self by some statement wrongfully expressed and as easily misinterpreted. Argument does not smooth ruffled feelings and if continued too long will have ill effect on the seller who is in the right.

However, it may be policy for the sake of future relationships to protect one's self by showing that the dishonest purpose is known, followed by a refusal to comply. There the matter should drop.

Thus far we have been formulating policies covering our work and relations with the complainer.

A policy that is of utmost importance is that which concerns the business organization itself.

Complaints must be capitalized. By this we mean that in every possible way they must be applied to the correction of errors within and to the betterment of service.

If there were no errors anywhere, complaints would be reduced to a minimum. The fact that complaints come in means that something has probably been done wrongly. Some one has made a mistake. Perhaps it is within the organization. Now mistakes are costly. They should be eradicated.

Unless they are found this cannot be done. So complaints should be received with grace and welcomed, not as complaint, but as information furnishing opportunity to improve conditions within. This is what is meant by capitalizing complaints.

Every complaint that is found to be the fault of some element within the organization should be brought to the attention of the individual responsible, so that he may know of his error and guard against repetition.

All complaints should be tabulated as to kind and source. Under such a plan a manager has opportunity to know any particular part of the work which may have been going wrong for any length of time, and if the course is varied, or habitually, or frequently the same, he is in position to decide what action to take.

Methods of Handling, Kinds of Complaints

There is a cause for every effect. Before a remedy can be applied to any existing condition that will work as a certainty, it is necessary to find out what produced the condition. Then one can set to work to eradicate the cause, which will correct the error, or to adjust differences so that harmony shall prevail in the final relationships.

Find Cause. The first thing, then, for the Adjustment Manager to do is to find out the cause. The error has been made, the fact has been made known to him. So he will immediately set out to gather all the information he can that will throw any light on the situation. This information must cover both sides, both purchaser's and seller's. Just what facts and how they are handled will be shown in examples later as we discuss different causes for complaint.

The next step is to place one's self in the position of the

complainer. Here again comes in for very practical use our knowledge of "Reader's Viewpoint." One cannot successfully make adjustments unless he studies the question from the standpoint of the complainer—unless he recognizes his rights and tries to reconcile them with his own company's rights.

You and I. This leads us to an advance step in the question of "Reader's Viewpoint." The purchaser's rights as he sees them must be harmonized with those of the seller. "You and I" become more nearly coordinate. We are on an equal footing. And so the proper method is the "You and I" spirit in adjustments. Friendliness, reasonableness, absolute fairness cover the whole gap between "You and me." It is as if the adjuster said, "Let's walk along arm in arm and talk this thing over. Now just how did this happen? What was the actual condition of things? What do you think was the cause and what is the remedy? You know we are trying our best and if it is our fault we will make good. If it isn't our fault you want to know that just as well as we."

You see there is nothing dictatorial about this, there is no air of finality—no, "we are right, you are wrong" spirit. It is rather the spirit expressed in "come now let us reason together." A common ground is finally found on which both can stand. No pushing, nor pulling, except together in the same direction. That is the "You and I" spirit that wins adjustments that really adjust.

Suggest Remedy. The third step is to formulate and make definite suggestions for correction and settlement. Having found out all the facts; having brought the complainer into intimate conference about a serious question, "You and I" together, the right plan is then suggested for action either by "You," if the facts show fault or liability there, or by "me" if the opposite.

The best way for us to study methods is by practical application. Hence we shall take up some specific conditions common to business and discuss them, giving some actual illustrations.

Definite suggestions of remedy to be applied is a very acceptable and practical way to adjust many cases. The following is an example of satisfactory adjustment by following either one of two courses, to be selected at the buyer's discretion:

> "It will be possible for us to carry out either one of your suggestions, namely, to true up the wheels with round faces, or to place them in stock and supply wheels of correct specifications. In either case, the transportation charges will be in the neighborhood of $40.00 and since the changing of the faces from square to round is a very simple operation with a Huntington dresser, we wonder if there is any possibility of having the work done in New Orleans. The task of dressing the faces of the entire lot of 174 wheels will require less than one day by one man and, therefore, the cost should be about $5.00.
>
> We will be anxious to know how you decide to have the matter handled."

A frequent cause for complaint is in goods damaged in transit. The buyer and transportation company rather incline to blame the packing. Some items are very fragile and hard to pack. Much study and experimenting have been done on the question. So one concern puts it up squarely to the complainer.

> "We have tried sawdust, shavings and excelsior,

In some cases we found one superior, for another type we use another packing. In such goods as yours, the greatest satisfaction has followed use of sawdust. This, coupled with the fact that every piece in the shipment was cracked, is almost conclusive evidence of rough treatment in transit.

You saw the goods when received. What suggesgestion have you to make for packing that will more surely guarantee safe arrival?

Meantime, we suggest that you immediately notify the R.R. and make claim for the damage."

Yours truly,

Adjustment Departments handle difficulties as well as mistakes and consequent complaints. Request for tracer is not to be considered as a complaint. It is a matter of fact every day event. Yet it must be promptly handled by either the Adjustment Department or the Traffic Manager. Show that you have done your part to hurry the shipment along and will go further if necessary and possible.

In case the claim is made that the goods shipped were not as ordered, carefully ascertain the facts and know your ground before writing. If the mistake is yours, replacement must be made at once. Some make new and correct shipment at once regardless of whose may be the error. This puts the goods into the buyer's hands at the quickest moment possible and is conducive to greatest satisfaction. A qualified offer of adjustment is sometimes made, a special discount given—and this is very liable to be acceptable.

If the customer made a mistake in ordering and now complains because he didn't get the right merchandise, tactful, courteous statements usually show the error and satisfy the

customer that the shipper did his best. Be careful not to try to prove fault in the buyer or to suggest it.

Delayed shipments are annoying. Usually the delay is with the carrier. Plain facts should be stated so that the customer can see just what has been done. Let him draw his own conclusions which then must be favorable to the shipper. Don't include any statement indicating irritation or throwing the blame on someone else.

One letter, after correctly explaining the circumstances and stating facts spoiled the whole thing by saying, "All of which we know doesn't help you get the right goods, but it does perhaps explain who is at fault." The last four words were unfortunate. Whether they referred to the buyer or to the carrier, they made a wrong suggestion. It would have been better to have said, " but it does explain that we have done our best."

Complaints are pretty likely to be made when one is angry, though that is the wrong time and shows the wrong spirit. The Adjustment Manager has a difficult problem on his hands to answer such letters.

Even though they be discourteous, sarcastic, rude, the adjuster should disarm by courtesy and plain truth.

An example of a little different sort is the handling of a letter from an angry salesman. He wrote:

> "This is the second time I have written you asking for the ½ dozen catalog slips illustrating ——. If they don't come at once, my customer will return the whole shipment."

The foolishness of such a letter is plainly seen. No customer would be likely to return a large shipment of merchandise which he needed badly just because some illustrations of

them hadn't arrived. He would likely ask again for the illustrations. As a matter of fact, the first request was never received. Again, for the purpose wanted this same salesman could have had the information written by a public stenographer to serve temporarily and thus satisfied his customer, if his customer were really as angry as he thought.

The Home Office man handled the matter very wisely—in a way that showed the salesman the foolishness of his position and the error in writing such a letter:

> "Your letter of yesterday is the first request we can find anywhere in this office for the catalog slips for ——. You know that we try to serve our customers promptly and to their satisfaction and we hope you are selling service as well as —— merchandise.
>
> We expect you to represent our interests in your dealings with customers. Calm judgment and reasonableness are essential possessions.
>
> If the —— Co. were irritated at the non-arrival of the catalog slips, typewritten copies, which you could have had made, would have helped temporarily, and a suggestion from you would have shown them our desire to serve. Such a method is really better than joining in their spirit of anger.
>
> We are sending the catalog slips. Please explain the matter to —— and let us know the result."

This example, while from a salesman, is given to show the necessity of plain statement of facts. If a customer is inclined to be arbitrary and unreasonable, usually just the plain, dignified statement is the best. The local representative can handle the situation if he is in the spirit of the house. A

letter will be written direct to the customer if complaint comes direct. A copy of the letter and reply should be sent to the local representative.

In the case of discourtesy in complaints, it is usually best to use a somewhat impersonal tone in reply. A use of the formal style that is impersonal protects one from misinterpretation. There is, too, a temptation to answer in kind, and a rule to use formality in such cases assures a courteous reply. Return good for evil is the old rule made easy to follow by this plan. It is good business.

The Adjustment Manager often has to handle very carefully requests for cancellation of orders. He should learn all the facts, then make his decision as to just how far he can go in concessions. In answering the request he should avoid the appearance of having taken an arbitrary stand. Yet, of course, he must protect his own rights. Here is how one man handled the situation:

> "We have today cancelled 75 trunks on your order #1542. This order called for 200 Trunks of special design according to prints, delivery of 50 in two months and the balance at the rate of 25 a month. We have already shipped 75 on this order, another 50 are so far along that they cannot be altered to any other standard style.
>
> In view of this fact, we feel sure that the cancellation of that part of the order not yet in work is consistent with your request and entirely satisfactory to you."
>
> Yours very truly,

The letter was entirely satisfactory.

Complaints are made that goods are not satisfactory. Often the purchaser will not say why. Then the adjuster must try to find out in what respects his merchandise has failed to meet requirements. If it is because of a lack of understanding, full information will clear the air. If the purchaser is determined that he will not be satisfied, it is far better to take back the goods and return the money. At least he can't advertise you as unfair, nor has he the merchandise on hand to display and verbally "pull to pieces."

Try to get on to common ground with your customer. Agree with him if you can and then show the "why" of failure. One writes:

> "We do not blame you for feeling dissatisfied with the service you received when you needed a new set of generator brushes recently, but the fact is we are unable to obtain prompt deliveries from the manufacturers. A large percentage of the carbon used in this country used to be imported, and the domestic supply is not meeting the demand."

By this method one gets into rather close and personal touch with his complainer. He is able to explain on a friendly basis.

In some lines of business it is customary to ask for criticisms and complaints. Railroads request dining and pullman car patrons to offer suggestions and friendly criticisms. A leading and successful chain of hotels goes on the principle that the customer is right and openly asks for criticism. In such cases the adjuster must satisfy the complainer. He has invited the complaint evidently for the double purpose of eradicating causes that produce dissatisfaction and for the opportunity to satisfy when one has been displeased.

Graciously, courteously, completely—thus should such complaints be answered and satisfied.

If the seller is really at fault, if he hasn't filled orders as he promises, or if he has made a mistake, the best thing to do is to frankly admit the fault, take the blame and make whatever amends are necessary and possible.

Finally, put yourself in the position of the man who is to call on the complainer after your letter shall have been received. Imagine the situation and try to write so that he shall be in a frame of mind that shall help you to a quick and happy settlement, or enable you to secure the order you are looking for. Remember, as before stated, it is easier and less expensive to keep a good customer than to go after new ones. Friends in business are valuable.

Thus with a policy carefully worked out and with different methods understood for different cases, one is equipped to adjust complaints. Another requirement, that has been intimated, is proper expression. This is very essential. From it the reader forms his opinions. Favorable they must be and will be if they reach him, according to the principles governing.

Sellers should always remember that buyers are not as familiar with their merchandise as the one who has studied and handled it. Usually they do not have technical knowledge and cannot understand technical terms and descriptions. Words and expressions must be plain and simple. They must be so written as to give little or no opportunity to read between the lines.

Firmness in style, yet without severity, indicates a mastery of the situation.

Willingness to meet half way, or more if right, is easily conveyed by proper expression—and as easily detected.

Sympathize with your customers. Show that your service includes readiness to help.

Don't go back in a light manner. The matter is a serious one for him, however small it may be for you.

Avoid negative terms such as "complaint," "you don't intend," "you don't mean to," etc. Give the thought of positive action. The right suggestion is more liable to produce action.

In writing Adjustment Letters, let them be composed in well rounded phrases and sentences. Let the thoughts be complete and completely expressed. The short, snappy style is not the correct style for this class of letters.

Respect others' opinions; recognize their right to have opinions; write as if they were honest.

And above all and with all—courtesy. It is hard sometimes to keep from expressing one's feelings but it is necessary, absolutely so all the time.

CHAPTER XX

In order to handle Credit one must know what credits are, how to arrive at them, and what situations arise.

Herein is a brief study of this subject. Writing of letters along this line is the result and application of knowledge of the subject.

CHAPTER XX

CREDIT LETTERS

The handling of Credits is one of the most important parts of present day business. So important is it and so complete in its systems and methods has it become that, in many concerns, only men specially educated and trained for this work handle it. Their whole time is taken up and all the skill and ingenuity that can be mustered are called into use. The importance of the work is such that, because of its bearing on the success of the other branches of the business; because of the immediate results obtained, and because of the possibilities of saving actual losses, the subject is one that requires study to acquire knowledge of men and methods and the exercise of extreme tact in handling.

It is impossible to give any rules for the handling of credit problems. Each case must be considered individually and treated on its own merits. Only the general methods can be shown. Their application must be made to suit the specific case.

What is Credit? In order to arrive at any clear understanding, let us find out just what credit is and what it means.

The dictionary definition tells us that credit is a "trust given or received." Trust is the evidence of an implicit faith in one's ability and reliability. Confidence is the basis of business. Without it business would fall to the ground. Confidence establishes trust—credit. And on credit, because of credit, larger business is possible. An "expectation of fu-

ture payment or fulfillment of a promise given" is the measure of the confidence reposed in the one who gives the promise. Hence there is a reciprocal obligation of giver and receiver of credits that is great and equally important to both.

To establish and maintain one's reputation for credit is the aim of every successful business man. To be fair to the creditor and to protect the business of the grantor is alike the desire and the duty of the credit man.

Our study of this subject is as it relates to the writing of letters bearing upon credits. A study of the subject is too prolonged and too intricate to enable a complete discussion here. A general survey of purposes and methods will, however, help to an understanding of what there is to be done and give some idea of the "how" as it applies to letter writing.

How are Credits Judged. Business men are honest. Such as are not in this class are not in reality business men. They are tricksters and rogues transacting business for the purpose of defrauding. To detect and eradicate them from one's business relations must be the purpose of every credit man.

The Gauge. Honesty coupled with ability is the gauge by which extension of credit is measured.

One's first purpose is to determine that the applicant is not in the trickster class; that he is in the class of honest business men and as such is entitled to credit privileges. A man's reputation and standing in his community in financial matters large or small, and among other business concerns with which he does business, very quickly reveals his location in this class. Having settled upon the question of honesty, one will then pass to the second characteristic—Ability.

As important to the credit grantor as honesty is ability. For even though a man be entirely honest in his intentions his ability may not measure up to his intentions, and thus the

grantor becomes the loser. If one cannot conduct his business with profit enough to pay his debts as they accrue, he is not entitled to receive the trust that results in expectation of payment at future dates.

How shall one judge of ability?

A man or men may be judged by their own physical and mental attainments. One has well said that, if he could see and talk personally with every man who applies to him for credit, most of his problems in this line would be solved.

He would judge of the man's bearing, his clothes, his appearance of neatness and cleanliness. Then he would talk with him and very quickly draw from him evidences of his business beliefs, of his knowledge of business and men. And thus he could determine within a very small radius of doubt the advisability of granting credit. True, there are cases when outward appearances belie the inward fact and the credit man must be a student of human nature. The fact stands, and the exception proves the rule, that judgment can reasonably be formed on one's individual characteristics.

Ability is judged by the expression of a man's individuality in his business. Of what sort is the store or office? What is the nature of the merchandise? How is it arranged? What sort of people buy of him?

These things, however, are not to be seen personally by the writer of credit letters. We shall see later how he may obtain at least some of this information indirectly, yet correctly.

How is Information Secured? When one starts to pass credit judgment on an order received, perhaps he first turns to the well known agencies Dun, Bradstreet, or one of the others. These agencies have established by inquiries, investigations, reports, etc., a standard by which they are able to

place fair estimate on a man's financial ability and on his custom as to payments—prompt or otherwise. This latter is considered as important as the financial element. It is analogous to the morale of an army, which is just as important to the success and helps just as much to victory as actual numbers. Numbers without morale will not win. Financial ability without credit-character does not establish credit. And so these agencies include their judgment of credit-character as part of the standing for credit.

On request by subscribers, these agencies give special reports that will inform along special lines.

An excellent source of information is one's own salesmen. These men should be so interested a part of the business that they will be just as eager to correctly judge a customer's credit character as they are to get an order. Salesmen are in a position to get very valuable information about customers. Right here, notice that it should be information which they secure, not simply an opinion which they express.

Old accounts that are beginning to be slow in payment, as well as new and prospective ones, can be investigated through this channel. A salesman knows his customer, sometimes quite intimately. He should ask why the account is allowed to run in this manner. By adroitness and tactful questioning, he is able to find out for the benefit of his house. Then he is able to make suggestions for helpful service; or he will write his house the circumstances, make suggestions to them and they in turn will take the question up in the spirit of helpfulness. Thus they both protect themselves and make a loyal business friend.

In the case of new orders, a salesman should be very careful to get real information. Financial statements are sometimes necessary; they are always helpful in forming judgment.

Other information which he should furnish is: approximate age; kind of man (progressive, up-to-date, slow, etc.); standing in his community; references—banks, other firms from whom he buys; personal, bank connections.

Business qualifications may be judged by inquiry that will reveal the man's knowledge of industry, knowledge of lines in general that go to make up a complete stock, knowledge of the specific line in question, knowledge of the territory, knowledge of business methods. One's past sales are a gauge for judgment, and they will, of course, be considered in relation with the financial statement rendered.

Report should also be made on the stock of merchandise carried. Is it a quality stock or one of cheaper character? What are the sales in relation to their character? What is the general appearance of the stock? Is it composed of live items and up-to-date merchandise? Or are they slow sellers? Is the arrangement attractive and interesting? What is the appearance of the store itself? Is it neat and inviting? How about the window displays? All these reflect the management and are an index to the character of the business and the man at the head.

The credit man will also write letters to other manufacturers and jobbers to obtain a statement of their experience in dealing with this customer.

Blanks are often used for this purpose. The National Association of Credit Men have a system in which the inquirer gives his own experience with this customer and asks his fellow member what his experience has been. Such blank is the following:

Milwaukee.....191..

Retain this for your files.

We give you below OUR EXPERIENCE with

Kindly give us your experience with

Name .....

P. O. .....

Please consider information strictly confidential.

Yours truly,

Approved and Adopted by
Nat. Association of Credit Men

.....
Members National Association
of Credit Men

To .....

.....

Manner of payment

Sold Since .....

Terms .....Discounts

Highest Recent Credit $.....Prompt and satisfactory

Owing now

On open Account $.....Slow—considered good

On Notes $.....Slow and unsatisfactory

Past Due

On open Account $.....Pays C.O.D.

On Notes $.....Sell for cash only

First Order $.....Account Secured

Other Information .....Notes secured

.....Acct. closed for cause

.....Makes unjust claims

.....Collected by attorney

One large manufacturer has his own printed form which is as follows:

Milwaukee, Wis. .....191..

.....

.....

Dear Sir:

Will you advise us *confidentially* regarding the financial standing, general repute for integrity and promptness of .....
Street ..... Town .....

ANSWER

1. Habits and business ability?
2. Estimated value of stock?
3. Repute as to promptness?
4. Any home debts to bank or friends?
5. Ever failed? Inclined to speculate?
6. Any resources outside business?
7. Any liens on property, real or personal?
8. What is your idea of net worth?
9. Getting ahead Holding own Going behind
10. Any collections against party?

OTHER INFORMATION

A financial statement is often required. Banks secure such a statement on the basis of which they form their judgment as to granting of loans. Such a statement is illustrated below. It shows the information desired:

Statement of .....

To

The National Exchange Bank of Milwaukee, Wis.

Date.....189..

Business .....
Location .....

LIABILITIES

Capital . . . . . $.....
Surplus . . . . . $.....
Undivided profits . . . . . $.....
Amount of bills payable . . . . . $.....
Amount of acct. payable . . . . . $.....
Amount of Mortgage on Real Estate . $.....
Amount of Deposit Accounts . . . $.....
Other liabilities not included in any of above items, and of what composed .
.....
.....
..... $.....
TOTAL LIABILITIES . . . . . $.....

ASSETS

Value of Merchandise on hand . . . $.....
Amount of good bills receivable . . . $.....
Amount of good accounts receivable . $.....
Cash on hand . . . . . $.....
Value of Real Estate . . . . . $.....
Machinery and fixtures . . . . . $.....
Other assets not included in any of the above items, and of what composed .
.....
.....
..... $.....
TOTAL ASSETS . . . . . $.....

Do you exchange paper with, or endorse for anybody? .....
How much bills receivable have you out, bearing your indorsement? .....

Is it all business paper that will be paid by the makers at maturity? .....
Amount of business past year . . . $.....
Earnings past year . . . . . $.....
Amount insurance carried on stock . . $.....
Other insurance carried . . . . . $.....
(SIGNATURE) .....

Relation to Sales. In handling Credits there must be thorough and close co-operation with the Sales Department. In the case of a new customer, the credit department will realize the work that has been done to secure his order and will so handle the establishment of proper credit relations as to cement the friendship that was begun for the seller by the salesman. In the case of old customers, one must remember that it is very important to keep old customers that have been good ones and to try to develop those of lesser degree into good customers. It is harder to get a new customer than to keep an old one. Every effort must be made to learn all conditions and circumstances and due consideration must be given for any apparent lapse from former good standing, with an endeavor to restore to his former status.

Credit correspondents should be careful to avoid sending out any letters that would openly conflict with the work of the sales department.

If severity seems necessary consultation with the sales department should develop a definite plan of action to be engaged in by both branches.

Often the credit correspondent has an opportunity to embody sales talk in his letter. Credit correspondence offers great opportunity to help in the upbuilding of Good Will—a part of the work of the Sales Department. This subject will

be discussed further and illustrated in the chapter on Collection Letters.

The Sales Principles are helpful to a credit man. He should work to sell to the customer the credit which he allows, or the refusal which he finds necessary. He will remember methods of appeal, effect, and how results are best secured.

Trade Acceptances

A method of handling charges that has rather recently come again into use is that of Trade Acceptances. These have been in use in England for some time. They were used in this Country several decades ago, but the cash discount feature rather supplanted them. Now, however, they have come into use again through definite approval of the Federal Reserve Banks.

Definition. Here is the exact definition as given by the Federal Reserve Board. "A Trade Acceptance is an unconditional order in writing, addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay at a fixed or determinable future time, a certain sum in money to the order of a specific person. The bill must be drawn by the seller on the purchaser of goods sold, and accepted by such purchaser."

Johnson Manufacturing Co.

Milwaukee, Wis. .....191..

.....AFTER.....DATE.....PAY TO THE ORDER OF OURSELVES .....DOLLARS IN SETTLEMENT OF OUR INVOICE NO.....DATED..... THE OBLIGATION OF THE ACCEPTOR HEREOF ARISES OUT OF THE PURCHASE OF GOODS FROM THE DRAWER.

To .....Johnson Manufacturing Co.
..... By.....
Cashier.

Across the face of this paper is written:

TRADE ACCEPTANCE

Accepted ..... day of .....191..
Payable at .....
Bank
.....
.....
Signature of Acceptor

Method of Handling. An order is placed and the goods are shipped. If the invoice is for a considerable amount, a trade acceptance is issued at once. Or if there be a number of smaller purchases during the month, the total of the month's purchases may be put into one Trade Acceptance. The invoice or monthly statement is made out in the regular manner. A Trade Acceptance is made out for a like amount and accompanies this invoice or statement. The seller puts the account into this form instead of into Accounts Receivable. These latter are unsecured assets, not usable for discount or for borrowing. They are uncertain and a certain percentage is usually lost each year.

The Trade Acceptance, made out for a definite period, usually the same time as the terms allowed for payment of accounts, is accepted by the buyer who returns the paper to the seller. The paper has now become negotiable, i.e., it can be used by the seller for borrowing purposes. Banks will discount this paper at a lower discount than the usual promissory note. Of course, the seller may retain the paper. In

this case a few days before maturity he sends it to the designated bank for collection.

Advantages. The acceptor, who is the buyer, when he affixed his name, made his own plans for meeting the payment when the Acceptance should become due. Hence he is ready, he pays promptly and his credit standing is enhanced.

Another and a great advantage is that the buyer will naturally be conservative in his purchases. He will order no more than he knows he can pay for at the given time. He puts himself on a cash basis, yet with definite credit allowance for the period of the regular terms. It is a help to him in the handling of his purchases and payments therefor.

Trade Acceptances bear, as you see, two names, that of the seller and that of the buyer. Hence they are better security at the banks than single name promissory notes.

"It is an exceedingly simple, direct, economic method of covering credit obligations arising from the sale of merchandise. There is no mystery about it, it promotes sound business, and is not antagonistic to any proper business methods now in use."

One manufacturer attaches an explanatory slip to the Trade Acceptance, so that there shall be no misunderstanding on the part of his customers. Such a plan is used particularly where the plan is being introduced.

> "This Trade Acceptance is an acknowledgment that you have purchased merchandise from the Johnson Manufacturing Company on open account and for which you agree to pay at a certain date. Payment to be made thru your own bank or elsewhere upon the presentation of this acceptance.
>
> The signing of acceptances enhances your credit

standing because it is an evidence of the confidence the Johnson Manufacturing Co. places in you due to your prompt paying methods."

Thus far in our discussion of credit we have not shown letters nor talked much about how to write them. Our discussion has been on the subject of credits itself. As one says this subject is very individual in its handling. Hence it is for the individual to work out for himself his own methods and plans after a study of the various phases of the subject.

In all business, service is fundamental. In Sales, in manufacturing, in credit granting, this principle of service to the customer influences and directs the steps that shall be taken.

In credits, however, there is coupled with service a recognition of the rights of the server. There are right principles on which credit may be granted, or refused. An insistence on these principles courteously expressed but firmly maintained is justified and is consistent with business practice.

Withholding Shipments. Where an order is received from a new and unknown customer, it can be handled in various ways, each to the satisfaction of the customer and to the protection of the seller.

Here is the way one large Ohio manufacturer writes to ask for a financial statement:

"We thank you for your recent order which has been entered for shipment.

Your account comes to us as a new one. As we do not find you mentioned in the rating books, and as you are unknown to us, in a credit way, we should appreciate your favoring us with the usual references and a late financial statement.

We are glad of the opportunity to open an ac-

count with you. Therefore, we trust you will give us the information desired by return mail so that we can ship the articles promptly.

For your assistance in making up the statement, we are sending you our blanks. But if you prefer to use one of your own, it will be satisfactory to us.

Yours very truly,"

Notice in this letter that the order has been entered for shipment but no date has been set, and actual shipment will be deferred until the statement has arrived and proved satisfactory.

C.O.D. Sometimes the new buyer asks for an immediate shipment. Then it is advisable not to delay this order for the purpose of establishing credit rating. The shipment may be sent C.O.D. and a letter of explanation, such as the following will fully satisfy:

"Your order of ..... for which we thank you, is being shipped by express today. As we believe that you are in a hurry for the articles, we do not want to delay shipment until we have had time to make the usual credit investigation. Therefore, we are taking the liberty of shipping them C.O.D.

We would be very glad to open an account with you. If you will send the usual references and the financial statement, we will give you as large a line of credit as possible.

Please do not take our action as a reflection upon yourselves as it was not intended as such. The shipment was handled in the above manner simply because of our desire to give you good service."

Yours very truly,

Credit Refused. In another case credit was practically refused, yet it was done in such a way as to retain friendship and secure cash with the order.

The salesman took what looked like a nice initial order. He secured the dealer's bank as reference and reported that he looked good for the amount involved. The company wrote to the bank. They received no reply and wrote again. They then wrote to the prospective customer this letter:

> "At your suggestion, we wrote to Citizen's National Bank regarding extending credit for your order given February 8th to our Mr. ..... We have been holding this order awaiting reply. We have sent them two letters and have not had any reply from them yet.
>
> You, of course, want these goods so that your salesmen can fill orders, and naturally we would like to ship them. Perhaps you can help us out of the situation by furnishing us a financial statement that will indicate your credit standing, or give us some other houses from whom you purchase, or give us instructions to send these goods C.O.D.
>
> Please let us hear from you so that we can tell how to handle the order. We are just as anxious to get these goods into your hands as you are to have them, and so we hope that some arrangements can be made for an agreeable understanding for the handling of your account. This we trust will result in a very satisfactory business for both of us.
>
> Yours very truly,"

To this letter they received no direct reply. The initial order has never been shipped. The prospective customer has,

however, become a cash-with-the-order customer. This is evidence that the manufacturer was correct in his judgment when he decided to withhold shipment, and that the dealer was not offended by the course followed.

Summary. A credit manager's first duty is to establish customers for his house with credits that mean satisfactory service for them coupled with protection for his house. This involves the passing judgment upon new customers and setting a right estimate on their financial ability and credit character. It means the proper watching of old accounts and the speeding up of collections, coupled with a raising of standards in the minds of the buyers—a real service.

A definite policy is necessary. There must be time limits as well as limits in amount. Dating ahead is increasing the risk. Extensions can be made when reasonable—but they must protect both parties.

A good rule for guidance is this, a credit that is safe for a seller to give is a safe one for a buyer to take.

Open accounts, while assets, are of an intangible nature. Promissory notes cannot be secured for regular and new charge accounts. But Trade Acceptances are acceptable alike to buyer, seller and bank. They convert the intangible accounts receivable into definite negotiable paper. This is of value to the seller. The fact that the buyer has signed the paper causes him to plan for payment. He has not bought beyond that which he can reasonably convert into sales. Business is helped from both sides.

Credit Departments must co-operate with sales departments—and the opposite is also true. Both branches of the business are essential. Sales cannot continue unless the buyers pay their bills. Credit Departments are useless if sales

cease. A hearty, cordial working together will upbuild any business.

3 C's. We talked about the four C's in business letter writing. In credits there are three other C's. Each of these is absolutely essential, the one as much as the other. It will be helpful to everyone who has opportunity to work on credits and collections, to pass judgment and to write letters, to remember the three C's of Credits: Capital, Capability and Character.

CHAPTER XXI

The purpose of business
is more business.

Collection Letters are a part
of the conducting of busi-
ness and should be consist-
ent with the purpose.
In this chapter we find
methods of handling slow
paying accounts illustrated
by successful examples.
Our defined purpose of busi-
ness letters is nowhere
more to the point (and per-
haps less observed) than in
this class of letters.

CHAPTER XXI

COLLECTION LETTERS

Even though credits have been granted after most careful consideration, gathering of reports, etc., accounts will become over-due. It is then that the Credit-Collection Manager must use his keenest judgment and exercise his ability. The handling of old accounts is not an easy matter. His great desire is to keep the customer and on good terms. While the payment of the account is the apparent and immediate goal, the ultimate goal is a continuance of orders on a better basis than heretofore.

The problem of the writer of Collection Letters thus becomes a complex one. He must make collections so as to have the smallest possible amount of outstanding accounts. He must handle all so as to have the least loss possible at the end of the year. The expense of collection must be carefully considered and watched lest it bear too great a proportion to the amount collected and thus reduce the profits. Lastly, as already shown, collections must be made without loss of either patronage or prestige.

Perhaps the first foundation stone upon which collection work is based is that of service. An obligation has been incurred and the debtor must realize this fact. At the same time the creditor can manifest a willingness to serve in the customers' interest.

You and I. Here enters a phase which is often forgotten in the overzealous insistence on the payment. In previous chapters we have talked a great deal of the "you" spirit and insisted on the importance of its observance.

In collection letters better and quicker results are secured by an "You and I" attitude, instead of a too strong insistence on the rights of the obligation; and because there are those rights, it is better to join interests in an endeavor to secure a settlement that will benefit both parties. It is as if one were to say, let's sit down together and talk this matter over; or as if the writer were to take the debtor by the hand and lead him along the paths of good business, showing him his obligation and the advantage of his proper conduct in meeting it. This method instills a spirit of real friendliness that has a far reaching effect in both securing present settlement and in continuing the patronage.

> "If we could come into your store and have a friendly chat, we're sure we'd understand each other better. But—since we can't do that won't you be friendly enough to write us what we can expect in the way of settlement of your account, and when we'll receive it?
>
> Your intentions, we are positive, are of the best, but this account, because of its past-due condition, is now becoming important to you and to us.
>
> Please don't delay it any longer."
>
> Yours truly,

Collection letters must be written to meet the condition of each separate account. To that end a study must be made of the account. Through the correspondence in the files, from the salesmen's reports, and from the records one can learn much that reveals the mental business characteristics of the debtor. Then, before the letter shall be framed, one will fit the conditions to accord with the already adopted policy of the house.

Policy. To be of service, as already explained, is one of the elements of our policy. To inspire frankness on the part of the customer is another. This comes within the "You and I" discussion. Because of that get together spirit and the evidence of friendliness, a debtor usually feels on easier terms and can be induced to real frankness. If the creditor can stir him to some definite mental action, he has taken a long step forward.

When one will not answer, will not say something either one way or the other, it is hard to tell what to do next. But if he can be stirred to mental action and especially to a spirit of fairness and frankness the task is far easier.

The matter of discounts, dating, regular time for payment must be settled consistent with the business customs. Some allow 2% discount if bills are paid within 10 days from date of invoice, others require payment within 30 days, 60 days or 90 days. In some cases orders are taken with the understanding that the invoice shall be dated ahead to a certain date and that the 30 or 60 days shall be figured from that date.

In many cases it is necessary to consider and grant extensions of time for payment. A definite policy must be adopted on this point. In the case of staple goods, or those that are naturally slower to sell, extension of part of the account may easily be granted. Where there are perishable goods, or those that quickly change fashion and should be disposed of as quickly, usually no extensions are allowed.

Above all endeavor to establish a personal relationship, for this brings surest and quickest returns. There are times when the debtor may try to take advantage of this. At such times one can go behind the barrier of the impersonal and formal. In buying, one likes to have personal attention. He wants to see the man he knows and have his assurance of the

worth of the goods. So, too, in the matter of collections, often the personal will accomplish the desired results.

Don't use a club if you have the advantage. Remember the debtor has the goods and the money, and is a prospective continuing customer. To be sure he owes. Only as a last resort can one afford to use force.

Anger in any degree must not be met by anger. If the debtor is angry because he is asked for payment, there must be some reason. Endeavor to get behind the scenes and find out. But in no case can you afford to lower yourself to his level. On the contrary make his anger your opportunity to appease and make him a better friend, or to so prove his undesirableness that you are ready to drop him without further parley except the collection of this account.

In no branch of business letter writing is it more necessary to know the principles of mental activity than in the branch of collections.

The first thing to do is to analyze the debtors. We shall eliminate the regular, prompt payers.

Two Classes. This leaves us two classes. Those who are slow and those who don't pay until forced. The former compose the largest class, the latter are the undesirables who must be either converted to a higher class or weeded out altogether.

One concern further subdivides the slow-payers into—1. Those who merely wait for a reminder. For them he has simple reminder letters and they invariably bring the remittance. These are, of course, formal and impersonal. 2. Slow payers who are human beings but don't pay on reminders only. These require more personal attention, more urging, more showing the necessity. They come within the several kinds illustrated in the following.

Considering then this class—slow payers, let us analyze the possible reason for non-payment. Generally speaking, a debt is not paid because the debtor hasn't sufficient funds at hand to meet all his obligations. His pay roll must be met every week. Other accounts perhaps are older, or payment seems more urgent. There are some concerns who are generally known to be perfectly good but are habitually slow payers. Appeal to such can be made sometimes on the basis of reciprocal service. Here is a letter that has brought payments in such cases:

> "Service is the keynote of modern business.
>
> One of the essentials of service is promptness.
>
> Promptness in shipments is required by all customers, and this is one of the important characteristics of our business.
>
> Promptness is required in the payment of factory and office employees and of bills for merchandise to make up the goods bought by customers.
>
> To enable us to live up to those requirements, we naturally expect reasonable reciprocal promptness from our customers. Your account of $..... is over-due. As you know our terms are net 30 days. May we not, then, look for your remittance to show a reciprocal cordiality and desire to maintain this great modern principle of business?"
>
> Yours truly,

Here the creditor shows that he has fulfilled his part of the contract. The appeal is to a sense of fairness. The debtor admits that he knows that you permit no dragging along and will keep right after him if he doesn't pay. Such an attitude

on your part indicates business like methods and firmness, and discourages the growth of slow paying accounts.

A letter well calculated to get some sort of a reply is this brief one:

> "The impression still obtains here that the press of other and more important affairs has caused you to overlook our account.
>
> We feel sure that you realize the importance of prompt attention to matters of this kind. As we haven't had the pleasure of hearing from you with a remittance, we have been wondering what the trouble was.
>
> Put yourself in our place and imagine our attitude; and—then let us hear from you by return mail."
>
> Yours very truly,

If such a letter does not bring a reply, then a personal note may be injected such as this:

> "If I owed you some money and had promised to pay you at a certain time, and I met you on the street but instead of shaking hands, thanking you for your kindness in extending me credit and paying my bill as promised, I gave one look and proceeded in the opposite direction, what would you think of me?"

Another reason for non-payment may be some supposed dissatisfaction with the goods. Here again the effort must be to get some reply from the debtor. It is not always well to suggest that the man may be dissatisfied. One could ask for an expression as to what is the matter. Ask him to be frank and tell the difficulty; show that you are interested in

him and in his business. Assume that he is fair and open-minded.

A good many men are good merchants, but mighty poor business men. An effort must be made to educate them up to good business habits. Here one might endeavor to point out the disadvantage of not complying with the request, showing that failure to do so will result in stoppage of further shipments and credit favors.

Perhaps the man doesn't realize that he owes immediately. Yet he is susceptible to reasonable statements. Your letter must be complete in its statement of requirements.

In leading such men up from the unfortunate position into which they have allowed themselves to get, lead them step by step, not too fast so that they can't follow, but gradually in an understanding, sympathetic manner. Gain their confidence, make them believe in you and make them believe as you do that they want to and can pay.

Carelessness is often responsible for non-payments. Such a case might receive a letter like this:

> "The larger percentage of our customers, we find, pay on receipt of the statement.
>
> As we haven't heard from you since we sent you a statement a short time ago, we assume that you have overlooked the matter. This is apt to happen, of course.
>
> Will you be good enough to remind your cashier to send us a check in the enclosed envelope?"
>
> Yours very truly,

Many men dislike details of business, and so they readily forget the accounts payable. Others do not really have an adequate bookkeeping system, depending on their memories

and the incoming statements and letters to show them the urgency of payment. A good letter that expresses a degree of consideration along this line is the following:

> "A man who has to carry many details in his mind can't possibly do justice to all of them. And every detail he attends to gives him just as much more power for other matters.
>
> Our account will be off your mind if you send a check today.
>
> Why not use the enclosed envelope—*now?*"
>
> Yours very truly,

The above examples are suggestions of letters that may be used on certain suppositions as to reasons for slowness in paying.

Later Letters. These do not always bring results, however. Then a second letter (or it may be a third) will be sent along a different line. Extension of time for part of the account may bring a reply. The following letter makes such a suggestion and at the same time sets a definite date for some sort of response.

> "As you can readily see, we have been extremely lenient with you and the time is now at hand where we positively cannot wait any longer for settlement and the money must now be forth-coming. If you cannot remit the whole amount in one payment, send us at least a substantial remittance on account, but we must hear from you with check before the ....."
>
> Yours sincerely,

A personal appeal that was sent after other letters brought no response is this:

"If I were to walk into your office today with our statement for that over-due account of yours that runs away back into March, six months ago, I am very sure that you would take me right back to your cashier and ask him to give me a check. Won't you consider this letter as a personal call? Put an O. K. on it, send it to the cashier and tell him to send us check. We cannot allow the account to stand any longer, and unless we hear from you this week, will make draft through the bank."

Yours very truly,

This letter evidently appealed for fairness. At the same time, it showed that the writer was pretty nearly at the end of his patience. It brought the remittance.

There are wrong ways and right ones to express these different points. They must all be so expressed as to show the debtor the obligation, the necessity and advantage of payment from his own standpoint. They can express the writer's friendly spirit, but to say "we want" and such expressions makes the man feel that he doesn't care so very much just what you want.

In the following letter the intention was all right, but it was wrongly expressed. We quote the letter as it was originally written, and then follow with the revision as it was sent out:

"We want you to fix us up with a remittance today on all those past due items. We have been liberal and patient, as much so, maybe more so, than you would have been had our positions been reversed.

It makes us feel bad to have to write you so often about this matter. Nevertheless, it is your fault that

we are doing it. We know you well enough to realize that there is no need why you should hold up this remittance.

Why not fix us up with a check right now, and thus get it off your mind, as well as our own?

It's a small amount to begin with and certainly you can put this remittance right through today, without inconvenience to yourselves.

Please do so."

Yours very truly,

This is the revised letter:

"All those past due items of yours are mighty trying to patience, both yours and ours. You will admit that we have been liberal and patient. Let's reverse the positions—would you have been as patient? and what would your next step be?

We dislike very much to have to write you so often about this matter, yet isn't it really your fault that we are doing it? We know you well enough to realize, however, that there must be some reason why you are holding up remittance for this past due account. What is it? Why not fix us up with a check right now and thus get it off your mind as well as our own?

Put your O. K. and initials right on this letter, hand it to your cashier, and have check come to us today. The amount is small, and certainly you can put this remittance right through without any inconvenience to yourselves. Please do so."

Yours very truly,

Notice in the revision that the same thoughts are ex-

pressed, but in a spirit of consideration for the debtor. In the second paragraph, instead of saying "we know there is no need, etc.," the revised letter expressed intimate acquaintance and belief in the debtor's honesty of purpose to the extent of a suggestion that something stood in the way of payment. Yet, the urgency for payment is not mitigated, the belief in ability to pay is unshaken.

There are those who are slow in payment because of some misfortune, or unforeseen happening. This has temporarily embarrassed them and they simply cannot pay now. The creditor may not know about this. The debtor hasn't written him at all. And so he really must continue in the dark as to motives and reasons. He might write, expressing confidence in an effort to get a reply. Surely this following letter should be answered at once:

> "At heart most men are fair and try to maintain a reputation for fair dealing.
>
> "We are willing to make allowance for unusual circumstances, but how are we to do that if we don't know them?
>
> To afford every opportunity for our customers to place us in touch with their reasons for non-payment, our Controller has requested us to refer all delinquent accounts to him.
>
> Failing to hear from you in seven days, your account will be referred to our Controller."
>
> Yours very truly,

Or this letter, which shows confidence in the debtor and expresses the thought that an unusual reason exists, will certainly appeal to any man if he is at all human.

> "Confidence in your business foresight makes us

realize that only an unusual circumstance would cause you to hold up payment on our account. We are anxious to co-operate with you whenever possible and we feel sure that you have the same feeling toward us.

While we have not heard from you with reference to our account, our belief in your good intentions has not been shaken. You will, therefore, appreciate our desire that you give this matter immediate attention.

We have received instructions to refer all delinquent accounts to our Controller after January 1st.

Therefore, the prompt adjustment of this account is important. Send us at least an explanation of your reason for holding up payment, or better still, just attach your check for $ to this letter and drop it in the next mail."

Yours very truly,

Another method sometimes used effectively is to start the letter with some sort of sales talk—a presentation of a new idea—a suggestion as to how to turn stock more quickly, a new article that is now ready to ship. These attract attention, make the debtor anxious to use the new, show him that continuing trade is the desire of the creditor, yet with a realization that there is a barrier that stands in the way which he only can remove. It is in the last paragraph—notice the position. His mind has been impressed by the sales suggestion. Without discourtesy, or unpleasantness, the writer leaves him with the final and all important thought—pay up the old account, clear the deck for the action that can be a lively, successful, helpful one if you are ready.

"Watches have increased in value—that is, the price to the consumer is higher, and we are making this fact known in the largest newspaper and magazine advertising campaign ever run for ..... Watches. Every dealer should "cash in" on this fact.

Sell your watches at the advanced price, and avoid discussion with the customer regarding the price by labeling your old stock with the new price tickets and labels we will be glad to furnish you, gratis.

By the way—we haven't heard from you since sending a statement of your account. Slip your check in the enclosed envelope and send it along today."

Yours very truly,

Non-payment a Barrier to Further Shipments

Sometimes a dealer will send an order for new goods when the old account is still unsettled. In such cases the Credit Manager will thoroughly consider all sides before taking action. If a top limit has been placed on the account by agreement between both parties, then a letter will call attention to that fact and show that the new order carries the account beyond the limit. The buyer should remit at once, as he knows that only thus can he secure release of the shipment.

If, however, there is no agreed limit, but the creditor feels that, according to his judgment, the limit has been reached, then he will consider whether or not payments have been made, in what size and what the activity of the account indicates. He can then write expressing confidence, but making the non-payment an automatic barrier to shipment.

In notifying regarding the holding up of orders, consider

what mental effect will be produced by reading your message. One's appeal should be to the customer's self-interest and to his pride. Show him the necessity for payment and the danger of running bills too high. Create a desire for the goods which can be secured only on condition of payment. At every turn try to preserve friendship.

If no Response, Next Step. If there be no response either in money or letter, then the creditor will start the next step. This is usually indicated in one or more of the last letters that may have been sent. A time limit has been set for response or payment, and the statement made that draft would be made through the bank if that date was passed unnoticed.

A draft is an order for payment signed by the creditor, sent to the debtor through a bank. Usually this is considered severe action, reflecting upon the debtor if it is for an over-due account. In some cases custom has made it so general that the stigma is entirely removed. This is even the case with over-due accounts. Efforts should be made to preserve that appearance.

When a draft is made a letter should be written notifying the debtor of the fact and expressing expectation of payment on presentation by the bank. Often a hint, at least, of regret that such action has been made necessary is included in the letter.

Drafts with Bills of Lading, however, do not carry any such reflection. These are usually part of the terms of purchase. In these cases the shipper makes the usual draft; to it he attaches the bill of lading covering the shipment and both go to the bank. The draft is paid on presentation, the bill of lading is delivered to the consignee and he thus is able to obtain his merchandise on arrival.

Not all drafts sent for collection are paid. They may

be returned for any one of several reasons—"no funds," "no attention," "will write," "goods unsatisfactory," "will remit direct." Then the case must be handled personally and individually according to the notation and the circumstances of the case. There are no rules that can be laid down to cover such cases. They must be handled according to the ability of the credit man. His study of human nature and his ability to appeal, to touch, to move others is the measure of his success in these, as, in fact, it is the measure in all collection letters.

If there is absolutely no evidence of any life in the debtor, then the creditor must be more urgent. He can show a friendly spirit, referring to past relations and expressing the hope of continuance. He will show the necessity of a house policy and a strict adherence to that policy. Above all he will show that he expects payment of the account in full as a matter of course. In one of these letters, it may be necessary to refer to the possibility of legal action.

The following is a letter covering these points:

> "What would you do if you were in my place?
>
> Let me tell you a story without mentioning any names and then please tell me how you would act were you in my position as Collection Manager for the ..... Co.
>
> A man bought pens of us on credit. We treated him with every courtesy, giving him as good as we had; later on showing him every leniency when the bill became past due. But he paid no attention to our requests for payment made in accordance with the terms agreed upon, and continued requests in the way of fair and friendly letters brought not even a reply.

And now, if a man treated YOU in this manner, what would you do?

Exactly—just as you would do, so must we do, for YOU are the man.

If you believe in a square deal, show it by paying this account now in a straight-forward-man-fashion.

By so doing, you will save us both unpleasant, legal and other processes.

The amount of your past due account is $.....

We must have your check before ....."

Friendly but Earnestly yours,

What is to be the standard by which such letters may be written? Judge the measure of your severity by the value of your customer. Remember that he has been a customer, perhaps a good one. You don't want to lose him if there is any possible way to hold him. In all your efforts you will keep this thought right before you. The thoughts which you express and the expression of those thoughts will indicate to the reader your sincerity of purpose and your friendliness.

If, however, you become convinced that he will not pay, then the time for final action has come. One more letter to show him that that time has come may be like this:

"The Manager of our Credit & Collection Department this morning laid on my desk a dozen or so accounts which are long over-due and which he has attempted to collect by adopting liberal and lenient methods.

It being the practice of our house to extend every possible courtesy to our trade, our Collection Department is working under restriction, which prohibits taking drastic steps in the collection of a stray delin-

quent account. For that reason, these matters come to this office to be passed upon.

Now, however, I find that your attention has several times been called to a matter of $..... which has been standing on the books against your account longer than it should. Since our letters have not been successful in disposing of this item, I feel that we will be justified in refraining from further correspondence and in proceeding in the usual manner to collect your account.

This, I think, we ought to do unless we hear from you within the next week or ten days. Provided some word does not come from you in the meantime, I have instructed Mr. ..... to proceed along these lines on ....."

Yours very truly,

Play upon his fear. Appeal to his instinct for self-preservation. But when these fail, then decide that he has passed beyond the desired circle of your family of customers. Carry out your threat. Give the account to your attorney and drop him from your active list.

Harsh Expressions. At least in the early stages those expressions that appear harsh should be avoided, for they tend to hurt sensibilities and to nullify efforts to friendly action. Later such expressions may become necessary to prod to action or to cause one to realize the seriousness of the situation.

Here are some commonly used harsh expressions:

"Delinquent." One dislikes to be called that even if he is.

"Immediately." Asking for remittance "immediately" is severe.

"By Nov. 25th." Setting a definite date is harsh, but justified and helpful in later letters.

"Commands." Any command is severe. One will be led but not bossed.

"Write us immediately" without a "please" or "thank you" spirit does not produce favorable action.

"Must," "Be Compelled to," "Demand," "Resort to other means." These express determination and that conveys the thought of antagonism. The veiled threat in that last expression, of course, means business.

Use these terms only when the situation justifies. Don't use them until other means are exhausted—as a last resort only, the final word.

Post Office Rules. Inasmuch as collection letters pass through the mails, it is necessary to know that the post-office has adopted certain rules governing the sort of communications that may be sent. It is necessary, of course, to know these:

1. Don't threaten criminal action against the customer. A suit may be suggested, but civil suit is different from the criminal charge of obtaining money under false pretenses. In such a case go to your attorney. He knows what to do.

2. Post Cards for credit or collection are not allowed.

3. Be sure that collection letters and statements are in envelopes that are sealed.

4. Don't mail a letter that threatens exposure of the customer's delinquency.

5. Have no marks on the outside of the envelope to reveal that it is a collection letter. The word

"collection" should not appear. Most collection agencies whose names bear that word simply have post-office box or street address, without the name of the Company. It is a safe way.

In laying out any plan of campaign and in writing letters for the purpose of collecting accounts, two or three points should be kept clearly in mind. We are dealing with human beings, people who have minds that can be influenced by the right appeal, consciences that can be reached, sensibilities that can be touched and hurt. The purpose of business is more business. A customer kept and strengthened to larger growth and development is a great asset. Good Will is one of the assets in the upbuilding of which the Credit-Collection branches have a great part.

Again let us refer to our definition of the purpose of business letters—"To convey a thought from the mind of the writer to the mind of the reader for the purpose of influencing to action favorable to the writer." Keeping this purpose in mind in every step of collection letter work, one will naturally ask himself, "What effect will this or that make? Will it bring the remittance? If it does, will it leave the way open for more orders?"

The man who is a debtor now, was a "valued" customer a few days or weeks ago. You were glad to have his order, eager to ship and get the account onto the books. And today the situation has changed.—Has it? Not so very much. Under ordinary circumstances the man is just as good today as he was when you booked the order and thanked him for it. He hasn't changed (unless misfortune or the unforeseen came in). It is only the relation between the two that has changed. You have found out more than you knew before, more than

you could secure by reports and investigations. Your own attitude and position have changed.

There is, however, a possibility that he may be, or may become a "valued" customer, and it is for you to develop that possibility. You must be keen enough to judge of human nature to determine. Then while you are developing that possibility by influencing another mind, you are also collecting the outstanding debt. After all is said and done, collection is based on the principles of influencing which we have already studied.

Success or failure in this line is gauged by one's knowledge and application of these principles. Collection letters are not a series of duns. The right sort becomes constructive sales talk and good will builders.

Show always good will—not peevishness. Don't forget the proverbial, jovial attitude of the rotund salesman, never ruffled despite rebuffs or complaints, always ready to help and glad of the opportunity. None can resist that attitude. It is infectious.

Be reasonable. One will accede to expressions that on their face are reasonable. Remember that there are two sides, the debtor and the creditor, and that, while there is an obligation, yet there may be a reason.

Be just and fair. Men respond to such treatment.

Back up your salesmen. Bear in mind that a salesman worked hard to secure this order (presumably at least). It is he who will meet the man face to face in a few days or weeks in an effort to get another order. The mental impression you have produced, the state of mind in which he stands regarding your house is in your own hands. Help the salesman so that he will not have to make excuses. There are known cases where a concern is perfectly good, pays the accounts reason-

ably promptly, gives the salesman orders regularly because he is a friend,—yet in one case particularly it was only because of that friendship. The frank statement was made that the credit man down there at the home office was too gruff and ungentlemanly. It doesn't pay. Work together. That does pay.

Clearness and courtesy help because they are a part of those principles of mind influencing. One likes decent treatment. One can understand easily if things are stated clearly.

Be specific in each letter and do not fail in any letter to state the amount of the account. It helps to action.

Follow right up—follow closely. The appearance of definite plan, of fixedness of purpose and of firmness, produces an effect that really says "must" in a very nice way.

Form letters do not invite replies. They can only be used to those who require and look for reminders. Real collection letters are presumably individually written and vary in form and texture.

Reference to back letters is allowable. One may well refer to the fact that he has written several letters, that he has been lenient, and that an answer is not unreasonable.

First letters are usually impersonal and formal, businesslike, a part of our system. If a response comes, then the personal element enters. Or, at times, after the first letters have brought no response, personal appeal becomes effective.

As in sales, action is the goal sought, therefore, make action as easy as possible.

A certain large store (others have followed) rebuilt the approach walk from the sidewalk to the floor level so as to make it a gradual slope with no step to step up and no threshold to step over. Easy action invited entrance.

So in collection. Easy action invites the check.

Be simple, ask simply a simple act. One can respond to that almost without thinking.

Yet inspire thinking. Once you can get your customer to mental action, the battle is half won.

Then tell him to O. K. this account right on this letter. The amount is there and all that is necessary is O. K. and three initials—his own. The cashier will do the rest.

How is the bank balance today? Really quite enough to allow the check for $—— to cover this overdue account. A suggestion to write that is easily followed and because so easily, it is followed.

And here is the envelope all addressed and stamped ready to receive the check.

It all seems simple, doesnt it? As a matter of fact it is not so, because there is the proverbial perversity of human nature, coupled with uncertainties of business. So, after all, collection is a study of principles of thinking and influencing, and the applying of those principles in all devious ways to secure the two-fold result which was the initial purpose—remittance and more orders.

CHAPTER XXII

We have now come to the last chapter and our last message regarding this important and interesting subject.

Perhaps the best way to leave this message is in sort of a summary, put in a way that is easily remembered. I call this part

Do's and Don'ts.

There are some general

Tests

that can be applied to all business letters. They follow.

CHAPTER XXII

DO'S AND DON'TS

The average man who, though he be a good or even an excellent conversationalist, sits down to write a business letter, flounders about in a vain effort to express himself. You have often heard the remark, "I simply cannot write a decent letter." Such should not and need not be the case.

An analysis of the difficulty shows that the man who writes either

thinks he must use very ornate, elaborate and labored expressions, or

is so befuddled that he can't dictate a straightforward letter, or

is so unprogressive that he can't and *won't* get away from stereotyped, antiquated expressions.

All these come from just one cause, lack of trained thinking.

Mental laziness is one of the great ills of the present day. Even though one be untrained, yet, if he will but stop and *think* before he acts, the results will be far and away ahead of his fellows who do not take the trouble to think.

Our whole purpose in the preceding pages has been, as indictated in the introductory note, to stimulate thinking by showing how and by showing the application practically.

In one office instructions are given to correspondents in these very significant words:

"Never write a sentence unless you understand it perfectly."

What better interpretation could anyone give to that instruction than our own injunction, "Think first, then write"? The one who practices this is sure to progress.

In this, our last chapter, on Business Letter Writing, it is well that we survey the ground that we have covered, and then gather together some of the principles in succinct statements, handy for practical use.

Before enumerating these in what we shall call "Do's and Don'ts," let us take up an actual letter written in the progressive year of 1918. This letter violates most of the principles covering influencing the mind and rules for letter writing. It is an excellent example for study purposes.

In analyzing this letter, we need not give the surrounding circumstances nor the purpose of the letter. They are plainly told. Nor shall we attempt a re-written example—for that is not our object now. Read the letter through. Then follow with our discussion:

GENTLEMEN:

Whenever I get one of these long-winded, ramble-all-over-the-road stop-look-and-listen kind of letters, I always say to myself "What's this gink fishin' for anyhow?"—And I turn over a few reams of perfectly good bond paper to find the hook in the last paragraph.

Now let me be perfectly frank with you. This letter runs true to form. There's a hook in the last line all right and I'll save you the trouble of thumbing over the pages by telling you that the "big idea" in this epistle is to drive into your active con-

sciousness the importance of using liberal space in the April issue of —— our Special Fishing Number.

There! I've spilled the beans. And you can't say it has taken me a long time to get to the point—even if this letter does stretch out as long as a dime novel.

Seriously tho, I've got a lot of information to dispense, with reference to this special issue, and I sincerely hope you will have the courage and the patience to stick thru to the bitter end—because I believe that what I have to say is worth money to you.

It's not easy for me to dictate one of these whizz-bang, jerk-her-into-high kind of letters. When I have big news to spring I've simply got to have room to turn around in. Sometimes I have trouble in getting my "language-flivver" started at all—and when I do I often get stalled a block from home and have to back up and start all over again.

I guess, however, the old boat is hitting on three now, so I'll try to get down to the real job in hand. Here goes:

Last fall, just after we had concluded negotiations to consolidate —— Magazine with —— Book—and just about the time the ice was beginning to put the lakes and rivers to sleep for the Winter, we decided, along with a whole lot of other big plans, to make the April issue of the consolidated magazine a Special Fishing Number worthy of the name.

We hit upon April for several very good reasons. First of all April is "trout-month." It is also "inventory month" for bass, pike and "musky" men—

the month when your true sportsman likes to oil up his favorite reels, brush the dust off his tackle box and get all of his rigging in A-1 shape for the big days to come.

Fly-rod-casters are on the job, many of them by the middle of April. So the maker of trout rod, reels, lines and flies, and all other manufacturers catering to trout fishermen, have mighty good reasons for using good-sized space in the April Number, which will be on the news-stands the latter part of March.

And while April is not a "fishing" month for the rest of the sportsman-family it is a mighty fine "reading" month—and the time of all times for practically all "outdoor advertisers" to get in their heavy work.

All right, now let's slip her into reverse and go back a few months.

All Winter long our Editors have been working up "goodstuff" for April. They have been sorting and saving, planning and writing, gathering photos and feature stories, fish fiction and fish facts. It is safe to say that for many weeks past they have been doing as much work on this forth-coming "fishing special" as they have on the "regular" issues. And if you have been reading the regulars month by month you'll agree with us that they have been anything but slighted.

Do you get the idea? If not, here it is:

We have gone the limit to build a Special Fishing Number that would outshine anything of a similar nature ever before attempted. We have left

nothing undone that would help in any way to make this special issue worthy of the name ——.

To give our readers the very limit of quality and quantity in fishing news and views—to help our advertisers cash in right with the great army of high-grade sportsmen who loyally support this newer, bigger, better magazine and to help our own news-stand sales and subscriptions.

We are "putting over" a smashing success of a Special Fishing Number.

I hope I've said enough. Anyway, I'm going to stop right here—with one last reminder that you use all the space you need to tell your story right and get your copy in at once.

Final forms close March 10th.

Yours very truly,

This letter was handed to the author with a notation on the back "a good slang letter for Mr. Candee." We were discussing the propriety of slang. In this instance, the "good" was not intended as applying to the letter, but rather as a suitable example of the subject under discussion. And so it is.

The first page, replete with slang, does not produce a very favorable impression, does not extend a very greatly wanted invitation in the "Here goes" at the bottom. Some of the slang expressions are very apt. Had fewer of them been used with discretion, the objectionable features would not be so prominent.

Notice the first paragraph. The writer starts off by telling us just what kind of letters he doesn't like to read. He talks about the "long-winded," rambling letters that fill much

paper. And all the while the reader is fingering three pages of that same bond paper and getting the same impression that the writer says he doesn't like to have.

The suggestion in the second paragraph about the hook is anything but an encouragement to the reader. Hurt usually accompanies a hook.

The third paragraph pats the writer on the back, while at the same time it tells the reader to expect a long letter of "dime novel" character.

The attempt to bring the reader back to serious consideration is entirely nullified by the expression of hope. So this letter requires courage and patience, does it? It is the sort that one has to "stick to," is it? And worst of all it has a "bitter end"—and the reader is glad to drop it before he goes any further. And finally the writer admits the uselessness of all that is contained on this page when, in the very last line, he says that he will "get down to the real job in hand."

After the reader's patience is used up, after any possible interest is dissipated, after the letter probably has been consigned to the waste basket, this writer begins on the real vital facts regarding that which he has to sell.

The third paragraph on the third page is not a complete sentence. It should be a complete statement of fact with a subject and predicate. If it completes the thought to be expressed, or there is no discussion, then it is all right to set it off as a paragraph. In fact, it is a paragraph. But to set off an incomplete statement as is done in this case is entirely wrong.

To end up, the whole idea seems to be an "I" proposition. The "smashing success" is not for the reader's benefit. "I hope I've said enough"—if the reader got this far in the letter he says "yes."

About the only redeeming feature of the whole letter is the close—a reminder to use space enough to tell the story and to get the copy there on time. If he had taken one or two other ideas and worked them out to logical conclusions and then combined them with this last paragraph except the "I hope" sentence, his message would have been far more effective.

To properly convey is as important as the thought itself. Both, however, should be carefully conceived. Have a definite thought or message, then plan just how to convey it in a way that the reader will want to read. This, of course, involves the "You" spirit together with the "You and I" which has been discussed.

Faulty Thought is then one of the characteristics of the letter quoted. The nucleus is there, but there is too much rambling about.

Faulty Expression is, of course, as bad as faulty thought. It at once detracts from the message.

Faults in Form must be avoided though their effect may not be so disastrous as other faults. However, they are easily avoided when one knows what is correct.

Thus we are led to list some things that make for successful letters by their use and others by their avoidance. Do's and Don'ts for Business Letters are important. The following rather summarizes the principles we have been studying and furnishes precepts for guidance which we hope will be of real help.

Have a central theme for each letter. Let the facts and arguments be worked out around that theme.

Plan your letter, or series, or campaign.

Know the class to which you write. Suit your thought to that class. Tune your expression and words so that those who

are expected to read your message can understand and absorb it.

Remember the point of contact. It is not because of the writer's wish, but because of the benefit to be derived by the reader from action, that a letter brings results.

> "Wouldn't you like to have a new hat for Easter at half the price you feared you would have to pay?"

appeals at once and, if the rest of the letter is right, is the sort that produces action.

Be positive in thought and statement. One letter starts out "Perhaps we are making a mistake in sending you this letter." A negative statement produces negative thoughts and that means no results. Notice the difference between "I would be glad to have you," or "I am delighted" as opposed to "I have no objection."

Don't use the *fake personal* appeal. It is false and when discovered, as it will be eventually, a counter effect is produced that acts as a strong barrier to results.

Fraudulent flattery is to be avoided. A large publishing house answered an application for position. They said that the applicant's letter showed so much ability, etc., etc. When as a matter of fact, there wasn't anything of that sort manifested. It was just an ordinary sort of a letter.

Don't put on an injured tone if you don't get a reply. There is no obligation to answer a follow-up letter. A collection letter should be answered, but an injured tone even then doesn't help bring the answer.

Don't draw resentment by trick. In fact, don't draw resentment by any method. The "sheep ranch" letter referred to in a previous chapter used the trick method. They tried

to show that it was one's duty to his government to help in the matter of wool. Wool production was one of the ways to help, and it became your duty to join in their ranch promotion scheme. The people didn't see the matter in the same light.

In closing a letter "Follow Through," you have presented your thought in the letter—at the start and in the body. Now carry right into the closing with the same swing and no hitch to cause a break in the swing. Say what you want done in relation to what you have presented; but say it, not as you want, but as and because it will benefit the reader.

Here are some expressions that should never be used to end a letter:

Trusting that we may be favored with your order.
Trusting that you will give this order your prompt and careful attention.
Thanking you in advance.
Thanking you for past favors.

In fact, all participial expressions must be dropped. They are meaningless and weakening.

"Let us have your inquiry" is another weak line. Give a reason and show a way.

"I remain," and "and oblige" are not used by progressive letter writers. One writer used an expression of this sort: "I will leave here Tuesday evening and see you early Wednesday morning, and oblige." Of course, we can see the foolishness of this. Make it a rule to avoid these and similar expressions. If you habitually say "I remain" chances are that the rest of your letter is of such a character that you will keep on remaining.

Talk with your reader. No one likes the idea of being

talked to and told what he or she must do "willy-nilly." It's too much like taking a dose of ill-tasting medicine. One will not do it unless he is obliged to do so. Talking down is of the same sort. There is no superiority in business. Dollars are the same no matter what pocket they come from. The spirit of "talking with" brings the reader into a feeling of willingness to respond that can be turned into action.

Don't "knock" a competitor, nor his merchandise. The very fact that you do shows a recognition on your part of merits that you fear. Worse than this, however, is the fact that the reader suspects you and your merchandise and defends the other.

Don't intimate or suggest that the reader doesn't know how to act. One letter said "If you are a wise buyer," you will send us your order, etc. And suppose I am able to go without, or get something that really completely fills my requirements for less money, should I refrain? No, the purchase will more surely be made, for the first writer has rather cast a slur on my judgment and ability. Hardly anything is made today that has not a counterpart of some other producer to meet in competition. Your merchandise may be far superior. Show that logically and conclusively, but don't belittle the prospect's ability to judge wisely.

Don't be over enthusiastic. One may see such great possibilities in his own article that he loses the perspective of business. His presentation is over-drawn; there are too many extravagant claims; he can hardly find sufficient superlatives. Such a letter weakens the case. It does not produce belief to the point of conviction. Calm reasoning, reasonable statements, believable facts presented to show enthusiastic belief will produce confidence.

Know your ground, know your field, know your prospect.

If you can't find out about him, don't show your own ignorance. One letter says: "Have you a use for any sort of Addressing Machine?" After stating the uses and arguing the benefits the reader is given the best chance in the world to say, "No." He feels that the writer wasn't sure of his ground, didn't exactly know, and as for himself—well, not today, at least.

Don't hide the hook. As stated before when hidden hooks catch, they hurt and that is not the effect desired. An encyclopedia (several volumes) was offered entirely free. The receiver of the gift was to have a 10 years' service of clippings and additions to a loose leaf volume of the set. When he inquired about the cost and how the manufacturer could afford to give such a valuable set free, he found that $1.00 a month for 29 months was the price for the service—and as far as he could see then the service perhaps wouldn't be worth the cost for one month. The hook was hidden. Nothing is given free. The catch was there somewhere. When found, the hook was carefully avoided—the sale was lost.

Don't say "a trial will be convincing." One doesn't want to be convinced. Or if he is passive about it, he doesn't care to give the trial.

Don't say "our line is complete." One doesn't usually want to buy the complete line. He wants to know that there are the styles and sizes from which to make his selections—say so.

Don't say "Best." This term is only relative. The comparison can be shown from which the reader can draw his own conclusions. He will arrive at "best" if you have properly presented your case.

We have said don't use "Thanking you in advance." This is because the participial ending must not be used.

Sometimes it is allowable to express in the letter of request, the gratitude for the granting of the favor. Many times an after acknowledgment is not necessary. In correspondence between those who are well acquainted, between branches, etc., it would be understood that a "thank you" letter after the reply was unnecessary. Yet courteous expression of the request and a thank you included there help.

Don't try to be funny or even clever. They are not consistent with business. Very few have ability along this line. It is better, then, not to try.

Don't use sarcasm.

Don't be discourteous at any time to anybody.

Don't allow untactful criticism.

Don't permit sharpness of expression. It may strike in the wrong place.

Don't be a fault finder.

In Collections don't intimate doubt of your collecting nor uncertainty as to your rights. The reader is under obligation to you. Be sure you are right and be firm.

Don't allow poorly matched or crooked filling-in of circular letters.

Don't use form letters to answer questions when they don't answer.

Don't "acknowledge receipt of your esteemed favor of —— ult." Remittances are those that require acknowledgments, though now-a-days some systems do away even with that.

Letters require answers. If you are answering a letter, your expression of thought shows that fact. You need not and should not say "We are in receipt of," etc., and then go on to answer the letter. One knows that you have received the letter because you are answering it. The date line refer-

ence at the top of the letter, or including the date reference as an incidental part is sufficient.

Don't say as *per* your letter, as *per* your request. The word "per" is not proper to use in such cases. Say, as you request.

Don't use the word *same* as a pronoun. It is an adjective and is not and cannot properly be used as a pronoun. "We have your letter and in reply to same."

"Please give your attention to same."

"Trusting that same will have, etc."

These are common expressions, but wrong. Every one of them.

Don't use the word "That" twice in complex sentences. For example:

"You know *that* unless we increase our production *that* we face a calamity of far reaching effect."

This is not an infrequent error. Avoid it.

Don't say "I am bright." Let the other fellow find that out. Show by your letter that such is the case.

Don't say "I might add," "might say in addition." Very common mistakes these are. Don't use them.

Don't say "would suggest." It is another of the old-style, worn-out expressions.

Don't "kindly ask." Express kindliness of spirit and ask the reader to kindly answer if necessary. To "kindly ask" is not correct.

Don't say "you and I" when you should say "you and me"—nor the opposite. For example: "He sent it to you and I." "If it were right for you and I to do this." In these examples the objective of "I" which is "me" should be used as it follows the preposition which takes an object only.

Don't say "who" when it is an object. "I did not know who to ask." This is a very common error. Find out if the word is to be used as an object or subject and use accordingly.

Don't use "shall" for "will"—nor "will" for "shall."

"Shall" is simple statement of fact when used in first person. It expresses no determination. But in second or third person it does express determination.

"Will" expresses determination in first person. The usual way to use these words is:

I, we shall
You, you will
They, they will

To express determination use just the opposite.

Don't say "Dear friend" unless the reader is one. A sales letter so started to a perfect stranger is presumptuous and hence ineffective.

Don't omit the year in giving the date. This applies to your general work as well as to letters. You will be very glad a few years from now to find that on some important memoranda you have included the year as well as the month and day.

Don't omit postage or stamped envelope when asking for a favor or information. It is a business courtesy that should always be followed.

Don't underpay postage. Especially foreign postage where there is double penalty to be paid by the receiver.

Don't say "don't" when you mean "doesn't." Don't is the abbreviation of "do not"—plural as you see. "Does not" is singular. "He doesn't," "We don't" are correct, not their opposites.

Don't say "the writer." This is becoming obsolete. If your letter is to be personal, or express person, let it do so.

Don't "hand you." You are sending something in a letter, consequently you cannot hand it.

Don't "enclose herewith." Either attach or enclose. "Herewith" is unnecessary.

Don't say "at this time." It is awkward. "Continuance of same" referring to orders is a bad form. "Yours of recent date" rather indicates that one was too lazy to look up the letter and find out the date. Don't use the expression.

In Adjustment Letters don't use the word "complaint" if you can avoid it. It suggests trouble, expresses a negative or wrong condition and gives a thought to the reader that is not helpful, remedial, and constructive.

Don't use the word "delinquent" until it really becomes necessary. It is harsh, very severe and reflects on the reader. It should be used only when such a statement is really desired.

Don't use a rubber stamp for signature. If your letter is worth the receiver's time for reading, it is worth the writer's time for signing. If you expect him to give his time to read, yes, even to spend his money in response, or to give of his time to answer, isn't it fair that you should give of your time to sign it? Further it shows the receiver that you think enough of your letters and of him to want them right. You place the proper estimate on the letter and its message by a personal signature and you more nearly insure a reading.

Indent paragraphs and headings. This method is correct in principle. The opposite is not. It takes little if any more

time for writing. If any extra time is taken, it is worth it. Block style in letters and headings is not the accepted style by the majority of progressive business houses.

All of the foregoing shows just one thing, we must carefully and constantly avoid falling into habits of mental laziness. We must learn to be alert and mentally active all the time—to think.

CHAPTER XXIII

Let me close with a personal message as to characteristics which I believe every man and woman should possess and which are essential to rounded-out Success.

CHAPTER XXIII

CONCLUSION

From the foregoing chapters, I think we have learned that letter writing is not merely the putting of words together. We have learned that there is a reader to be considered, that it is necessary to analyze all conditions and circumstances, to find the exact location in the world of business of the writer, the article, or service, or thing about which the letter is written, and the prospective reader. We have found the necessity of thinking, of laying out a plan, and of outlining methods.

For reasoning there are two methods. The Inductive starts with particulars and leads up to general truths. This is the convincing style; it is argumentative; it is used where prejudice must be overcome.

The Deductive, on the other hand, starts with a general statement, a truth, an assertion that challenges attention and interest, and that arouses curiosity. Then follows proof and reason to support the claims already made.

Means and Methods are so many that the constantly changing colors present new combinations, new effects, ever interesting, ever beautiful, ever attractive. A picture appeals by its beauty and harmony to the eye and impresses the mind.

A word picture that is colorful and expresses action and life and spirit—yes, even soul—which is personality—is beautiful and attractive and interesting. And such should be our letters—a picture that is in entire harmony with the message to be conveyed. Forget not for one single moment the fun-

damental purpose of business letters. Let us repeat it as a final injunction. "To convey a message from one mind to another for the purpose of influencing the mind of the reader to action favorable to the writer."

In every letter there is "space between the lines." This space is often filled with thoughts and a spirit not intended to be there. The tone of the letter, the expression, the message itself must so completely fill the lines and the spaces between that the purpose of letters shall be fully carried out.

Tests for Sales Letters were given to help in determining the degree of goodness. There are tests, too, that may be applied to letters in general. These that follow may not be all the characteristics, but they are important, and if letters measure up fully to the length and breadth herein contained they will be effective—without question.

Let your letters ring true; sincerity is at the bottom. Then lay the stones of conciseness and accuracy. Be sure that the face of the stone, the right viewpoint, is not turned inward so that it cannot be seen by those who should be interested.

Let all be cemented together with Courtesy lest each of the other essentials lose its power to hold. Finally, build a structure that is complete. Does your letter contain evidence of completeness because of harmony and co-operative spirit between all branches of your organization, between departments and individuals therein? Completeness means proper and full representation for your house.

We have found that it is possible and very necessary to express personality. In letters develop a spirit and tone, that is distinctly expressive of personality, by knowing the characteristics that go to make up individuality. Develop those characteristics to the fullest degree.

These chapters would be a complete failure if along with discussion of the material side of letter writing, we failed to think of, to study, and to develop the spiritual or mental.

And so it is our wish to leave in your minds a brief statement of personal characteristics whose development means the thinker and whose use means success:

Loyalty—yes, whether to house or to employees—for loyalty is two-sided. An employee can hardly be loyal unless he feels that his employer, too, is loyal to him.

Enthusiasm—that fire that keeps ever alive the forces of spirit within and that drives out and keeps out gloom and discouragement.

Knowledge, gained only by the constant study of self, and others, and material things.

Persistence—that quality that enables one, after applying knowledge and judgment, to carry on to the right end.

Tact—that artful ability to do the right thing at the right time and in the right way.

Courtesy—the oil of business—preventing friction—always giving the best results from smoothly running intricate mechanism, for that is business.

Love of work and, that existing, means joy in work. Than these there is nothing higher on the "success" road.

Were I to sum up all, or to give a single injunction applicable always, easily remembered, I could do nothing better than to leave with you this verse from the famed Mr. Kipling:

"I keep six honest serving men
(They taught me all I know)—
Their names are what, and why, and when,
And how and where, and who."