UNIVERSAL LIBRARY
OU_170155
UNIVERSAL LIBRARY

OSMANIA UNIVERSITY LIBRARY

Call No. 651·75 M49E Accession No. 27486

Author Mehta, Rustum J.

Title Effective business letter

This book should be returned on or before the date last marked below.

EVERYDAY LETTERS

315 Readymade Letters for All Occasions, Specially Written for India

BY

Rustam J. Mehta

M.Sc., Ph.D (B'ham.)

CONTENTS

Some Golden Rules of Letter Writing
Invitations and Replies
Letters of Congratulation
Letters of Condolence
Letters Accompanying Gifts, etc
Letters of Thanks
Letters of Introduction
Landlord and Tenant
Letters Relating to Clubs, Societies, etc.
Master and Servant
Letters in Relation to Schools, Colleges, etc.
Asking Favours and Making Requests
Doctor and Patient
Personal Business Letters
Letters in Connection with Jobs
Personal Money Matters
Miscellaneous Letters

"It is comprehensive in scope and practical as well. It should enjoy a wide circulation amongst all persons interested in learning letter-writing."—*The Hindustan Review.*

For busy men and women, and for those who 'cannot' for certain reasons write letters of their own the author's specimens will be of invaluable help."—*The Mahratta.*

"Readers will surely be benefited by a study of various forms of letters given in this book."—*United India and Indian States.*

REVISED AND ENLARGED EDITION

EFFECTIVE BUSINESS LETTERS

A Modern Guide to
Correct Commercial Correspondance
(INCLUDING 230 *READYMADE LETTERS)*

BY

RUSTAM J. MEHTA
M.Sc., Ph.D. (B'ham.)

Author of
Good English,
Everyday Letters,
etc., etc.

BOMBAY
D. B. TARAPOREVALA SONS & CO., LTD.
HORNBY ROAD :: :: :: FORT

COPYRIGHT
D. B. TARAPOREVALA SONS & CO., LTD.

Printed by Faredun R. Mehta, at The "Sanj Vartaman" Press, Apollo
Street, Fort, Bombay, and Published by J. H. Taraporevala, B.A.,
for Messrs. D. B. Taraporevala Sons & Co., Ltd.,
Hornby Road, Fort, Bombay.

PREFACE

The potential buyer of this book may well ask why he should buy this particular one and not any one of the many others on the same subject. In reply, we would like to draw attention to the following few features in which this book scores over others:

1. This book is written in simple, clear and concise language. It is very easy to understand and to use.

2. This book is based on the latest ideas of what constitutes good business letter writing. The specimen letters given are based on the modern trends of brevity with accuracy, directness of appeal and the avoidance of hackneyed, meaningless phrases. Many of the older business letter-writers are out-of-date and hence misleading.

3. The information is chiefly given in the form of tables or the chapters have been very fully sub-titled. Tabular arrangements have been resorted to wherever possible. This makes it easy for the reader to grasp the essentials quicly and retain them long in his memory. Besides, such an arrangement simplifies the task of referring to any particular fact as it gives a sort of bird's-eye view of the whole subject.

4. Two hundred and thirty readymade letters have been given at the end as examples and for immediate reference. They have been grouped under sub-headings classified in alphabetical order. This will enable the reader to look up any kind of letter in an instant. The copious cross-references further enhance the value of this section, at the same time giving the reader further scope for selection.

5. This book is complete, practical, up-to-date, and yet concise. It is time- and labour-saving—im-

portant assets in these days of high-pressure activity. It is, therefore, especially suitable for busy business men who have to budget their time. There are no long-winded discussions in this book, but just the essential facts and fundamental principles that everyone must know in order to write friendly, effective, "results-getting" business letters.

The author has tried hard to make this book as useful as possible to a large number of men, whatever their line of business may be. He believes that a careful study of this little book will help business men greatly in making their letters *effective*.

I AM THE LETTER!

"I am the Letter.
I am the Bearer of Tidings of Great Joy.
I am the Cavalier of Culture.
I am the Courier of Commerce.
I am the Ambassador of production.
I am the Winged Mercury of Industry.
I am the Pheidippides of Trade.
I am the Plenipotentiary of Finance.
I am the Charge d'Affairs for Cupid.
I am the High Priest of Potential Human Thought.
I am the Messenger alike of Dreamer and of Doer, of Peasant and of Potentate, of Sage and of Sophist.
I am the Motive Power behind the Iron Horse that Speeds like Lightning over the Endless Rail.
I am the Driving Force behind the Ocean Greyhound that Plows and Furrows the Infinite Seas of Earth.
I am the Deathless Energy behind the Airplane that Swirls and Shatters the Atmosphere of the Heavens.
I am the General of Armies which, Set for Action, must Stand in Poised but Impatient Tableau till I Bid Them Charge.
I am the Commander of Navies, which Stripped for Onslaught, must Halt in Steaming and Beetling Silence till I Bid Them Strike.
I am the Fate or the Salvation of Nations.
I am the Blasphemer or the Hallower of Human Life.
I am the Perverter or the Glorifier of Human Love.
I am the Balm or the Heartbreak of the Soul.
I am the Alpha and the Omega of Big Business.
I am the Bearer of Tidings of Grave Import.
I AM THE LETTER."[1]

[1] JOHN B. OPDYCKE, *Business Letter Practice.*

CARRIER OF NEWS AND KNOWLEDGE
INSTRUMENT OF TRADE AND INDUSTRY
PROMOTER OF MUTUAL ACQUAINTANCE
OF PEACE AND OF GOODWILL
AMONG MEN AND NATIONS

MESSENGER OF SYMPATHY AND LOVE
SERVANT OF PARTED FRIENDS
CONSOLER OF THE LONELY
BOND OF THE SCATTERED FAMILY
ENLARGER OF THE COMMON LIFE

Inscription on the
Capstones of the
United States Post Office
Washington, D. C

CONTENTS

SPECIMEN LETTERS
230 READYMADE LETTERS ARRANGED FOR QUICK REFERENCE

INTRODUCTION

Are you bursting with ideas? If so, you must have often wished you could express them in the form of a good letter and let others also know about them. A good letter can open up new channels of business, get better results from your present customers, reduce bad debts, and do a hundred other things. On the other hand, badly conducted correspondence can easily become a menace to any business.

It is rightly said that a man's personality is often reflected in his letters. Think what a good impression made on others by decent correspondence can do to your own business. To be a capable correspondent is a sign, the hall-mark, of a good business man.

Fortunately, so far as business is concerned, the ability to write a good letter or a business document, is a matter of accomplishment and training rather than a gift of nature. True, everyone cannot write in a good literary style; but any person, even of average intelligence, *can* easily acquire facility in the writing of effective and results-getting business letters. As A. P. Stowe says, "Your letter may decide a sale, may straighten out a complaint, may make a customer. Too often business letters are written in haste without proper consideration, and the letter that brings results is the one in which thought, consideration from the recipient's standpoint and argument are embodied to bring conviction."

What is a good business letter? It is a substitute for a personal interview or a friendly talk over the telephone. Like these, your letters too must be friendly and conversational in tone. Don't turn them into legal documents, full of hackneyed phrases. Neither should they be literary essays. These days, business men are too busy to give much attention to long rambling epistles. Always bear in mind that a business letter is a typed-out talk; if you do so, your letters will be effective and interesting. Mr. Earle A. Buckley, one of the most skilled letter-writers in the United States of America, and the author of that excellent book, *How to Write Better Business Letters*, says: " A really good letter if you read it aloud, will not sound like a letter at all." If business men were to speak as they often write their letters, they would soon lose many of their friends.

That reminds us of what the Rev. "Dick" Sheppard once wrote in the *Sunday Express*: "Something seems to happen, some freezing process seems to set in, when a business man sits down in his office to write a letter." Why should this be so? Why should your letters be stilted and formal, like the circulars that go out from Government Departments or the letters from a lawyer's office? If you would double the value of your business correspondence, instil in it a little personal touch. Be friendly; be courteous; and, above all, be brief without being abrupt.

Let your letters be a credit to yourself and to your firm. Therefore, unskilled and untrained members of the staff should not be allowed to handle out-going correspondence. Too often, business letters are full of mistakes in spelling, faulty grammatical constructions, and scored over with corrections. Letters that are badly worded, shabbily typed, and more or less illiterate, can do a terrible amount of damage to a firm.

The art of writing effective business letters is definitely worth acquiring. Remember always that your letters cost money. They should not, and need not, be an expense. On the contrary, they should be profit-making.

MR. CASSON SAYS—

Mr. Herbert N. Casson, the Apostle of Efficiency, and the author of over 120 books on Business Efficiency, Practical Psycholgy and Self-development, writes:[1]

"From a business point of view, we must look upon every letter as a sales letter. Every letter has more or less of an influence on the balance sheet. It makes friends for the firm or loses them. Every company is largely a mail order company. We all sell by post. Many of us forget this.

"Every outgoing letter is a traveller for your firm. It is a salesman. It carries a message. It is silent, but not dumb. It attracts or repels. It helps to make the reputation of the firm.

"A good letter is a master key that opens locked doors. It opens markets. It opens the way for your goods or your services. It tells the story of the real character of your firm.

"The aim of every business man should be to create a *letter power*. Good letter writing is a new way to make more profits. It is one of the quickest and cheapest ways of building a business. It is equal to advertising and much cheaper. It

[1] HERBERT N. CASSON, *Better Business Letters.*

enables you to get in touch with more people. Why limit your market? By means of letters, you can reach people at a distance. Here, for instance, are ten things that good letters can do.

"1. Sell goods.
2. Bring back lost customers.
3. Secure new customers.
4. Encourage travellers.
5. Prepare the way for travellers.
6. Stimulate dealers.
7. Create goodwill.
8. Collect bad debts.
9. Adjust complaints.
10. Open up new markets."

Do your letters do all these things? Mr. Casson's are wise words. Ponder well over them.

A young man once asked Gladstone—"What is the best investment?" The great man replied—"The best investment is knowledge, for that is the only investment which never depreciates in value and which no one can take away from you."

I

YOUR STATIONERY CAN MAKE OR MAR YOUR LETTERS

THE first thing the recipient of a letter notices is the quality of the note-paper and envelope used and the way the letter has been typed out. As the first impression is very important, care should be taken to use suitable stationery and see that the letters are typed out neatly and well-spaced as explained in the next chapter.

Good business letters should be typed on good business stationery. It is a fact that even poor letters look better and are more effective when typed on high-tone stationery. Cheap, flimsy paper will carry little weight, however weighty the message on it.

The standard sheet of business stationery measures $8\frac{1}{2}$ by 11 inches. [Paper Control Economy Order of 1944 (Govt. of India) restricts the size temporarily to 63 square inches.] However, for short letters, sheets

Size of Paper

measuring $7\frac{1}{2}$ (or $7\frac{1}{4}$) by $10\frac{1}{2}$ inches, or even 7 by 10 inches, may be used. Sheets smaller than these are definitely not recommended. And on no account should half sheets be used as they carry a suggestion of miserliness on the part of the firm that uses them.

Quality of the Stationery

The quality of your stationery is very important. By that we mean, the substance from which the paper has been manufactured, as nowadays, "Bond" does not necessarily mean a guarantee of high quality.

Weight of Paper

Good taste dictates the use of white, unruled, good bond or linen paper of firm texture and surface, durable and watermarked. Durability is a necessary quality of the stationery used in everyday business correspondence. Twenty-pound weight paper is quite suitable. If something more substantial is needed, twenty-four, or even twenty-eight, pound paper may be used, especially for letters from the high executive officers of the firm. Toughness and durability are necessary because ordinary business letters have to stand up to a lot of rough handling before they are finally filed. The severity of the usage that letters receive is very graphically described by Mr. Arthur E. Andrews :

> "'Durability in paper is bunk !' said a business man as he signed a letter to an important customer. 'I don't care how this letter looks a thousand years from now.'
>
> "Nevertheless, he admitted caring very much how it was going to look the next day when it arrived at its destination. As the letter

lay there on his desk, it was smooth, clean and unfolded. That's about the only way we ever see one of the business letters that we write. It leaves us as unruffled as the day the paper was made.

"Then it starts to get handled!

"It goes through its first thumbing before even reaching the partial protection of an envelope. After that, the rough and tumble of post office handling and cancelling machines. It is sorted by long-distance throwers in a mail car and crammed with its brothers into full-to-the-brim sacks and letter carriers' bags. Arrived at its destination, it is opened by hurrying fingers and may be routed through several people before reaching the one who will take action on its contents."[1]

If a letter justifies the cost of writing it, it certainly justifies being typed on durable and attractive paper. The small saving made by the use of cheap stationery is a poor form of economy. For the quality of the stationery is instrumental in determining the reader's first impressions. Good paper suggests a firm of reliability and standing. The opposite is also true. Good paper will permit unnoticeable erasures. It will allow signing in ink without danger of blotting. In brief, it will repay its slight extra cost many times over in the results it achieves.

[1] ARTHUR E. ANDREWS, *Rags: Being an Explanation of Why They Are Used in the Making of Paper.*

White paper is the best for business letters and is the standard one for general commercial correspondence. However, tinted stationery is used by many concerns, especially in pastel shades of blue, brown, and grey. Brownish shades are certainly very effective, and have much pulling power in the case of sales letters. In any case, the paper should only be delicately tinted. Bright colours, yellows, greens, orange, bright blue, are absolutely taboo. They should never be used.

Colour of Stationery

Many concerns favouring tinted stationery, use appropriately coloured typewriter ribbons for their letters. For example, letters may be in brown on papers of a brownish or beige colour, and in blue on blue-tinted stock.

Typewriter Ribbons and Coloured Stationery

Certain firms use differently tinted papers for their different departments or products. This is quite a good idea if discriminately used. White paper may be employed for general correspondence; light blue paper for writing to ladies; grey for sales letters to gentlemen, etc.

Different Colours for Different Departments

Needless to say, the envelope should be of the same quality and colour as the note-paper and should be of the proper size. The practice of using envelopes of an inferior grade to the letter paper is an unwise one. Durability here is also necessary as a cheap flimsy envelope will allow the enclosed letter to become wrinkled and lose its fresh crisp appearance. Besides,

The Envelope

a poor envelope sets a negative first impression on the recipient—in other words, a poor impression is formed even before the envelope is opened. It is a proved fact that a good-looking and neat cover subconsciously impresses the reader favourably regarding the importance of the subject-matter of the letter.

Coloured Return Envelopes

We shall end this chapter with a quotation from Mr. Herbert Casson's *Efficiency Magazine:*

> "The Circulation Manager of an American magazine made an experiment. He used coloured return envelopes to see which colour brought the most replies.
>
> "He found that pink envelopes were best, then blue, then yellow, then green, then white. And he was writing to men, not women."

II

YOUR LETTERHEAD IS THE VOICE OF YOUR BUSINESS

IS your letterhead good enough for your firm? Is it in keeping with its prestige? The letterhead is the voice of your business. It is like a sign. Look at your letterhead carefully and see if you feel proud of it. If it attracts favourable attention. An old-fashioned letterhead indicates a firm that is stagnant in every

Look at Your Letterhead

way; because, during the last twenty years, the business letterhead has undergone a fundamental change in appearance towards simplicity, attractiveness, utility and neatness. These changes are vividly described by the following extract from an article entitled "Does Your Letterhead Have Whiskers?" that appeared in *Postage and The Mailbag*;

> "At the close of the Victorian era, when side whiskers were the chief distinguishing characteristics of the big business man, when telegrams were generally limited to death and disaster, and when typewriters were still regarded as questionable innovations, letterheads were things of wonder and dignity. They bombastically proclaimed the full details of the business of the company, with all branch offices, a full list of all officers and directors, together with extended bird's eyes of plants as they might appear but never did. They were more than a convenient identification—they were a condensed directory, a sort of epitomized history of the nature of the business. However, came the time when business moved faster and then the letterhead was divested of its frock coat Sunday-go-to-meeting appearance and given a more practical work-a-day garb. There are old-fashioned, conservative companies who still hold to the Victorian relics. The majority of companies manifest a preference for the simpler but more tasteful designs."

It may be said that the more ornate types of letterheads should be reserved for sales letters, while a simpler design should be used for all routine correspondence.

Size and Design

On an average, the letterhead should occupy not over two and a half inches of space from the top, on the standard size, or one-fifth of the sheet. Use types of a moderate size and with a modern face. Simple designs like those shown on the next page in line form look best and yet are dignified. Simplicity of design is an essential requirement.

Contents of the Letterhead

The letterhead should contain all the necessary information in a brief form, and no more. The essential details required are:

1. Name of the concern.
2. Address—as complete as necessary.
3. Nature of the business.
4. Telephone number and the telegraphic address.
5. Sometimes the addresses of branch offices are also given.
6. If preferred, a photograph (not a wash drawing) of the building or plant may be used.

Colour may be used judiciously if preferred. But it should not make the letterhead look cheap.

Colour

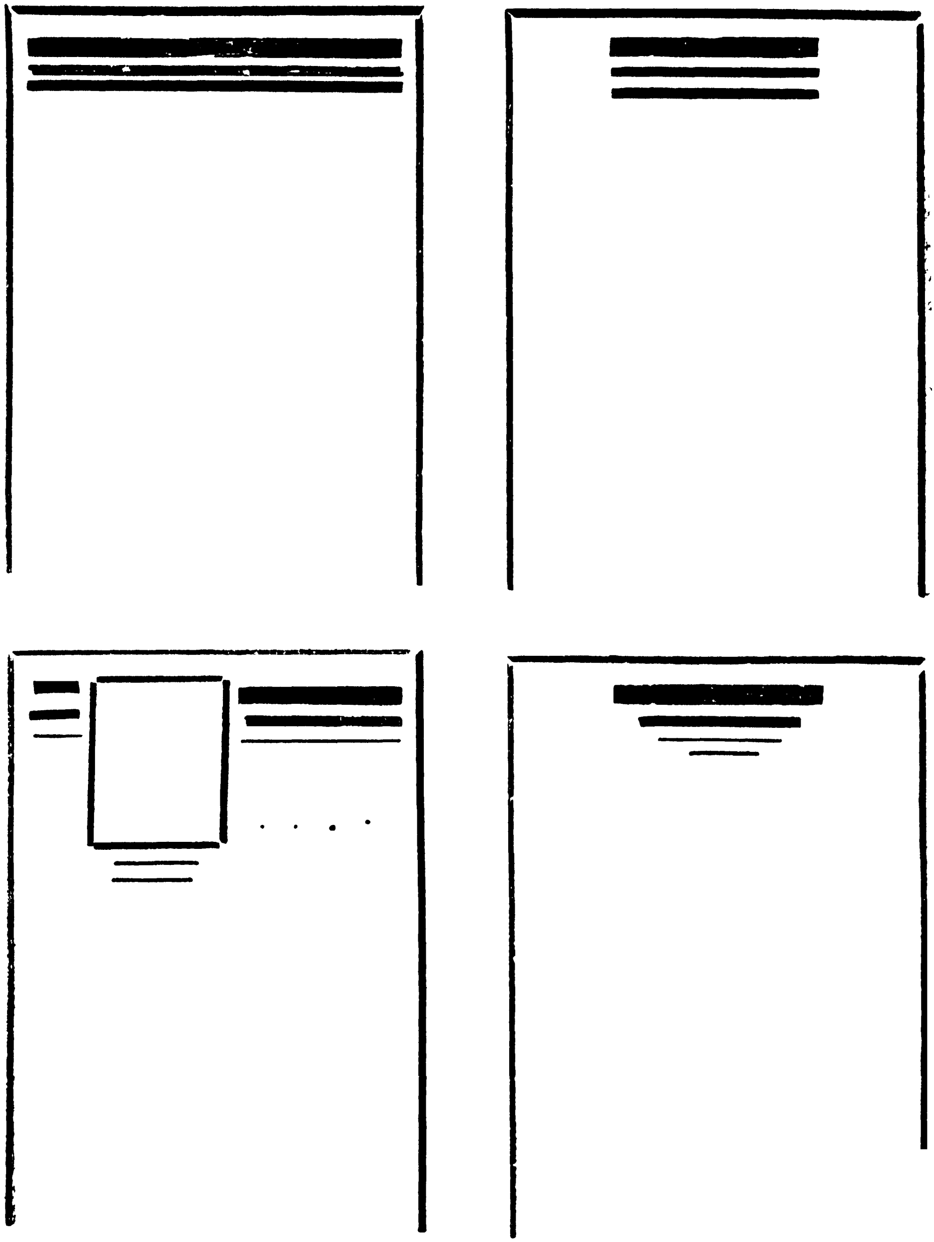
When the use of colour seems questionable in the case of concerns of a dignified and conservative character, it is best to err on the safe side and use only black ink.

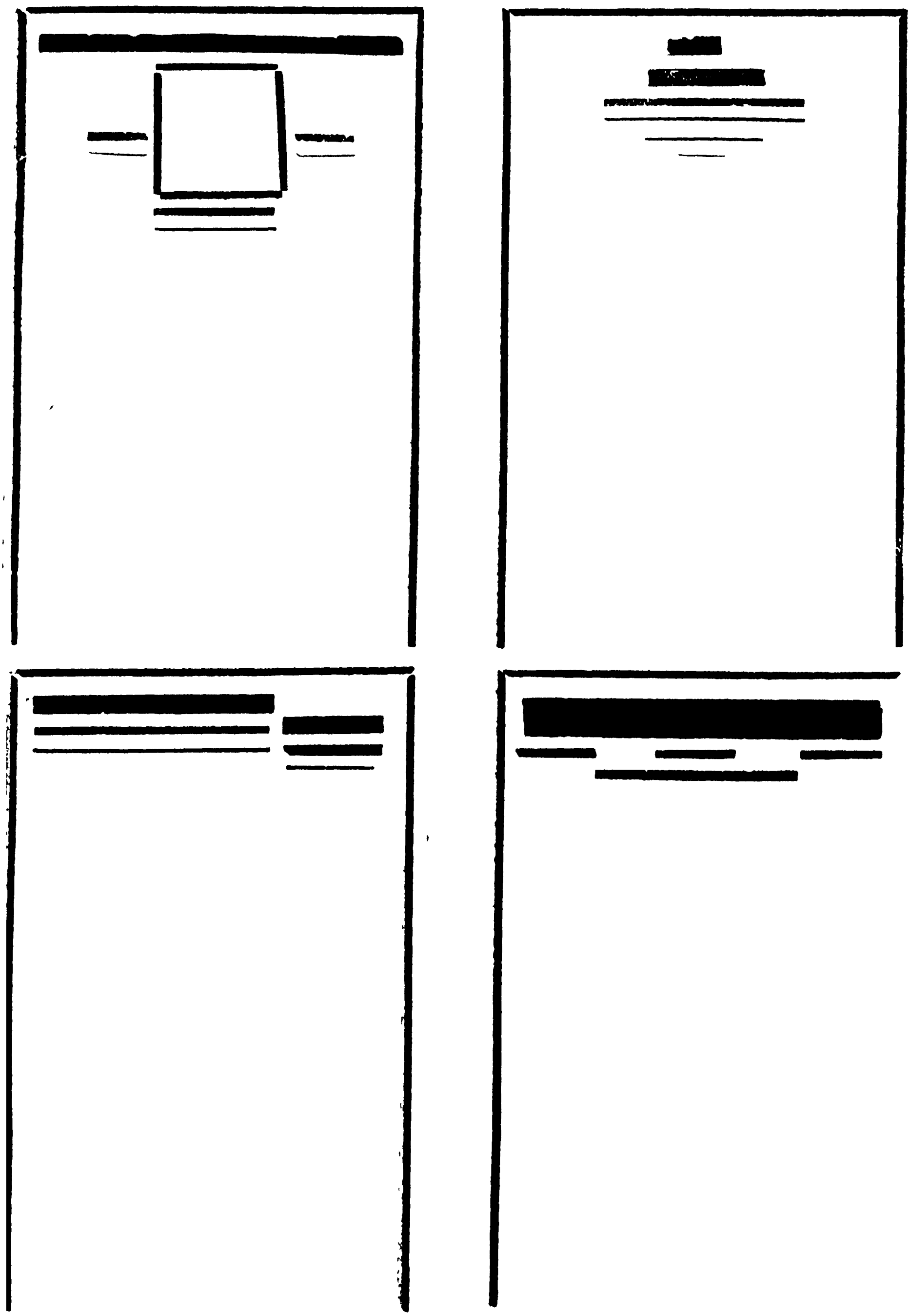
Selecting and Analysing Letterheads

The summary for selecting letterheads that appears on page 11, will help you to design a good one for yourself. It is based on the findings of the Hammermill Paper Company of America and emphasises the five main points which should be considered when planning a new letterhead or redesigning an old one.

After the letterhead has been designed, appraise it impartially with the help of the Letterhead Rating Chart given on page 12. Take your existing letterhead. Honestly analyse it; and if it fails to come up to the standard of efficiency required for real effectiveness, scrap it, and design a new one.

EXAMPLES OF SIMPLE SHAPES IN WHICH THE DIFFERENT ELEMENTS OF A LETTERHEAD MAY BE ARRANGED





SUMMARY FOR SELECTING LETTERHEADS

1. Keep the letterhead simple and free from unnecessary details. It is not necessary to fill up the whole space reserved for the letterhead with printing or pictures. Consider the following points; these elements must appear in the letterhead:

Details Absolutely Essential:

(*a*) Name of the company.

(*b*) Full address, including number or name of building, street name, city, etc.

(*c*) Particulars of the type of business. This may be shown by an illustration. If the kind of business done is indicated in the name of the company, no further particulars need be given.

(*d*) Names of the department or branch using the letterhead.

Details Optional:

(*a*) Names of the higher officers.

(*b*) Telephone numbers and telegraphic address. Although optional, it is always advisable to give these in the letterhead.

(*c*) Trade-mark, etc.

2. The design of the letterhead should be simple and printed in sober, pleasing and harmonious colours. The type face should be modern, the design well balanced, and all elements properly displayed.

3. Use good stationery. Cheap paper may prove expensive in the long run due to loss of business or lack of attention-getting attractiveness. A standard grade of water-marked paper of substantial weight is the best.

4. The envelopes should match the letterhead and should be of the same quality as the letter paper. The address should be printed in the upper left-hand corner of the front, the typography and colour of ink matching the letterhead.

5. If continuation sheets are used, they should be similar to the first page in weight, finish and colour. This matter has been discussed elsewhere in this book.

LETTERHEAD RATING CHART

(Based on the Chart formulated by The Whiting-Plover Paper Company).

This Chart may be used for appraising the value and effectiveness of your letterhead. If an honest analysis gives it a rating of 80°/o or more by this Chart, you may be sure that it will prove effective in business correspondence.

Ask Yourself These Questions	Maximum Points for Rating	Points Given to Letterhead
HOW WELL DOES YOUR LETTERHEAD TELL *WHO* YOU ARE?		
1. Is th name of the firm clear and visible at a glance? -- -- -- -- --	10	--
HOW WELL DOES YOUR LETTERHEAD TELL *WHERE* YOU ARE SITUATED?		
2. Has your letterhead your full address? --	5	--
3. Does your letterhead give your telephone number and your telegraphic address?--	5	--
HOW WELL DOES YOUR LETTERHEAD TELL *WHAT* YOU ARE?		
4. Is your business clearly described ? --	5	--
5. Are all the elements of the letterhead (name, address, particulars of business, etc.) arranged neatly and do they look good ? -- -- -- -- --	10	--
6. Do all the elements of your letterhead appear in logical order and tell their story simply and clearly? -- --	5	--
7. If a picture or illustration has been used, is it suitable, clear, effective, and in keeping with your business? Does it help the letterhead? -- -- -- --	10	--
8. Is the lettering neat and good and is the type-face used of good design? -- --	10	--
9. Is the whole design of the letterhead modern and appropriate to your line of business?	5	--
10. Is the letterhead attractively and carefully printed? -- -- -- -- --	10	--
11. If colours have been used, are they sober, appropriate to the design, and in keeping with your business? -- --	10	--
12. Is the letter paper of good quality, thick, strong, proper in colour? -- --	5	--
13. Is your letterhead good enough to stand up to your competitors' letterheads. Is it in keeping with your line of business?--	10	--
TOTAL POINTS in per cent. -- --	100%	

RATING in per cent. -- -- -- --

III

STREAMLINE YOUR LETTERS

IN these days it may sound strange to be told that all business letters should be typewritten. Yet, surprisingly, much business correspondence in India is hand-written, sometimes entailing a lot of trouble to the recipients. A typewriter is a good investment for all firms, however small they may be.

Letters Must be Typewritten

Business men owe a great debt of gratitude to Christopher Sholes, a Milwaukee Customs Collector, for giving to the world its most useful and indispensable machine. Let's digress here a little.

Pioneers of the Typewriter

The first man to get the idea of a typewriter was an English engineer, one Henry Mill, to whom, in 1714, a patent was granted for "a machine for the impressing of letters singly or progressively one after another." But the idea died with him as he left no model.

The first American patent for a typewriter was granted to William Austen Burt of Detroit. A Frenchman, Xavier Projean of Marseilles, also invented a more or less similar machine. Then came Charless Thurber of Worcester, U.S.A., the New York doctor, S. W. Francis, and many others. But it was not till 1866 that Christopher Latham Sholes perfected his machine on which he had been working for nearly seven years. He sold his patent for about

£2,400 and thus gave his great invention to the world. Hence the debt we owe him.

Mark Twain and the Typewriter

Here is an anecdote that might amuse you. It is said that the first author to use a typewriter was Mark Twain, the famous writer and novelist. He bought one of the first models in 1874, and soon after sent a typewritten manuscript to his Publishers. But then he must have fallen into a panic for he wrote to the Publishers:

> "Gentlemen, please do not divulge the fact that I own a typewriter. I have entirely stopped using it, for the reason that I never could write a letter with it to anybody without receiving a request by return mail that I would not only describe the machine, but state what progress I had made in the use of it, etc. I don't like to write letters, and so I don't want people to know that I own this curiosity-breeding little joker."

The Typist and the Letters

The typist should be proud of the work he does. He should be careful to type letters neatly and correctly. Erasures should be avoided as far as possible; but they are better then corrections made in ink. The stationery should be handled as little as possible and only with clean hands. Even perspiration will soil paper.

The touch should be light and even. Parts of letters should not appear in heavier impression than others. A good and efficient typist takes pride in the quality of his work. His aim should be always to produce a perfect letter.

Care of the Typewriter

Every typist should take great care of his machine. His first duty in the morning should be to dust the typewriter and clean it thoroughly with an oily rag kept for that purpose only. The metal types should be cleaned daily to avoid clogging. In short, the machine should always be kept in perfect running order.

Requirements of Effective Typewriting

For the typewriting to be neat and effective, het following requirements should be kept in mind :—

1. Clean types.
2. Good ribbon giving an adequately dark impression.
3. Even touch.
4. Unnoticeable erasures. They should be as few as possible.
5. Complete absence of "strike-overs"—that is, letters typed one over another.
6. No ink or pencil corrections.
7. Complete absence of typographical errors
8. Perfect alignment of capital letters with small letters.
9. Perfect spacing between words and letters and also between lines.
10. Correct spacing of the type area on the paper.

Arrangement of Letter on Paper

The arrangement of the typed area on the sheet of paper should look good. As a rule, the body of the letter starts two spaces below the salutation and ends two spaces above the complimentary close. The body should be aligned on the right hand side with the first line of the inside address of the person to whom the letter is written.

The Margins

The right-hand and left-hand margins should be of nearly equal width, although the former may be a little wider than the latter. In any case, the margins should not be less than an inch wide. Really, an inch and a half is preferable. The margins on the sides should be about two-thirds as wide as those at the top and bottom for the letter to look well spaced.

Spacing

The present tendency is to use single spacing between the lines, with double spacing between paragraphs. However, when the letter is short, double spacing may be used throughout, with the first line of each paragraph indented to indicate the necessary divisions.

Forms of Indention

There are four ways in which the letter may be typed and indented, the first three being more popular than the last, which is really a rather novel way, and hence not much used:

Block or Straight-Edge Form. . . This form is the most popular at present. There is no indention, the introductory address, salutation and body paragraphs being aligned. Single spacing is used with double spacing between paragraphs which are not indented. This is the most symmetrical form.

Indented or Stepped-in Form. ..The inside address is indented and so also are the first lines of the different paragraphs. Single or double spacing may be used between the lines. The former is more popular; but some prefer double spacing as it makes a letter more readable due to the greater amount of white space.

Semi-block or Combination Form. ..This is quite popular. The inside address is in block form, not indented, while the body paragraphs are as in the indented form.

Hanging Indention Form. ..This is often used in sales letters but is not generally favoured for business letters of a conservative kind. This form is not so dignified as the first three and so should be used with care. It is suitable for letters of a very informal character that can stand novelty.

In this form, the inside address and salutation are in block form. The first line of each body paragraph is aligned with the above but all the other lines of each paragraph are indented about five spaces. Single spacing is used between lines with double spacing between paragraphs.

These four forms of indention are illustrated on page 22.

The Envelope Address

The address on the envelope should be correct and legible. It should be identical with the inside address.

Spacing of Addresses

Short—three-line addresses—should be double spaced, although longer addresses may be single-spaced. However, the former practice is really advisable for all addresses. The name of the addressee should be typed at the optical centre of the envelope, that is, a little above the mathematical centre. It should not rise much above the middle line of the envelope and should be centred from left to right. Never should the right-hand margin be wider than the left-hand one.

There are five styles of addressing envelopes :

STYLE	EXAMPLE
Single-spaced, four-line address, block form. Name of city in capitals.	James P. Brown, Esq. Manager, Smith & Co. 125 Esplanade Road CALCUTTA.
Single-spaced, four-line address, indented form. Name of city in capitals.	James P. Brown, Esq. Manager, Smith & Co. 125 Esplanade Road CALCUTTA
Single-spaced, four-line address, block form. Extra space before last line.	James P. Brown, Esq. Manager, Smith & Co. 125 Esplanade Road Calcutta
Double-spaced, three-line address, indented form.	James P. Brown, Esq. 125 Esplanade Road Calcutta
Double-spaced, three-line address, block form.	James P. Brown, Esq. 125 Esplanade Road CALCUTTA

If preferred, punctuation marks may be used at the end of each address line.

Instructions to postal authorities, like the words, Air Mail, Registered, Book Post, etc., should be typed in capital letters above the address and in the upper right-hand part of the envelope.

Instructions to Postal Authorities

If it is necessary to type an attention line—"For Attention of Mr. K. Smith"—it should be placed in the lower left-hand corner of the envelope.

Attention Line

In the case of a long letter it must be continued on another sheet. We have already said that continuation sheets should match the first page of letter in size, colour and quality. Of course, it must have no letterhead. Most firms just use a blank sheet of paper ; but it is advisable to use sheets bearing the printed name of the firm in small type and without any further details. The name may be printed in the centre or in the right or left upper corner.

Continuation Sheets

On each continuation sheet, the name of the addressee, the page number and the date should be typed, thus :

Mr. K. Lloyds	-2-	July 23, 1947.

The margin above the heading on the continuation sheet should be uniform with the side margins, which should be the same as on the first page. When the printed name of the firm appears on the continuation sheet the heading should be typed at least two spaces below it. The first line of the letter on the continuation sheet should begin at least three spaces below the heading. However, if the matter continued is very short, the first line may start as much as six spaces below the heading.

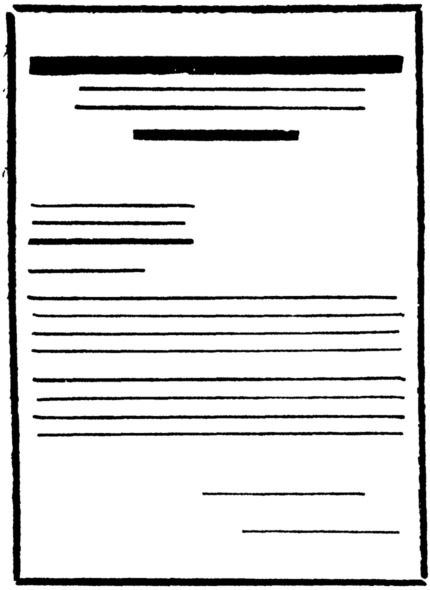
An Alternative

An alternative way of typing the heading on the continuation sheet is to place the name of the addressee, the date, and the page number in block or indented form on the left hand side:

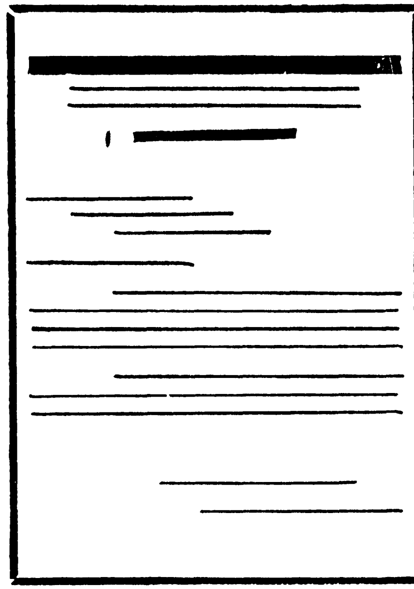
Mr. John Smith,
March 12, 1947,
Page two.

Mr. John Smith,
    March 12, 1947,
        Page two.

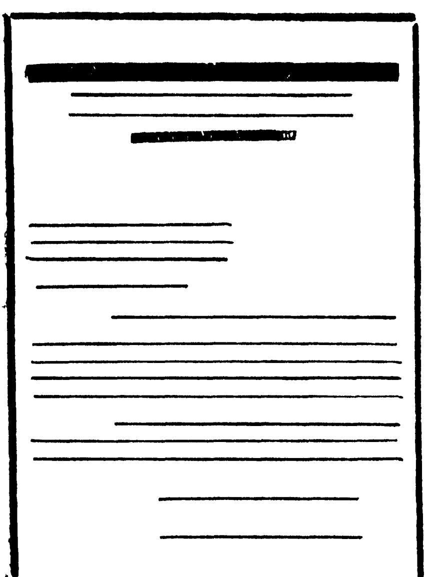
FOUR STYLES OF LETTER INDENTION



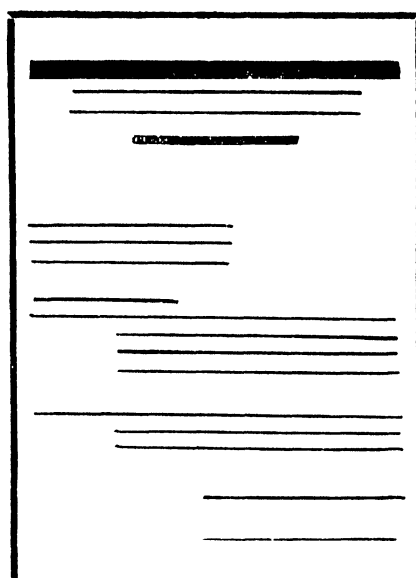
1. Block Style.



2. Indented Style.



3. Semi-block Style



4. Hanging Indention Style.

THE DIFFERENT ELEMENTS OF A BUSINESS LETTER

HEADING .. (LETTERHEAD)	Business firms should have note-papers with printed letterhead, giving the name of the firm, address, telephone number telegraphic address, etc. More about this will be found in another chapter	If the address has to be typed, it should appear as follows, followed by date of despatch : 210 *Hornby Road,* *Bombay.* 1*st January,* 1947. Note that the word "Bombay" is followed by a period. Now-a-days, a comma is not inserted between the number of the premises and the street name.
NAME AND ADDRESS OF THE RECIPIENT (SUPERSCRIPTION)	Although this may be typed at the foot of the letter, it is best typed at the left-hand side, just above the salutation. When writing to Limited Companies and other important corporate bodies, it is best to address the letter to the General Manager, Secretary, or some other important official	The name and address may be typed in either of the following two ways: 1 *Messrs. Smith & Co.,* *Hornby Road,* *Bombay.* 2. *Messrs. Smith & Co.,* *Hornby Road,* *Bombay.* Note the punctuation marks. This is the closed form In the open form all punctuation signs are omitted.
SALUTATION ..	The salutation should appear below the name and address of the recipient. The following are the usual salutations.	
	Sir	Very formal and not used much at present except by Government Departments.
	Dear Sir	This is the most common salutation. It should always be used when only a business relationship exists between the correspondents
	Madam	To be used when writing to a lady. The same remarks as above apply.

THE DIFFERENT ELEMENTS OF A BUSINESS LETTER—*Contd.*

	Dear Sirs	This should be used when addressing letters to a company, when its name is naturally preceded by the word "Messrs."
	Dear Mr. — Dear Mrs— Dear Miss—	This is the salutation to be used when the writer is acquainted with the recipient and hence desires to appear more friendly than would be the case if "Dear Sir" were to be used.
	Gentlemen	This is no longer popular, It may, however, be used when writing to public bodies, committees, a Board of Directors, etc. Popular in America.
	(The salutation should be followed by a comma The American practice is to use a colon instead But the former is to be preferred.)	
BODY OF THE LETTER	The body of the letter should be divided into paragraphs. The first paragraph should introduce the subject matter. If the letter is a reply, it should also contain a sentence of reference to the previous correspondence.	A title or reference line may be typed (and underlined) just below the salutation and in centre of the paper to give the recipient an immediate idea of the contents of the letter.
	In the second and following paragraphs all the different topics should be introduced.	A separate paragraph should be devoted to each subject dealt with. Sub-titles or side-headings may also be used.
	The last paragraph should be general and end with a concluding sentence, like "May we hope to hear from you," etc.	When such concluding phrases beginning with a present participle are used, the subscription must contain a pronoun, *e.g.*, *I am* (*We are*), *Yours truly.*

THE DIFFERENT ELEMENTS OF A BUSINESS LETTER—*Contd.*

SUBSCRIPTION.. (COMPLIMENTARY CLOSE).	The subscription should agree with the salutation. The most common forms are: Yours faithfully Yours truly	These are the commonest and should be used when the salutation is "Dear Sirs" or "Dear Sir."
	Yours very truly	This is more intimate than the above two, and should be used when the salutation is "Dear Mr.——" etc.
	Yours sincerely Yours very sincerely	Should not be used in business letters unless the recipient is a personal friend.
	Yours obediently Your obedient servant Yours respectfully	These are out-of-date and should not be used, although certain Government Departments do so.
	The subscription should always be followed by a comma.	*The first letters of the different words of a close except the first should not be in capitals.*
SIGNATURE ..	The subscription should be followed by the signature of the writer. The signature should be legible. If not, the name of the writer should be typed underneath. As far as possible, avoid rubber-stamp signatures. They set a bad impression on the recipient.	The signature should be followed by the official designation of the writer; Yours truly, P. T. SMART BROWN & Co. *P. T. S. Brown,* Manager. Unimportant letters may be signed by a subordinate as follows: Yours truly, *P. K. Daver,* *for* H. SMITH BROWN & Co.
	More about the Signature will be found in a later chapter.	

IV

THE THREE MAIN PARTS OF A BUSINESS LETTER

LEAVING aside for the moment, the date line, the salutation, the subscription, and other structural devices, the main part of a business letter may conveniently be divided into three parts :

1. The Opening or introductory paragraph.

2. The Body of the letter.

3. The Close or concluding paragraph.

Writing the Opening

A good opening paragraph assures the reader's attention. Therefore, the first sentence of your letter is very important. It should be capable of drawing the reader's attention and holding his interest long enough to make him read the whole letter carefully. Make it clear from the very beginning that the letter has been sent in response to some request or desire of his. But do not begin with such participial phrases like, "Referring to your letter of . . . . ," "In confirmation of your telephone order we wish to state . . . . . ," etc.

Whenever possible, the first sentence should denote courtesy and appreciation, and never, never start with a refusal or an expression of regret.

Creating Interest in Sales Letters

Where sales letters are concerned, create interest in the opening paragraph. If this is not done, the reader is very likely to chuck the letter into the nearest waste-paper basket without further thought. So, ring the bell with the first sentence. Your opening paragraph should pave the way for what is to follow. Appeal to the reader's desires and wants—the profit appeal, the loss appeal, sex appeal, pride appeal, bargain appeal, etc. As Earle Buckley says: "The opening is your opportunity to guide the thoughts of your prospect into the proper channels. It is the way paver for your proposition, the advance guard that makes receptive the mind of your reader."[1]

How to Begin Right

In order to start right, determine the purpose of your letter, first of all. Then collect all the facts you are going to incorporate in it. Then, visualise your reader, decide on the best opening to catch his interest, and then—write.

Avoid Rubber-Stamp Openings

Whatever you do, don't begin with a rubber-stamp phrase. They are hackneyed and strike no chord in the reader's mind. *Do not* use any of the following or their kind:

> Referring to your letter of the 19th instant...
> We have your letter of the 8th at hand...
> In reply to your kind favour, we beg to state...
> Complying with your request for our catalogue, we have sent to you by separate post...

[1] EARLE A. BUCKLEY, *How to Write Better Business Letters.*

We beg to state...
Replying to your favour of the 8th inst...
Attached you will find...
Enclosed please find...
We take pleasure in informing you...
We beg to inform you...
We have noted the contents of your letter of...
In regard to the point raised in your letter of...
Acknowledging your letter of...
Permit us to draw your attention...

Shades of the past ! You can't expect to arouse interest by such moth-eaten, nineteenth century phrases. Avoid them. Avoid them like the plague. They will prove fatal to your letters. Write as you talk. Start off well by means of a friendly, courteous, conversational sentence.

Three ways of Beginning Here are three ways of beginning right :

1. In your opening, express pleasure at hearing from the other party, or, regret at being unable to comply with his request.

2. Ask or answer a question. For example, "Will you please inform us if you could . . . .", "Yes, we shall be able to allow you the special discount of 10% on your order . . . .", etc.

3. Intimate that you have already taken action in connection with the letter you

are replying to. Here is an example: "As soon as we received your letter, we took out all the items required by you. . . . "

We have already dealt with opening paragraphs in sales letters.

The Body of the Letter

Start well and half your battle is won. This is the main part of the letter and will contain all the facts to be explained or discussed. Strive for simplicity here. Let there be no ambiguity. Be sure that your reader understands what you have written. As Dryden said, "The first aim of a writer is to be understood."

This part of your letter is the core-thought, the heart of the message. Explain, discuss, by all means; but don't ramble on and on. Decide on the chief point you wish to state, and stick to it. Divide the body of the letter into well-constructed paragraphs, each dealing with only one idea or subject. Let every paragraph have but one aim. Make the paragraphs easy to read and understand. A letter made up of a few short paragraphs is sure to be more readable and effective than one containing a solid mass of details.

Body of the Sales Letter

Where sales letters are concerned, the first paragraph should rouse interest; the second should create desire; the third should convince the reader of the advisability of acting according to the sales letter; and the last paragraph should make it easy for the reader *to act.*

Let your letter have coherence and continuity. Carry the reader from paragraph to paragraph. Let your letter run in a smooth flow of connected thoughts. Above all, let your letters be natural. A good test for naturalness is to read them aloud. Every good letter should be able to pass this test. If it doesn't, it should never be posted.

Coherence and Continuity

Test for Naturalness

You have made a good beginning. You have dealt with your facts logically and clearly. Now comes the close. Your closing sentences should round up the whole letter.

The Close

At the end, avoid general phrases. Be as definite as possible. If it is a sales letter you are writing, do not use concluding sentences that prevent the reader from acting. Take it for granted that he will act. End on that note.

Unfortunately, it is always at the end that writers are apt to stumble. This is the place where you can never hope to successfully use stale and worn-out phrases:

Worn-out Phrases at the End

Thanking you in advance. . .

Hoping to hear from you at an early date. . .

Beg to remain . . . .

Expecting to receive your order . . .

Awaiting your further orders. . . .

Yours for service and satisfaction. . .

Looking forward to the pleasure of . . .

Anticipating your reply by return mail . . .

End with a Direct Statement

End with a direct statement. Let your concluding sentence mean something to the reader. Be concrete and definite:

Thank you.

We appreciate your generous co-operation. . . .

We shall be glad to hear from you . . . .

Your order will receive our prompt attention...

"Here is the place—the end of your letter—where, most of all, your language needs to be vivid, terse, and positive," writes Mr. L.E. Frailey. "You cannot afford to be timid, or apologetic, or formal. It's the very worst time you could select to bring out your rubber stamps"[1] and, we may add, the worst place to be pompous and stilted, like Mr. Micawber:

> "Thanking you kindly in advance, we are, my dear Sir, and beg to remain, Your obedient Servants."

[1] L. E. FRAILY, *How to Write Business Letters*

V

SOME STRUCTURAL DEVICES OF BUSINESS LETTERS

YOU need not be told that every letter must be dated. And that the date must be written in full. Upon the accuracy of dates often rests a legal decision. A printed date line forming a part of the letterhead is no longer current usage.

The Date Line

The date line should be typed at least two spaces below the letterhead. However, it may be as many as six or eight spaces below when this is necessary in order to centre a short letter upon the sheet. The date line may appear on the right-hand side of the sheet—the most common practice—or may be typed in the centre. The latter method is gaining in popularity.

Position of the Date Line

The usual order of the different elements of the date line, popular in America, is: month, day, and year. Some prefer the more logical order of day, month, and year, common in England.

Order of Date Line

January 19, 1947.   19 January, 1947.

The current practice is to omit punctuation marks and such abbreviations as *st*, *th*, *nd*, *rd*, etc.

When the date appears in the centre of the sheet, some firms use ornamental arrangements of

Ornamental Date Line

the date line elements. It must be pointed out that few conservative firms employ such variations. Although often quite pleasing in appearance, they are time-consuming to type and smack a little of ostentation. But for those who would like to occasionally use ornamental date lines, here are a few examples :

Examples of Ornamental Date Line

July 15 1947	December 21 1 9 4 7	January 15 19 47	April 18 1947
1 9 4 7 May 15	November Seventh 1 9 4 7	May fifteenth 1 9 4 7	1947 June Third

October Twenty-first
Nineteen forty-seven

Twenty-first October
Nineteen forty-seven

The Identification Line

In a large office there are always many persons who dictate letters and typists who transcribe them. Therefore, it is necessary to be able to find out who has dictated the letter and who has typed it out. The usual English custom is to use the initial of the dictator and the typist, thus : RJM/KP. This enables the firm to quickly ascertain the identity of either person by just referring to the correspondence file.

The identification line invariably consists of the initials of the dictator followed by those of the typist, the two sets of initials separated by a stroke, a hyphen or a colon :

RJM/KP RJM-KP RJM : KP

No periods are used after the initials, and no punctuation signs should follow the identification line. The initials of the dictator should contain all the initial letters that appear in his signature at the bottom of the letter.

The American Custom

Some concerns, especially American ones, type the whole name of the dictator, followed by the initials of the typist:

John R. Smith : KP

John R. Smith
KP

Position of the Identification Line

As a rule, in India, the identification line is typed on the left-hand side on the top of the sheet. But the better practice is to type it flush with the left-hand margin of the letter sheet, and one or two spaces below the last line of the signature. However, if the signature comes very low on the bottom of the sheet, the identification line may be placed upon the same line as the last line of the signature group, but flush with the left-hand margin.

When the inside address has been typed at the bottom of the page, the identification line should be typed two or three spaces below the last line of this address. Note the following two examples :

Yours truly,
W. SMITH & CO.

Manager

WRS : KP

Yours truly,
C. R. BROWN & CO.

Managing Director

George K. Griffiths Esq.
420 Colmore Row
Calcutta

CRB : PL

When a letter has been dictated for somebody who signs it—three persons having a part in its composition—the identification line should consist of three sets of initials, separated by colons, hyphens, or slanting strokes: the initials of the person who has signed the letter, the initials of the dictator, and those of the typist.

he Reference Line

Many business organisations give a special reference number in their letters which should always be mentioned when replying. This makes reference to previous correspondence easy and saves much time. Some firms underline the reference line although many conservative concerns do not follow this rule.

Placement of the Reference Line

The reference line may be typed in any of the following positions :

1. In the centre of the letter and in line with the salutation.

2. In the centre of the letter but between the last line of the inside address and the salutation.

3. In the centre but between the salutation and the first line of the letter itself.

4. In the upper right-hand corner of the sheet and two or three spaces below the date line. This position is not very common as the reference line, if typed here, is likely to be overlooked.

Form of the Reference line

The reference line may take any of the following forms:

1. In replying, please refer to M-123
2. In your reply, please refer to File M-18
3. Our Ref. No. M-102

   Your Ref. No. KP-12

The Attention Line

A letter may be directed to a particular individual in a large business organisation either by addressing the letter personally to him, or addressing it to the firm but with an attention line typed in the letter and on the envelope. The latter practice is preferred by many for routine letters.

The attention line may take any of the following forms :

1. Attention of Mr. Cyril Brown, Manager
2. Attention : Mr. John Smith, Director

3. Mr. John Brown, Please

4. Mr. Edward Burton, Publicity Manager (When the line is long, the word "Attention" is omitted).

When the recipient has no official designation or it is not known to the writer, the attention line consists of only the name.

When the name of the recipient is not known and yet the writer wishes his letter to be opened by a particular official or head of a certain department, the designation may be used instead of the name:

Attention of the Publicity Manager

Attention: Sales Manager

Position of Attention Line

The attention line may be typed in any of the following places:

1. Two single spaces after the last line of the inside address and even with the left margin. It should be between the last line of the address and the salutation.

2. In the centre and in the same line as the salutation.

3. In the centre, two spaces above the salutation and flush with the paragraph indention.

4. Flush with the left margin, and two spaces below the salutation.

5. Two spaces below the salutation but aligned with the paragraph indention.

The centred forms are more suitable in indented or semi-block letters, while the other forms look best in block type of letters. (See page 22).

Long Attention Lines

When the attention line is very long it may be displayed in two lines, thus:

Attention: Mr. James K. Smith
Advertising Manager.

On the envelope the attention line should typed in the left-hand bottom corner.

Enclosures

When anything has been enclosed in the letter, it is best to call attention to it by means of a notation. The word "Enclosure" or the abbreviation "Encl." should be typed at the left hand, two spaces below the identification line at the bottom. When the latter consists of initials only, the abbreviation "Encl." is generally used, while the whole word is typed if the identification line consists of the name of the dictator followed by the initials of the typist.

Examples

Here are a few examples of enclosure notations in singular and plural:

KPM: RP	RJM: KP	GHF: MR	R. J. Morrison
Encl.	Encls. 2	2 encls.	Enclosure

R. P. Smithfield	John K. Smith	R. J. Patterson
Enclosures : 2	2 enclosures	Two enclosures

Important Enclosures

When the enclosure is of a very important nature, its exact nature may he indicated in the enclosure notation, thus:

KPM: RP	K. P. Morrison	J. P. Jackson
Encl.	Encl. Cheque	Enclosure
Cheque		Cheque

When an enclosure is to be returned, the words "to be returned" may be typed after the abbreviation, "Encl."

VI

THE ADDRESS AND THE SIGNATURE

ONE thing that every business office should pay attention to is the correct addressing of its correspondence. Incorrect addresses on letters and parcels are, unfortunately, too common, as a look into any Dead Letter Department of a big Post Office will prove. All those whose job it is to write or type addresses should be able to do so legibly and correctly. Wrong addresses cost money.

Another common fault in business letters is illegible signing. "An illegible signature is a dis-

Signing the Letters

courtesy," we read in *The Watch Dog.* It is certainly a nuisance. Every business man should have two signatures—one for his cheques, if he prefers to have one difficult to forge, and another for his letters; the latter must be clear and easy to read. If this is not possible, and an illegible scrawl masquerading as a signature is preferred, the name of the party signing the letter should be typed under the signature. This, of course, is not necessary if the executive's name appears in the letterhead.

Degrees and titles should never be written after the signature. However, the official position of the person signing the letter may be typed after it. Again, a rubber-stamp signature should never be used.

Elements of the Signature

Ordinarily, the signature consists of three parts: the name of the organisation (typewritten), the dictator's signature (pen-written), and the dictator's position in the organisation (typewritten).

Spacing of the Signature

The name of the organisation should be typed in capitals two single spaces below the complimentary close—the subscription. It may be begun even with the complimentary close or indented five spaces from the close. However, if the company's name is very long, it must begin far enough to the left so that it may not intrude too much into the right-hand margin of the letter.

The title of the dictator of the letter, his position in the organisation, should be typed in small letters, four single spaces below the typed name of the company, either beginning even with it, or indented five spaces from the beginning of the company's name. *Either the block or the indented style should be followed throughout.*

An Exception

We have said above that the name of the company should be typed two single spaces below the complimentary close. An exception may, however, be made in the case of short letters. In such cases, the signature may begin three or four spaces below the subscription, if corresponding generous space allowances have also been made between the other structural units of the letter.

Name of Department

When the dictator of the letter has no special position in the company or any specific rank, the name of his department may be substituted under his signature. The name of the department should be typed in full in small letters.

Individual Responsibility

When letters have been signed as explained above, it means that the company takes responsibility for the contents of the letter. In a signature representing individual responsibility—where the writer holds himself personally responsible for the contents of the letter—the pen-written signature of the dictator comes first, followed by the typewritten name and position of the dictator in the firm, and sometimes by the name of the firm. Compare the following two examples:

Company Responsibility

Yours very truly,
H. SMITH BROWN & CO.
M. Smith
Morris Smith
Advertising Manager

Individual Responsibility

Yours very truly,
M. Smith
Morris Smith, Manager
H. SMITH BROWN & CO.

Writing Names Correctly

Here is a fact of human nature. Many persons are very sensitive as to how their names are spelt or written. Hence, it is very necessary not to offend our business friends by mis-spelling their names. This seems a very trivial matter, but it often causes a lot of unpleasantness and sometimes loses business.

The great Andrew Carnegie tells us in his Autobiography that once, on a visit to Lord Rosebery, he found the latter greatly upset. On enquiring, he was told, "I want you to discharge your Secretary. He has spelled my name with two r's." Laughingly, Carnegie replied: "If I were sensitive on that point, life would be unendurable for me, as about 20 per cent. of the people who write to me misspell my name." Every executive should warn his staff that care should be taken to type customers' names correctly.

*

VII

THE EIGHT C's OF COMMERCIAL CORRESPONDENCE

THE EIGHT C'S OF COMMERCIAL CORRES-PONDENCE

- COMPLETENESS
  - CONCISENESS
  - COMPREHENSIVENESS
-
  - COURTESY
  - CONSIDERATION
- CORRECTNESS
  - CONCRETENESS
  - CLEARNESS

From the above chart you will find that the eight essentials of effective business letters are: Completeness, Correctness, Conciseness Comprehensiveness, Courtesy, Consideration, Concreteness, and Clearness.

The Eight C's of Commercial Correspondence

COMPLETENESS: Every letter must deal with its subject fully, nothing of importance being left out, thus saving further correspondence. Your letters should be short and to the point; but do not worship brevity merely for the sake of brevity. Remember that incompleteness multiplies needless letters. One letter, well thought-out and properly planned, will often serve the purpose of three hasty, incomplete ones.

In order that your letters may be complete, without the omission of important details,

first, visualise the person to whom you are about to write,

second, collect and collate the facts and figures which should go into the letter,

third, review this material once more and group it into related units,

fourth, check everything to see that nothing has been left out of consideration,

fifth, write, or dictate.

CORRECTNESS: By this is meant that all your facts and figures must be correct. Otherwise there may be costly delay and serious loss due to misunderstanding or other causes. Remember that errors are costly. They may mean more letters or even monetary loss.

Correctness also means correctness in the matter of grammar, punctuation, spelling, lay-out of the letter on the paper, etc. "What good manners are to the gentleman, correctness is to the businessman," writes Dr. Robert Ray Aurner. "If the businessman does not observe the rules of writing etiquette, he is not accepted in the best business circles."[1]

CONCISENESS: Let your letters be concise by all means but not at the expense of correctness or completeness. As brevity is an essential of present-day business letters, see that every sentence you write has meaning and is necessary. As Charles Eliot says: "Businessmen seem to me to need, in speech and writing, all the Roman terseness and the clearness of the French. The graces and elegances of literary style they can dispense with, but not with the greater qualities of compactness, accuracy and vigour."

A letter should be just long enough to do its job well and effectively, and no longer. When Abraham Lincoln was once asked how long a man's legs shoud be, he is said to have replied, "Just long enough to reach to the ground." A good business letter should be a happy medium between completeness and conciseness. Nothing of importance should be left out, and yet unnecessary sentences should not be used.

[1] ROBERT RAY AURNER, *Effective English in Business.*

Brevity does not mean brusqueness. Even short letters should not be tainted with machine-like curtness. Courtesy is one of the most important essentials of good business letters. Compactness and conciseness can be best achieved by—

1. weeding out all stock phrases and unnecessary sentences from the letter,
2. not using any sentence that may anger or insult the reader,
3. revising every sentence to make it simple and concise.

COURTESY: Needless to say, all business letters should be courteous in tone and wording. Then alone will they receive favourable hearing from the reader. By courtesy is not meant the liberal use of such words and phrases as "thank you," "please," and "kindly." It means more than that. It means a courteous attitude of mind. "Life is not so short," writes Ralph Waldo Emerson "but there is always time for courtesy."

CONSIDERATION: This means thought for the reader—consideration for his wants and desires. It is something different from courtesy. It méans thinking more of the reader's interests than one's own. Consideration is an essential of business letters that really pays in the long run.

CONCRETENESS: This means the complete avoidance of vague indefinite statements. It means the use of concrete, vivid, interesting words instead of abstract ones. Use words that create pictures in the reader's mind. Words that make him visualise what you have written; stimulate him to action. This quality is most necessary in sales letters. Unfortunately, it is not easy to acquire quickly. Study of words—verbs, adjectives, nouns—is essential, and the development of the art of colourful, powerful writing and descriptive power.

CLEARNESS: This is one of the most important characteristics of a bussiness letter. Without it, it might as well not have been written. "Every paragraph should be so clear and unambiguous," says Lord Chesterfield, himself one of the clearest of writers, "that the dullest fellow in the world will not be able to misstate it, nor be obliged to read it twice in order to understand it."

Clearness can only be achieved by first thinking out the letter. Then there will be no fogginess in the wording. All the ideas should be in crystal-clear language, properly grouped into paragraphs, each dealing with one aspect of the subject-matter of the letter. First of all, plan out what you wish to say; then, alone, say it. Badly constructed sentences will mar the clearness of your thoughts, creating misunderstanding. Remember that the lack of clearness may sometimes be very expensive. To achieve clearness, simplify your words, simplify your sentences, simplify your language. Be definite and not ambiguous. Be concrete, not vague. Be concise, but not incomplete.

VIII

SOME POINTERS ON DIFFERENT KINDS OF LETTERS

"LETTERS of daily transaction are simply instruments for enlarging the usefulness of the individual," writes Dr. Robert Ray Aurner. "The discussion of orders, remittances, and acknowledgments carries wider application than the mere clerical instruction involved. The art of writing a truly concise inquiry or reply is not as simple as is commonly thought. Nor are well-constructed announcements, business invitations, and appointments as common as might be hoped. It is to these simpler forms of daily expression that the business writer must first extend his mastery."[1]

Acknowledgments

Needless to say, all orders should be acknowledged on the day they are received. Infuse in your ordinary acknowledgment letters a touch of goodwill, cordiality and friendship. This can be done best in the opening paragraph. Here are a few examples :

Opening Paras

1. Your order of . . . . was gratefully received.
2. We thank you for your order of . . . .
3. Let us thank you for your letter of . . . . ordering . . . .

---

[1] ROBERT RAY AURNER, *Effective English in Business.*

4. We greatly appreciate your order....

New Customers

In acknowledging orders from new customers:

1. Send a personal letter that very day, full of your appreciation. It is quite a good idea for the highest officer to write a personal letter on his own stationery, welcoming the order. This will establish goodwill that will last.

2. Restate the particulars of the order.

3. State definitely how and when the order is going to be executed.

4. End with a note of goodwill and show your pleasure in serving the buyer.

Large Orders from Old Customers

In acknowledging large orders from old trade customers:

1. Follow the same method as above.

2. Include some sales talk on the selling points of the goods ordered. Stimulate his enthusiasm for your products.

3. Indicate the profits he can make from the sale of your goods.

4. End with a hope of receiving further large orders.

It is always advisable to add a sales touch in the second paragraph of acknowledgments. Call attention

Sales Touch

to a new product or some change in price. Let every letter of acknowledgment be a constructive bit of salesmanship.

Defective Orders

In acknowledging defective orders which lack all the necessary data for their prompt and careful execution:

1. Thank the customer for the order.
2. Tactfully ask for the information lacking. Tact is necessary to avoid irritating the customer. Suggest that the additional data will help in the correct filling of the order and prevent delay.
3. Close on a cordial note of thanks.

Goodwill Letters

It is really a pity that letters of appreciation, thanks, congratulations, commendation, are not sent more often than they are. Very often such letters are omitted even when gratitude may really call for them. As somebody has said: "An unexpected message to a customer will often do more towards building goodwill than months of patient effort through the ordinary channels." And again:

"Everyone engaged in sales promotion realises the value of goodwill as a business-builder. The most obvious way to promote goodwill and ensure regular orders from customers is, of course, always to give good service and good value for money, and to pay careful attention to any complaints, justifiable or otherwise, that may be made from time to time.

"But there is another and most effective way of promoting goodwill, and one not taken advantage of to nearly the extent that it might be—and that is the sending out of appropriate messages of congratulation or sympathy to customers as the special occasions arise."

We suggest an appropriate letter for each occasion. For example, if a valued trade customer were shortly moving to larger premises, or making additions to his establishment or building, this would present a fine opportunity for expressing your good wishes. Again, in the event of a fire in a customer's warehouse, etc., an appropriately worded letter would definitely make a good and lasting impression.

Such letters need not be long. On the contrary, the shorter they are the better—provided, they are really friendly and sincere. They must be signed by a responsible officer, preferably, the highest man in charge. Again, they should be marked for the attention of responsible persons in the firms to which they are sent.

At the risk of repetition, it must be said that goodwill letters promote good feeling, and will be of considerable help in difficult times, at times of fierce competition. They will also result in a marked increase in your sales.

Dealing with Complaints

It is easy to lose old customers; and hard to get new ones. Therefore, all complaints should be handled with tact and consideration. If anything has gone wrong, set it right promptly. Very often the complaints may be unjustifiable; they may be due to dishonesty, stupidity, carelessnesss or ignorance on the part of the person making the complaint. All the same, it must be handled with courtesy and care. In spite of everything, settle the trouble promptly and keep the customer.

Every letter of complaint must be answered on the very day of its receipt. Time must not be lost in making inquiries and investigating the matter, while the complainant is fretting and fuming at the delay. If an investigation is absolutely necessary before a proper answer can be made, write to the person and say so. Acknowledge the complaint—and then do the investigating.

Kinds of Complaints

Complaints are of two kinds, complaints where the customer is right and complaints where the customer is in the wrong but does not think so.

When the customer is right—immediately acknowledge the fact in the very first paragraph. If you are in the wrong, admit without hesitation. Follow with an apology and how you intend to settle the matter. And remember, actions speak louder than words!

When the customer is in the wrong—decide whether it would be better to satisfy the customer and keep him, or, convince him that his complaint is not justified. If the adjustment is easy and costs little, it is always better to admit the customer is right and settle the matter to his satisfaction. It is much better to humble your pride than lose a customer.

Don't Undervalue Tact

In replying to complaints, don't undervalue tact. "In the battle of existence, Talent is the punch and Tact is the clever footwork," said Wilson Mizner. Commenting on this Mr. Herbert Casson has written:

"This idea, expressed in the language of pugilism, is worth thinking about.

"We have all known a few able men who were badly handicapped by a total lack of tact.

"They had the delusion, perhaps, that tact means servility. Of course, it means no such thing.

"It means a consideration for the feelings and the point of view of other people. It means that we should have the courtesy and the common-sense to rub people the right way, and not create antagonism."

Introductions

Letters of introduction are necessary for establishing business and social contacts. As in such letters, a statement is made about another, telling who he is and the reason for introducing him, adopt the following general plan:

1. Introduce the person. Give his name, etc.
2. State the reasons for introducing the person and for writing the letter of introduction.
3. Give brief details about the person introduced.
4. Express your thanks for any courtesies that may be extended to the person being introduced.

All letters of introduction should be given to the person introduced, *unsealed.*

The envelope carrying the introduction should be addressed in the usual manner. Then, in the lower left-hand corner, the following words should be typed:

Introducing
Mr. James Morrison

Handling Delays

The best way of handling delays in delivery of the goods ordered is to prove to the customer that the delay is unavoidable and that you are doing your best to execute his order as soon as possible.

If the delay is considerable, another letter may be sent after a few days saying that you are watching the order constantly and it will be executed as soon as possible. In other words, write and tell the customer of the progress of his order when it is delayed. Do not let him feel neglected.

No Justification for delays

Delay in answering letters is one of the greatest faults of commercial letter-writing. There can be no justification for it. Every letter must be acknowledged as soon as possible even if it cannot be answered in full for any reason. Delays cost large sums annually in goodwill alone, not to mention lost orders and sales.

The soundest piece of advice we can give you is:

AVOID ALL DELAYS

Remittance Letters

Remittance letters should contain information about the amount of the remittance, and the form in which it has been sent. Again, the purpose for which the money has been remitted should be made quite clear or the amount may be applied by the creditor as he sees fit.

All remittances should be acknowledged. The only exception are cheques. Cancelled cheques are their own receipts.

Orders

An order letter has been defined as one that asks for the despatch of goods or the rendering of a service, either for payment or under some special arrangement. Therefore, the order letter should be very explicit and accurate as regards specifications and details of the goods ordered. Every detail should always be checked before the letter is posted.

Clear arrangement is one of the most important essentials of an order letter. It should contain particulars about :

Catalogue number : The letter should give reference to the catalogue number and page if the goods have been ordered from one, or to the letter or prospectus from which the order has been made up.

Quantity : Mention the exact quantity required, in ounces, pounds, tons, feet, yards, dozens, gross, reams, etc., of each article.

Particulars : Give full particulars such as size, colour, kind of material, weight, finish, style, quality, etc., of every article ordered.

Remittance letters should contain information about the amount of the remittance, and the form in which it has been sent. Again, the purpose for which the money has been remitted should be made quite clear or the amount may be applied by the creditor as he sees fit.

Remittance Letters

All remittances should be acknowledged. The only exception are cheques. Cancelled cheques are their own receipts.

An order letter has been defined as one that asks for the despatch of goods or the rendering of a service, either for payment or under some special arrangement. Therefore, the order letter should be very explicit and accurate as regards specifications and details of the goods ordered. Every detail should always be checked before the letter is posted.

Orders

Clear arrangement is one of the most important essentials of an order letter. It should contain particulars about :

Catalogue number : The letter should give reference to the catalogue number and page if the goods have been ordered from one, or to the letter or prospectus from which the order has been made up.

Quantity : Mention the exact quantity required, in ounces, pounds, tons, feet, yards, dozens, gross, reams, etc., of each article.

Particulars : Give full particulars such as size, colour, kind of material, weight, finish, style, quality, etc., of every article ordered.

All letters of introduction should be given to the person introduced, *unsealed.*

The envelope carrying the introduction should be addressed in the usual manner. Then, in the lower left-hand corner, the following words should be typed:

Introducing
Mr. James Morrison

The best way of handling delays in delivery of the goods ordered is to prove to the customer that the delay is unavoidable and that you are doing your best to execute his order as soon as possible.

Handling Delays

If the delay is considerable, another letter may be sent after a few days saying that you are watching the order constantly and it will be executed as soon as possible. In other words, write and tell the customer of the progress of his order when it is delayed. Do not let him feel neglected.

Delay in answering letters is one of the greatest faults of commercial letter-writing. There can be no justification for it. Every letter must be acknowledged as soon as possible even if it cannot be answered in full for any reason. Delays cost large sums annually in goodwill alone, not to mention lost orders and sales.

No Justification for delays

The soundest piece of advice we can give you is:

AVOID ALL DELAYS

Price of each article: State the price of each article ordered. This lessens the risk of any doubt arising as to the exact thing wanted.

Destination of despatch: This is essential if the goods are to be sent to any address other than that of the one placing the order.

Mode of despatch: Specify the exact method of despatch, whether by ship, rail, goods train, passenger train, parcel post, registered or book post, etc. Unless the kind of despatch is mentioned in the order letter, the seller may choose his own method of despatch and route without liability.

Date of despatch: If the goods are to be sent on any particular date, this should be made clear in the order. If the goods are needed urgently this fact should be mentioned and emphasised.

Mode of payment: This information is quite essential, unless of course the method of payment has been previously fixed upon between the buyer and the seller. If the buyer is allowed credit terms, this should be mentioned.

Order Forms

As quite a lot of information has to go into an order letter, printed order forms are much to be preferred. They not only save time but the blank spaces of the order form automatically act as indicators of all the required information.

Very often orders come to the wrong offices and have to be refused. To take only one example, nearly all National Advertisers do not deal directly with the public or even the trade, but only through their appointed district agents. Whatever the reason for refusing an order, the reply should have certain things in common. A reply, refusing an order, should

Refusing Orders

1. show appreciation for the order,
2. give reasons for refusing the order and all other information,
3. give advice as to what the customer should do,
4. and suggest courteously the proper action and, if possible, the place or way for getting the articles.

Every letter of inquiry bears the possibility of a sale, and advantage should always be taken of the opportunity. So, the reply should be courteous and as complete as possible. But the desired information should be given in the briefest possible form. All inquiries should be answered promptly. If the answer is such as would require time for collection, the inquiry should be acknowledged with a statement that a full answer will follow shortly.

Answering Inquiries

When a letter asking for a catalogue, etc., arrives, it should be sent immediately with a covering letter—a carefully composed sales letter. Such letters also give an opportunity for courtesy. It may be summarised that all replies to inquiries should be courteous, clear, brief and show a willingness to serve. In the words of Mr. Herbert Casson, "The person in the office who answers them (inquiries) should not be any clerk or typist who happens to be idle. To answer them effectively requires a high degree of skill and a knowledge of salesmanship.

"A duplicated form letter, often badly duplicated, is not good enough. This is the cheapest way, but it loses more than it saves.

"Why spend good money on advertising to find a new customer and then chuck at him a dull form letter, in a cheap envelope, with a halfpenny stamp on? To answer him in this way only adds to the loss. . . .

"If a form letter must be used, because of the great number of inquiries, it should be as personal and interesting as a form letter can be made. And well duplicated.

"If fairly expensive goods are being sold, a dictated personal letter should be sent no matter how many inquiries there are. A friendly, well-written, persuasive letter."[1]

Inquiries are letters asking for information—prices, terms of business, articles, quotations. What

[1] *The Efficiency Magazine*, October 1937.

Making Inquiries

are the essentials of a good inquiry? They are:

1. Clearness. There should be no ambiguity to confuse the reader. If several points are involved, each should be discussed in a separate paragraph.

2. Statement of the subject of the inquiry with full particulars.

3. Statement of the reason for making the inquiry. Be brief but make quite clear why the letter is addressed to that particular reader.

4. Courteous ending is absolutely necessary. And please do not use that stupid stock phrase: "Thanking you in anticipation of an early reply."

5. Enclosing, if possible, of a stamped, self-addressed envelope of the proper size. If preferred, a stamp may be enclosed with the inquiry.

6. Brevity and conciseness are two important essentials, especially in letters asking for a catalogue, price list, prospectus, circular, etc.

IX

APPLYING FOR THAT JOB

WHAT is a letter of application? It is a sales letter that sells your personal services. It is a letter that sells—or ought to—your ability, skill, training, services, personality. Your letter must compete with those of other applicants. It is your accredited representative. Remember, the competition is invariably keen but always fair. In order to win, your letter must prove you to be the best man. As John B. Opdycke writes:

> "If you'd for a job apply,
> Sell yourself.
> Use some good strong reason-why,
> Sell yourself.
> Estimate your merits high,
> BUT—don't aviate the 'I'
> Till it hits the bloomin' sky—
> Quell yourself!"[1]

The Essentials

Your letter of application should be simple and direct without being abrupt. It should be complete but not monotonously lengthy. The letter should—

attract attention: The letter should *look* good. Use good quality paper with envelope to

[1] JOHN OPDYCKE, *Business Letter Practice.*

match. Avoid fancy stationery. And, never use the letterhead of the firm where you may be employed at the time. Needless to say, the letter must be typewritten, and typewritten well: there should be no mistakes, and the lay-out should be good.

arouse interest: The very first sentence should establish a point of contact. The latter reveals the purpose of the letter. State how you learned of the vacancy, specify the exact job for which you are applying. Make it clear that you understand the needs of the employer.

create desire: Show how you are suitable for the post you are applying for. Give facts of your career. State your qualifications. Be precise here. Show how your qualifications fit in with the employer's requirements.

Give here also some explanation of your personal qualifications. Show your confidence in being able to handle the job efficiently. Point out your interest in the employer's line of business. Give your reason for wanting to leave your present position, if you are employed anywhere else.

Give references. Try to supply copies of at least three references. They should refer to both business and personal character. They should be appropriate. Regarding this there is a good joke in one of the issues of the *Indian Efficiency Magazine*. A snobbish old Major was asked by a firm if he could recommend a certain young man. The Major replied:

"Mr. Blank is an excellent young man. He is the son of Major Blank, the grandson of General Blank, the cousin of Sir Henry Blank, and nephew of Lord Blank, and he is otherwise well related."

The firm wrote back: "Thank you very much for your letter of recommendation concerning Mr. Blank. But we must point out that we require him for clerical work—not for breeding purposes."

So don't give wrong references!

get action: The close of your letter of application should get action. It should stimulate the reader to interview you. Always make a direct request for an interview.

Sample Letters

The sample letters of application given in the last part of this book will give you a good idea of how to apply for a job. These sample letters should not be followed blindly but adapted to meet the requirements of the employer and the applicant. Before you write an application, visualise yourself in the position you are applying for. Decide what you will say and how you will write it. Spend some time over the drafting of the letter. And never, never, send a carbon copy of your letter instead of the original. It is a common practice here in India for applicants to get a few copies made of a stereotype letter and send them out to each advertiser for personnel.

X

THE PSYCHOLOGY OF POSTING LETTERS AT THE RIGHT TIME

IT is the common experience of many business men that even a well-written letter or circular often proves useless and has no effect on the recipient. The fault may not entirely lie with the letter. Its failure may be due greatly to wrong time of posting, that is, the time or day when it is received. The best letter in the world will not produce maximum results if it arrives at a time when conditions are against it. True, a really *good* sales letter will bring results no matter on what day of the week the customer receives it. But if it arrives at an inopportune moment, it may not achieve its object. It may be chucked into the nearest waste-paper basket after a careless perusal. Hence the need to know when to post letters, especially sales letters or circulars.

Your letters should be posted to reach the addressee when he is most likely to give them his undivided and serious attention. The Mailing-Time Chart that follows will help you to select the right day for posting. But there is one more thing to consider: the buying habits of your prospects should be carefully studied. Sales letters and circulars should be sent to trade customers during their buying periods—but far enough in advance to capitalise their needs.

Carefully study the following Chart. Post your letters so that they reach the addressees at the most favourable moment.

MAILING–TIME CHART

MONDAY	..This is the busiest day of the week and so a bad day for sales letters and circulars to arrive After the week-end, letters may have accumulated, giving the average business man little time to give much attention to circulars If letters have to be posted to arrive on this first day of the week, they should be brief and to the point Monday is also a bad day for collections and letters asking for remittances.
TUESDAY	..Tuesday is slightly better than Monday, but there is a likelihood of a hangover from the previous day. Letters that arrive in the evening stand a better chance of receiving attention
WEDNESDAY	..This is the best day in the week for sales letters to arrive. Pressure of work is generally less, thus giving time for attention to other matters Sales letters especially should be timed to arrive on this day
THURSDAY	..Thursday is good, ranking next to Wednesday Routine work is not too heavy, thus allowing time for other matters A good day for circulars to arrive Wednesdays and Thursdays are both excellent days on which to send collection letters and requests for payment
FRIDAY	..This is not a good day for sales letters and general circulars to arrive, though not as bad as Monday The average business man is very likely to start clearing up for the week-end He is more likely to pay more attention to personal affairs than to sales letters. Fridays are not good for collection letters though better than Mondays.

MAILING-TIME CHART—*(contd.)*

SATURDAY ..This is a bad day for sales letters and general circulars to arrive—perhaps even worse than Monday. Saturday is generally a half-holiday and executives are only too anxious to clear up the day's work and leave the office They have no inclination to consider anything but what may be absolutely necessary. On this day retailers are also very busy as many do their shopping during Saturday afternoons. They have no time or inclination to consider anything but their customers' needs

EXCEPTIONS ..When Wednesdays or Thursdays fall near holidays or on the first or last day of a month, they are as bad as Mondays or Saturdays

All the above suggestions should be considered in the light of any special conditions that may prevail. For example, although Saturdays are bad for circulars sent to an office, the reverse may be true if posted to individuals and at their home addresses. Many people are free on Saturday afternoons and have the leisure to study any circular or prospectus they may have received by the afternoon post. Besides, such circulars have the chance of being read by all the members of the family.

	LETTER CRITICISM CHART	CHECK	
		Yes	No
1.	THE LETTER AND LAY-OUT Does the letter look attractive ? Is it well placed on the sheet ? Does it look artistic, or is it awkward ? Is the type area well balanced on the sheet ? Are the margins even and well-adjusted ? Is the typing neat and regular ? Does the letter give a favourable first impression ?		
2.	THE PARAGRAPHS Are the paragraphs in one style—block, indented, semi-block, etc. ? Are the paragraphs divided according to ideas ? Does the first paragraph open well ? Does the last paragraph really conclude the letter ?		
3.	THE SPELLINGS Are the words correctly spelled ? Are proper names correctly spelled ?		
4.	THE SENTENCES Are the sentences grammatically correct ? Are the sentences coherent and smooth in construction ? Are the words, phrases, and clauses properly arranged ?		
5.	THE PUNCTUATION Is the punctuation consistent throughout the letter ? Is the letter properly punctuated ? Is the punctuation kept to a minimum ?		

LETTER CRITICISM CHART—(*contd.*)		CHECK Yes	CHECK No
6.	THE LANGUAGE Is the language free from hackneyed words ? .. Is the letter free from rubber-stamp phrases ? .. Is the language simple ? .. .. Is the language dignified ? .. .. Is the language simple and not stilted or pedantic? Is the language concrete rather than abstract ? ..		
7.	THE COMPOSITION OF THE LETTER Is the letter readable ? .. .. Are the ideas well connected ? .. .. .. Is the letter free from an impression of routine ?.. Is the letter clear and easy to understand ? .. Have the words been chosen with care and exactness ?		
8.	THE TONE OF THE LETTER Does the letter show appreciation of the reader's opinion ? .. .. Is the letter more full of the "You" than "I" ? .. Is the tone positive ? .. .. Is the tone appropriate ? .. .. .. Is the letter cordial and courteous ? .. .. Is the letter sincere ? .. .. Does the tone seem capable of creating goodwill ?.. Is the letter free from irritating and antagonistic words and phrases ? .. .. Is the letter helpful in tone ? .. .. .. Will the letter achieve its aim ?		
9.	IS THE LETTER CORRECT ? Is the letter free from clerical and other errors ? .. Are the facts stated correct and truthful ?		

	LETTER CRITICISM CHART—(*contd.*)	CHECK Yes	CHECK No
10.	THE LENGTH OF THE LETTER Is the letter just right in length and no longer than necessary ? .. .. Is the letter free from curtness ? .. .. .. Have short, simple words been used and not long ones ? .. .. Has unnecessary repetition been avoided ?.. ..		
11.	THE AUTHORITY OF THE LETTER Does the letter give the relevant facts and figures where necessary ? .. . . Does it give definite information whenever asked for ? .. .. Has the letter been signed by a responsible official ?		
12.	IS THE LETTER COMPLETE ? Is the letter complete ? .. .. Does it give all the information required by the reader ? Is the letter explanatory enough to fulfil its purpose ?		

HOW TO USE THE LETTER CRITICISM CHART

1. There are fifty-two items in the above chart.

2. Check every item with a tick in the "Yes" or "No" column according to your answer to each question

3. Add up the numbers of "Yeses" and "Noes."

4. Appraise the letter thus:
   40-52 "yeses"—Very good. Are you sure ?
   27-39 "yeses"—Good. Why not improve it ?
   14-26 "yeses"—Poor. Must revise.
   1-13 "yeses"—Very poor. Must be rejected.

BETTER
BUSINESS ENGLISH

"*Time is money. Words are money. Wrong words waste time. Wrong words cause costly delay. Wrong words are prolific in expensive error. Wrong words confuse relationships and injure goodwill. . . .*

"*If efficiency means the achieving of the maximum result with the minimum effort, then it is high time that efficiency in the use of the King's English was taken seriously.*"—Sidney F. Wicks.

THE SPIRIT OF 1776!

"We beg to advise you, and wish to state
That yours has arrived of recent date.
We have it before us, its contents noted;
Herewith enclosed are the prices quoted.
Attached you will find, as per your request,
The sample you wanted; and we would suggest
Regarding the matter and due to the fact
That up to this moment your order we've lacked.
We hope you will not delay it unduly,
And we beg to remain, yours very truly."[1]

It's all so funny—and so very sad!

[1] L. E. Frailey, *Smooth Sailing Letters.*

XI

DRESS YOUR LETTERS IN MODERN GARB

A business man proud of his habit of writing letters in the Spirit of 1776 was once called upon to say grace at a public dinner. He was flabbergasted for he had never done this before. After some moments of confusion and terror, he rose to his feet reluctantly and said:

"Dear Lord, we thank Thee for all Thy favours of recent date. Permit us to express our heartfelt gratitude. We trust we may continue to merit your confidence. Assuring you of our prompt attention to any requests you may care to make, and trusting that our above-mentioned amicable relations may continue, we beg to advise that we thank you in advance for your anticipated favours. Amen."

This sounds very funny, doesn't it? Yet, thousands of business letters, couched in the same awful language, are posted everyday. We don't talk like that. We don't say, "Regarding the ten rupees you lost to me during the Bridge game of the 3rd inst., I await your remittance in full settlement thereof, and for which I thank you in anticipation." That is not the natural way for one person to talk to another, is it? Yet, these custom-bound phrases seem to creep into the majority of business letters. They make letters

Custom-Bound Phrases

cold and impersonal. They take away from them every spark of friendliness and warmth.

Ten Common Faults

The use of these rubber-stamp phrases is the commonest and worst of the ten faults to be found in business letters. According to Mr. Herbert Casson,[1] they are:

1. Stiff and formal.
2. Incomplete and obscure.
3. Negative.
4. Irritable.
5. Badly spelled and punctuated.
6. Dull.
7. Rambling.
8. Ungrammatical.
9. Self-centred.
10. Full of stale phrases.

We must take care to see that these faults do not creep into our business letters.

Charac-teristics of Letters

What are the characteristics of effective business letters? First of all, they must be easy to read and understand. The contents should have been divided into short paragraphs, each dealing with only one particular idea.

[1] HERBERT CASSON, *Better Business Letters.*

The language used should be simple, without long words, and free of the kind of jargon described above.

The typing should be neat, and the letter area properly placed on the paper. There should be no spelling mistakes, and no visible corrections.

Ungrammatical sentences and wrong English in general, set a very bad impression on the reader. Besides, there should be no signs of irritability, stiffness or undue formality, if your letters are to receive careful attention.

Can you imagine any firm in India sending out travelling salesmen on their rounds in bullock carts?

Bullock Cart Letters

Yet thousands of firms still post business letters written in the old, crabbed style of a century ago—the days of the bullock cart: "In reply to your esteemed favour of even date, we beg to state that the same is receiving our attention. . . .Assuring you of our best attention at all times, and soliciting a continuance of your favours, We remain. . . ." If you want your letters to be effective, clothe them in modern garb. Avoid scrupulously all rubber-stamp phrases and pseudo-legal phraseology. Don't send bullock cart letters.

In other words, write as you would talk or phone to your customers. When you telephone to anybody you use everyday, simple language, don't you? Put the same unaffected, conversational language into your business letters.

"When I think what a powerful factor good letters are in the building and maintaining of goodwill, I often wonder why good letters are so rare," once wrote Mr. Richard Mason, of Leeds, in his house journal, *Shop*. "Were we to write as we talk," he continued, "as one human to another, 'yours to hand' and 'beg to remain' would take their places with the high stool and the quill pen, where they belong. And who would miss them?"

Mr. Richard Mason says

Of all the obsolete words that crowd business letters, the commonest seems to be "beg"—we beg to acknowledge, we beg to remain, we beg to advise you, we beg to remind you once again—beg, beg, beg.

That Obsolete Word "Beg"

Isn't it high time we got rid of this awful word once for all? It means nothing and is merely a relic of past days, a symbol of ancient feudalism.

This reminds us of a jingling verse by Carolyn Wells that once appeared in the *Indian Efficiency Magazine*. Read it carefully. Read it again and again, and we promise you, you will never again use this servile word.

"The Beggars"

And, now, here is the song of "The Beggars":

"They beg to inquire, and they beg to state,
They beg to advise and they beg to relate;
They beg to observe and they beg to mention,
They beg to call your kind attention;

They beg to inform you will herein find;
They beg to announce and they beg to intrude;
They beg to explain and they beg to include;
They beg to acknowledge, they beg to reply,
They beg to apologise, beg to deny;
They reluctantly beg for a moment of time,
They beg to submit you an offer sublime;
'Till I wish I could put the annoying array
Of beggars on horseback, and send them away!"

Another Obsolete Phrase

Another obsolete, but too common, phrase is "we wish to draw your attention to...." or "our attention has been drawn to...." "Why do people so often say that their attention has been drawn to such-and-such a thing?" asks Mr. A. A. Thomson in the *Radio Times*. "It sounds as if they were saying: 'Mind you, we are not intellectually capable of noticing anything for ourselves, but we have just been rung up by our solicitors, Messrs. Rowley, Powley, Gammon and Speenwich, who, with the aid of detectives, have discovered that somebody had said something, somewhere.'"

If We Talked as We Write

In order to emphasise the stupidity of using stilted, semi-legal jargon in business letters, we shall end this chapter with an extract from *The Efficiency Magazine*, edited by Mr. Herbert Casson. Every ambitious business man should study this excellent magazine regularly.

"Suppose you met a friend on a street corner—a friend with whom you had frequent business dealings, and suppose you said to him with a voice like an intoning curate:—

"'Replying to your valued statement of yesterday, would beg to say that same is meeting with our immediate attention.'

"Then, when he gaped at you, suppose you concluded the interview by saying—

"'Hoping this meets with your approval and thanking you for past favours, I will bid you good afternoon.'

"What would your friend think? He would tell his wife—'Poor old Blank has gone dotty. Clean daft.'

"And yet, every business day of your life you may be dictating letters and using this stale, formal, semi-legal jargon. Isn't it about time that all of us learned to write as we speak?"

An Experiment

And if you wish to still further prove the absurdity of such phraseology in your letters, try this little experiment. Next time your wife tells you of a bridge party, an invitation to which she has accepted for you both, say: "I beg to acknowledge receipt of your valuable information that we are playing bridge on the 4th inst., and have the pleasure to advise you that I will be there to enjoy the game." Watch her face, and look out for yourself! (The author does not hold himself responsible in any way for the consequences of the experiment he has suggested.)

Rubber-stamp Letters

It is a sad fact that the majority of business letters that are sent out, even by otherwise progressive firms, are full of stilted expressions. They seem to have been made up of rubber-stamp impressions, joined together by a few words typed here and there.

Write your letters in a natural style. Infuse warmth and friendliness into them. Determine NOW to throw away those rubber-stamps.

In the following pages, we have given a list of some of these rubber-stamp phrases and suggested substitutes to be used instead of them. The latter are mere suggestions and should not be used unthinkingly on every occasion.

XII

THROW AWAY THESE RUBBER STAMPS

RUBBER-STAMP PHRASES	*SUGGESTED SUBSTITUTES*
At all times	Always.
Above mentioned	Avoid as far as possible. If unavoidable, say, Referred to above.
Have noted its contents	Unnecessary. Should be avoided as far as possible.
Your valued instructions	Unnecessary verbosity. Drop the word "valued."
We take this opportunity	This phrase is as dead as the dodo. Avoid it.
Anticipating your reply	Old-fashioned. Better say, We shall look forward with interest to your early reply.
As per	A combination of English and Latin words. Say, According to.

RUBBER-STAMP PHRASES	*SUGGESTED SUBSTITUTES*
Your esteemed favour	A remnant of the servile days of feudalism. Why not say, Your welcome order.
Assuring you of our prompt attention	A cliché that is better avoided. The reader knows that nothing is really meant by it.
At your earliest convenience	Pompous phrase. Say, Please reply as soon as possible.
Proximo, Instant, Ultimo	Latin terms that seem out of place in good simple English. Omit them from your letters and use the name of the month instead.
Awaiting your esteemed instructions	A servile phrase. It means nothing, Say, instead, We shall wait for your reply.
In accordance with your request	As requested by you.
We beg to acknowledge your letter of	We thank you for your letter of.
We would like to be advised.	We would like to be told, or, Please let us know.

RUBBER-STAMP PHRASES	*SUGGESTED SUBSTITUTES*
As advised in our previous letter of the 6th inst.	As we have written in our letter of the 6th.
We would recommend	We recommend.
We are this day writing	We are writing today.
You have our permission	You may.
We hope that you would furnish us	Please send us.
You are requested to	Please.
We wish to thank you	We thank you.
Thanking you, we remain	Thank you.
The said shipment	The shipment.
Enclosed herewith Attached hereto	The word "herewith" is redundant as its sense is already expressed in the word "enclosed."
Party	Should not be used to mean simply "person."
Kindly advise	Please let us know.
The writer	Do not use instead of the personal pronoun. For example, instead of "The writer wishes to state," say, "I (or we) wish to say."

RUBBER-STAMP PHRASES	*SUGGESTED SUBSTITUTES*
Through an oversight on our part	Through an oversight.
We beg to state	We would like to say.
We hand you herewith our invoice	Enclosed is our invoice. We enclose our invoice.
We extend our apologies	We are sorry, or, We apologise.
An early attention to this will be greatly appreciated	Please act promptly in this matter.
If you will refer to your file	Please refer to your file.
We acknowledge with thanks your letter of	We thank you for your letter of.
We deem it advisable	It would be better.

A Few Other Rubber-stamp Phrases

Acknowledge	For your information
with pleasure	And oblige
As stated above	We have the pleasure
Our Mr.—	Please rest assured
Let us draw your attention	Your esteemed order
Favour us with a reply	In this connection

Meet your approval

We take pleasure

Permit us to state

Herewith please find

Hoping to hear from you

In accordance with

In receipt of

Beg to inquire

Beg to inform

We beg to remain

Contents duly noted

Continued patronage

Awaiting your further commands

Avail yourself of this opportunity

Pursuant to yours

Referring to your favour

Take the liberty

This is to acknowledge

Upon receipt of

Up to this writing

Valued order (favour)

Valued patronage

We submit herewith

With kindest regards

Your esteemed letter

Your valued inquiry

Yours to hand

Yours of even date

Yours just to hand

Regret to advise

Replying to yours

XIII

"WITH WORDS WE GOVERN MEN"

LISTEN to the words of the great statesman Disraeli, former Prime Minster of England: "With words we govern men." Disraeli himself was a master of words and used them very effectively in his difficult task of governing the vast British Empire. He took a lot of time over the preparation of his great speeches and changed them and polished them till they were perfect. André Maurois tell us in his vivid biography of Disraeli that after days of work on the speeches the result was that "In a few months an assembly prone to admiration would be listening to perfect periods, to muscular phrases, to the astounding conjunctions of rare adjectives and vigorous nouns."

Words Are Tools

Learn how to handle words. Learn how to make them work for you. Learn to use them with skill. Words have often led men to violent actions and inflamed nations into revolutions and wars. The well-chosen words of Mark Anthony's speech over the murdered body of Caesar aroused the Romans to a pitch of frenzy in spite of the soothing words of Brutus.

"Mistakes in English cost the company more than mistakes in engineering," once said an important

Mistakes Are Costly

official of the famous Westinghouse Electric and Manufacturing Company. He continued to say that engineers were not the only persons who make mistakes, but that those in charge of the correspondence can also make mistakes. "And," he added, "unless these mistakes are watched and avoided, they offer a constant threat of unnecessary operating expenses.

Perfect Your English

It is a sad fact that nine out of ten business men in India cannot write good business English. They make mistakes in English that depreciate them in the eyes of others and handicap their business. Some years ago an interesting report of a certain committee was published in England by the Board of Education concerning "The Teaching of English." A great many business men were asked to give their opinion. With one voice they placed a training in English first in their requirements. Here are some typical extracts from their replies :

"Training in English is of supreme importance for business." "Manner of speech is of the greatest importance in business, whether in the relations of an employee to his principals or of a representative to outside business men. . ."

A business man is not expected to be master of beautiful English, but he is certainly expected to be able to express himself in a way that will not reflect discredit on his education and business ability. Even business English, to win respect and be effective, demands a little more than mere regard for elementary grammar. It demands the ability to be able to express oneself reasonably well, the ability to choose the right word and use it in the right place.

Loosely constructed sentences, paragraphs, that are not well-thought-out, inaccurate words wrongly used, careless punctuation—these violate every element of effective business letter writing and *cost money*. Few things are so important to a business man as the ability to use words as they should be used, the ability to so collate his ideas, words, and sentences that they achieve their set purpose. It is said, "the apparel oft proclaims the man." Correct use of English is equally important and is a necessary sign of good breeding and business ability.

The Path is Hard

"Do not expect to write successfully for business until you have been broken on the wheel of effort and disappointment and failure, any more than you would try to reap the harvest before the sun has had its way with vegetation," wisely says John Opdycke[1]. "There will be retributive cramps if you do. If you desire unfathomably; if you read omnivorously; if you practise indefatigably, you will arrive. There is no slot-machine method, no capsule code, no royal road, no peasants' pathway. Persistent, dynamic work in your own 'scribbletory' is the only talisman, provided you base that work upon wide reading, and provided you are dedicated not only to telling the truth, but as well to *being* the truth."

[1] JOHN B. OPDYCKE, *Business Letter Practice.*

XIV

EFFECTIVE ENGLISH IN COMMERCIAL CORRESPONDENCE

IN the space of a few pages, it would be impossible to deal with all the elements that constitute what may be called "good English." For acquiring the power to write really well the reader must study the standard books on the subject. Here, we shall say only a few words about the proper construction of sentences as the wrong use of words and faulty arrangement of the words into sentences are the chief causes of ambiguity in business letters. Here is a good example:

Ambiguity in Letters

A landlord wrote to one of his tenants: "Dear Sir —I regret to inform you that my rent is overdue. Will you please forward me a cheque?"

Back came the answer: "Dear Sir,—I see no reason why I should pay your rent. I can't pay my own!"

Let us leave the above example without comment!

Sentence Formation

It has been rightly said that the foundation stone of any literary attempt is sentence-formation. Keep your sentences simple. Don't overload them with unnecessary words that are merely ornamental and quite superfluous. Brevity without curtness is essential. Always remember that the simplest, commonest words are very often the most effective.

In English, the arrangement of the words in a sentence is very important. If they are ill-arranged,

Arrangement of Words

the whole sense may change, or at least make the meaning ambiguous. Even one single word misplaced may alter the sense intended. It is advisable, for the sake of clearness, to keep all the words that belong to the Subject together, and all that belong to the Predicate together.

Incongruity In Sentences

Another thing to avoid is the coupling up of clauses that are incongruous. Mr. W. J. Weston has given a good example of this:

She went away in tears and a sedan chair.

He explains: "Here, the figurative use of the Preposition, *in tears*, conflicts with the literal sense, *in a sedan chair.*"

Loose Sentences

Loose rambling sentences, although only too common in speech, should never be allowed in business letters. Well-knit sentences are absolutely essential for clarity and effectiveness. Such sentences allow no misunderstanding on the part of the reader—one of the chief essentials of effective commercial correspondence.

The Three Primaries

We may conclude that a good sentence must primarily have three things:

Unity . . . . The sentence must have one and only one main idea. There may be subsidiary ideas attached, but the main idea must be supreme. Therefore, do not include anything not absolutely essential.

Coherence . . The words in the sentence must "hang together" correctly. A properly constructed sentence allows no misunderstanding, double meanings or obscurity. Grammatically related words should be joined together as closely as possible within the sentence.

Emphasis .. .. Correct emphasis gives force to the sentence. Emphasis gives the necessary push that thrusts the meaning into the most reluctant reader's mind. So construct your sentences that the important ideas appear in the most important places. The beginning and end of a sentence are positions of emphasis. Balance one idea against another so that emphasis is given to both.

Conclusion

Bear in mind the following instructions given by Hiromu Nagaoka and Daniel Theophilus:

"Ambiguity, a very common fault, must be guarded against. Lack of clarity in a business letter is disastrous. It often arises from inaccurate thinking, and the use of long, unwieldy sentences. The 'misuse' and 'omission' of words will also detract from the clarity of a sentence. Lawyers say that half the law cases are caused by people expressing themselves so ambiguously that their intentions can reasonably be interpreted in several ways."[1]

[1] HIROMU NAGAOKA & DANIEL THEOPHILUS, *English and Commercial Correspondence.*

XV

THESE ARE COMMON ERRORS—AVOID THEM

THE few errors discussed in this chapter are those which occur most frequently in commercial correspondence. For a thorough study of good usage, reference must be made to the many standard books on the subject.

"Goodself" and Goodselves

Never use those stupid but very popular words "goodself" and "goodselves." They indicate bad usage and are not even words that you will find in any standard dictionary.

Received of...

It is very common to read, "Received of... .the sum of rupees...." in receipts, etc., for payments made. This is an illiteracy as the verb "receive" should be followed by "from" and not "of."

"Same"

It is quite common to read in business letters such sentences as, "We have registered your order and will send the same as soon as possible. That word "same" should never be used as a pronoun, for it is not good usage. The above sentence may well be written: "We have registered your order and will execute it as soon as possible." Doesn't this sound better?

Ad for Advertisement

The abbreviation "ad" is a colloquialism for the word "advertisement." It should be avoided in business correspondence as it suggests carelessness.

Care must be taken when using the words "amount" and "number." The former applies to quantity and the latter to individual units.

"Amount" and "Number"

The position of the adjective in a sentence is very important although many people do not seem to think so! The adjective must always be placed before the noun it modifies or the meaning may completely change. Compare the following two examples:

Position of the Adjective

Smart men's hats.

Men's smart hats.

The first example implies that the men are smart and the second that the hats are smart.

Care should be taken in using the words "advise" and "inform." The first means "to give advice to," while the second means "to convey information to." Note the following examples:

"Advise" and "Inform"

(Incorrect): *In a few days' time, we shall advise you of our new rates.*

(Correct): *In a few days' time, we shall inform you of our new rates.*

Many people seem to be unable to understand the correct usage of "can" and "may." Remember that "can" denotes the ability to do a thing, and "may" denotes possibility, uncertainty or permission. Note the following examples:

"Can" and "May"

May I use your pencil?

Can you type fast?

Wrong Use of Word "Balance"

The word "balance" is often found to be wrongly used in business letters. It does not mean "something that remains" except when referring to a bank balance or a monetary remainder. Study the following examples carefully:

(Correct): *I spent the rest of the day playing hockey.*

(Incorrect): *I spent the balance of the day playing hockey.*

Beware of this Mistake

In commercial letters we often read sentences like, "You are kindly requested to let us have your decision at an early date." This is illogical. The above sentence expresses the idea that the writer "kindly requests" the reader to let the former have his decision. Actually, the writer means to imply that the *reader* is "kindly requested" to announce his decision at an early date. Therefore, the above example should read: "You are requested to let us kindly have your decision at an early date."

The Superfluous "As"

Often "consider . . . . as" is used instead of just "consider." Note:

(Incorrect): *I consider Mr. Black as quite competent for the job.*

(Correct): *I consider Mr. Black quite competent for the job.*

Very often "got" is used unnecessarily to indicate possession. Avoid it whenever possible. Why say, "I have got a book" when "I have a book" is not only correct but preferable?

The Unnecessary "Got"

"Each," "everybody," "everyone," "anybody," "anyone," take the verb in the singular form.

These are Singular

It is a colloquialism to use the word "figure" in the sense of "price." This should be avoided in commercial correspondence.

"Figure" and "Price"

The word "Per," should be used only with Latin words and never with English words. For example, it is correct to say, "I shall receive Rs. 2,500 per annum." for "annum" is a Latin word. But you should say, "I shall receive Rs. 25 a week." "I shall receive Rs. 25 per week" would be grammatically incorrect.

"Per"

"If" and "whether" are not interchangeable as they are commonly supposed to be. Consider the following sentences:

"If" and "Whether"

Please let us know if you are leaving Bombay.

Please let us know whether you are leaving Bombay.

In the first sentence a request has been made that requires an answer from the reader only if he decides to leave Bombay. On the other hand, the second request demands an answer in the positive or negative; it requires an answer from the recipient in any event —whether he decides to leave Bombay or not.

The Verb "To Subscribe"

It is quite common, though incorrect, to say that one subscribes "to" a magazine. The right word to use is "for." Thus: "I subscribe for this magazine and get it regularly."

However, when the word "subscribe" is used in the sense of agreement to a statement, proposition, etc., it should be followed by "to," as for example: "I subscribe to some of your statements but not all of them."

"Line" and "Business"

Although very commonly used, it is inaccurate and trite to use the word "line" as a substitute for "business" or a certain product.

The Superfluous "Now"

Business letters often have an unnecessary "now" in the sense expressed by the following sentence:

For many days now we have been advertising our goods.

That redundant "now" should be omitted.

"Fewer" and "Less"

Although more or less similar, the words "fewer" and "less" are not interchangeable. The former is applied to numbers; the latter to quantity, degree, or limit. Again, "a fewer number......" is incorrect. The correct usage is "a smaller number...." Also remember that "fewer" takes a plural noun and "less" a singular noun. For example:

Fewer pens, but *Less ink.*

There is often confusion in the idiomatic use of "substitute" and "replace." You *substitue* new things *for* old ones; but, you *replace* old things *by* new ones. It is important to bear this distinction in mind.

"Substitute" and "Replace"

Very often the pretentious words "inaugurate" and "initiate" are used instead of the simpler words "commence" and "begin." Regarding these words we read in the *Manual of Good English* by MacCracken and Sandison:

"Inaugurate" and "Initiate"

"Use 'initiate' and 'inaugurate' in the sense of 'begin' only when there is a distinct implication of formality or dignity (often deliberate) in the act of beginning; we inaugurate a campaign with an impressive meeting; we initiate a formal inquiry; we cannot be said to initiate or inaugurate a discussion, for example, with a tactless allusion, or an informal party with dancing."

It is not good usage to use the word "party" when referring to one person, except in legal terminology.

"Party" for "Person"

The use of "posted" instead of "informed" is a vulgarism and should be avoided. Note the following examples:

"Posted" is a Vulgarism

(Incorrect): *We shall keep you posted of all developments.*

(Correct): *We shall keep you informed of all developments.*

The verb "suspect" is often used instead of "suppose." "To suspect" means to look upon with suspicion and, therefore, should not be used when supposition is intended. Study the following two sentences carefully:

"Suspect" and "Suppose"

(Incorrect): *We suspect that our annual meeting will be held next month.*

(Correct): *We suppose that our annual meeting will be held next month.*

Very often the word "asset" is wrongly used in business letters and newspapers. This is a technical term meaning property which balances or should balance liabilities. Therefore, it should not be used carelessly for any kind of possession or advantage.

"Asset"

These days, "due to" is often used instead of "owing to" as in the sentence: "Nobody can work today due to the great heat in the factory." "Owing to" should be used in such cases. "Due" is really an adjective and so it should qualify a noun: "I deserve my due share of the profits."

"Due to" and 'Owing to"

"If and when" and unless and until" are meaningless phrases often used by business men

XVI

HOW TO USE THE DIFFERENT TENSES

The tense of a verb expresses the time of a certain action, whether it happend in the past, is taking place in the present, or will happen in the future

SIMPLE PRESENT TENSE	This is used for a simple statement of fact for an action taking place in the present	I walk.
SIMPLE PAST TENSE	This is used for a simple statement of fact which happened in the past ..	I walked.
SIMPLE FUTURE TENSE	This is used when referring to an action which is to take place in the future	I shall walk.
PRESENT CONTINUOUS (OR IMPERFECT) TENSE	This is used for an action that is still continuing or which is to take place in the immediate future	I am walking. I am going to walk
PAST CONTINUOUS (OR IMPERFECT) TENSE	This is used for an action that took place in the past but which was then in a state of continuance	I was walking.
FUTURE CONTINUOUS (OR IMPERFECT) TENSE	This is used for an action which is to take place in the future when it would be in a state of continuance	I shall be walking.
PRESENT PERFECT TENSE	This is used for an action which has been completed recently or an action which has continued up to the present	I have walked.
PAST PERFECT TENSE	This is used for an action completed at the time spoken of or completed at some point of time in the past	I had walked.
FUTURE PERFECT TENSE	This is used for an action which will be completed at some point of time in the future	I shall have walked

XVII

BUSINESS LETTER GLOSSARY

The following words which appear commonly in business correspondence should be known by all office workers and especially those who have to dictate or type letters. They are mostly of a commercial nature and here they are defined in their business sense only:

Acceptance .. A term applied to a bill of exchange after it has been honoured by the drawee.

Acceptor .. The drawee. One who accepts a bill.

Accommodation A monetary loan.

Account .. A statement of monetary transactions. Details regarding goods supplied.

Account, Current .. An account that is running—one which may be taken from or added to at any time.

Account, Sales An account giving details of the sale of a consignment.

Acknowledgment Verification of an order or letter received.

Advance .. Money paid before really due, especially the money paid against consignments received but not sold.

Advice .. .. Business information sent by one person to another, especially information in connection with the forwarding of goods or drawing of bills of exchange, etc.

After sight .. Payment of invoices or bills of exchange—days after presentation.

After date .. Payment of bills of exchange or invoices after the date specified in the document.

Agent .. .. One who acts for another. A person employed by the "principal" to act for him.

Ante-date ..	To put a date on a document prior to that on which it was drawn up.
Appraiser ..	One legally empowered to evaluate property of any kind.
Assess	To value for purposes of taxation, etc.
Assets	The stock in trade of a person in business. All property, etc., that may be pledged against debts or loans.
Balance ..	The excess amount on the debtor or creditor side of an account.
Bearer	The possessor of a document.
Bid	Statement of the price for which one will make a contract or do something. To offer an estimate.
Bill of Exchange	An order drawn by one person on another in favour of a third person, for the payment of a certain sum of money within a fixed time.
Bill of Lading ..	The receipt for goods received on board a vessel, given by the shipowner or his agent.
Blank cheque ..	A cheque in which the amount (and sometimes name of the payee) has not been inserted.
Boom	To advertise extensively.
Brand	A trademark used on marketable goods.
Breach ..	Violation of a legal obligation.
Bursar ..	Treasurer, especially of an educational institution.
Capital ..	The amount of money invested in a business.
Canvass ...	To solicit sales.
Carriage ..	Transportation of goods. The charge made for such transportation.
Cartage ...	Same as Carriage.
Cash ..	Money in hand. To buy for cash means to buy for immediate payment.
Cash book ...	A book in which cash transactions are recorded.
Cashier ..	The person in charge of money. A cas keeper.

Cheque .. An order on a bank for the payment of money deposited there, on sight.

Clear, to .. To pay all duties on goods. To pass a cheque through a bank for the realisation of its value.

Client .. Customer.

Clientele .. A body of clients or patrons.

Collection .. The collecting of money.

Commission .. The amount of money at so much per cent. paid to an agent for his services.

Composition .. A compromise by which only a part of the money due is accepted in satisfaction of the whole debt.

Concern .. A business establishment. A firm.

Confirm .. Put into writing the particulars of a verbal agreement or order.

Conformity .. In accordance with instructions.

Consignee .. The person to whom goods are sent for sale.

Consignment The goods sent to another person for sale.

Cost, Insurance and freight. (c.i.f.) Prices quoted c.i.f. include the seller's price, the cost of marine insurance, and the freight to the port of destination.

Countersign .. To authenticate with an additional signature.

Credential .. A letter showing one's authority or claim to confidence.

Credit .. The amount in one's favour. The right-hand side of a ledger where payments received are entered.

Crossed cheque A cheque marked with two parallel lines thus limiting its payment to a bank account only.

Custom .. Duty assessed by law. Business patronage.

Deal .. .. Business arrangement.

Debt .. .. Money owed. Opposite to credit. The left-hand side of the ledger.

Demand, payment on A payment on demand is due as soon as payment is asked for.

Demurrage	.. The money paid for any delay in getting goods unloaded over and above the contracted period.
Deposit..	.. Money paid in advance as an earnest of good faith. Money placed with another for safe custody.
Depreciation	.. Reduction in value.
Discount	.. A reduction in amount made from a bill for cash payment or some other reasons.
Dishonour	.. Refuse to pay a cheque, etc., when due.
Display	.. To arrange goods in a window or on a counter so that they appear at their best.
Draft ..	.. Slang for bill of exchange.
Draw ..	.. To fill up a bill, cheque, etc.
Drawee..	.. The person on whom a bill, etc., is drawn. The person who will have to pay the bill, etc.
Drawer..	.. The person who draws a bill, etc.
Drygoods	.. Textile fabrics, as opposed to hardware, groceries, etc.
Endorse	.. To sign the payee's name on the back of a cheque, etc., for the purposes of payment or transfer.
Endorsement	.. The act of endorsing.
Endorser	.. The person who endorses. The payee.
Entry ..	.. The written record of any transaction.
Estimate	.. A valuation. A bid or statement of terms.
Extension	.. Extra time allowed to a person for the payment of his debt.
First of Exchange	The first copy of a bill of exchange when more than one copy is made. The word "first" always appears on the document.
Free on board..	This means that the price quoted for goods includes the transportation of such goods to port but excluding the freight to destination.
Freightage	.. Transportation charges for goods carried from one place to another. The goods so carried.

Gross weight	.. Total weight.
Handbill	.. Small advertising poster or sheet.
Hardware	.. Manufactured articles of metal.
Honour, to	.. To pay a bill or cheque when due.
Indent ..	.. Order for goods.
Instalments	.. Partial payments made at stated intervals.
Instrument	.. A legally drawn up formal document.
Invoice ..	.. A written statement of goods purchased or sold, and showing particulars of prices, discounts, etc.
Item ..	.. Any separate entry in an account.
Layout ..	.. Arrangement of an advertisement.
Letterhead	.. Printed heading at the top of a sheet of letter paper. Any sheet bearing such a heading.
Liabilities	.. Debts.
Margin ..	.. Difference between the cost of an article and its selling price.
Merchandise	.. Goods traded in by merchants.
Negotiate	.. To conduct business dealings with another. To pass a cheque. To discount a bill of exchange.
Net ..	.. The reminder after all deductions.
Obligation	.. Indebtedness.
Order ..	.. Verbal or written "command" for the purchase of goods.
Output ..	.. The quantity produced in a given time.
Overhead	.. All expenses barring those of the cost of raw materials, labour, sales, etc.
Payee ..	.. The person to whom money is payable.
Pay in ..	.. To deposit money in a bank.
Policy ..	.. System of management.
Post date	.. To put a date on a document after the date on which a signature took place, thus postponing payment.
Pre-empt	.. To get the right of preference in a purchase, especially of public land.
Present, to	.. To give a bill to the drawee for acceptance. To bring a cheque to a bank for payment

Pro forma ..	A statement showing fully the various prices, charges, discounts, etc., giving the inquirer full information necessary for an estimation of the cost.
Prospectus ..	Circular describing the chief particulars of an article, commercial enterprise, etc.
Proviso ..	Conditional stipulation.
Quotation ..	Current price of commodity. Price at which goods are offered.
Rebate ..	Discount. Abatement in price.
Receipt ..	Written acknowledgment for money received.
Refund ..	Pay back.
Remit ..	Send money.
Remittance ..	Money sent by one person to another.
Representative	An agent.
Returns	The proceeds of a transaction.
Salvage	Goods saved from a fire or wreck.
Second of Exchange ..	The second copy of a bill of exchange. See "First of Exchange."
Shipment ..	Articles put on board a ship for transportation. Consignment of merchandise.
Sight bill ..	A bill payable at sight—on presentation.
Speciality ..	An article dealt in chiefly or exclusively.
Tender	An offer to buy or sell.
Terms	Conditions on which an agreement is made or on which a sale is made.
Unship ..	Unload from a ship.
Valid	Binding according to law.
Value	The worth of a commodity. As a verb, to assess.
Vendor	Pedlar or hawker.
Venture	Business enterprise, especially of a speculative nature.
Warrant ..	A guarantee.

XVIII

COMMON COMMERCIAL ABBREVIATIONS

@	at
a.a.r.	(insured) against all risks.
a/o	account of.
a/c	account.
A/C	current account.
acct.	account.
advt.	advertisement.
A.M.	morning. (ante-meridium).
ant.	amount.
art.	article.
A/S	sales account.
b.b.	bill or bank book.
B/E	Bill of Exchange.
bk.	book.
B/L	Bill of Lading.
B.P.	bills payable.
B R.	bills receivable.
Bros.	Brothers.
cent.	hundred (centum).
c.i.f.	Cost, insurance, freight, all included in price quoted.
Co.	Company.
c/o	care of.
C.O.D.	Cash on delivery.
Cp. or *cf.*	compare.
Cr.	creditor.
c/s	cases.
current	present month or year.
c.w.o.	cash with order.
d/a	documents against acceptance.
d/d	days after date.
dept.	department.
dft.	draft.
do.	ditto.
d/p	documents against payments.
Dr.	debtor.
d/s	days after sight.
d/y	delivery.
e.d.	ex-dividend.
E.E.	errors excepted.
E. & O. E.	errors and omissions excepted.
e.g.	for example (exempli gratia).
Esq.	Esquire.
e.x.	ex-coupon.
ex.	example.
f.a.q.	fair average quality.
f.a.s.	free alongside ship.
f.o.	folio.
f.o.b.	free on board.
f.o.r.	free on rail.

gro. wt. gross weight.
i.e. that is (id est).
inst. instant. Present month.
Inc. Incorporated.
inv. invoice.
I.O.U. I owe you.
lb. pound (weight).
L. C. letter of credit.
Ltd. Limited.
m/d months after date.
Messrs. Messieurs.
M.O. Money Order.
Mr. Mister.
Mrs. Mistress.
m/s months after sight.
ms. manuscript.
N.B. Take note (nota bene).
No. Number.
O. order.
O/a on account.
O/d on demand.
oz. ounce.
p. per or through.
P.andL. Profit and Loss.
p.c. per cent., Post card.
P.M. evening (post-meridiem).
pm. premium.
P.N. Promissory Note.
P.O. Postal Order.
p.p., *p. pro.*, *per pro* — per procurationem. Signature by procuration or power of attorney.
pro.tem. for the time being.
prox. proximo Next month.
P.S. postcript.
P.T.O. Please turn over.
q.v. which see (quod vide.)
re. refer or referring to.
Reg. registered.
R.S.V.P. Please reply.
s/d sight draft.
ult. ultimo. Last month.
U.K. United Kingdom.
U.S. or U.S.A. United States of America.
via. *via.* By way of.
V.P.L. Value Payable Letter.
V.P.P Value Payable Post.
viz. namely (videlicet).

SPECIMEN LETTERS

230 Readymade Letters Arranged Alphabetically for Quick Reference

Make your letters brief. In these busy days, business men do not have time to read pages full of rambling statements. Come to the point at once and avoid verbose generalities. As Southey has said: "If you would be pungent, be brief; for it is with words as with sun-beams—the more they are condensed the deeper they burn."

XIX

SPECIMEN LETTERS

ACCOUNT

✓1. *Letter Regarding Account for Goods Sent on Consignment:* At your request we sent you on consignment, on the 5th of last month, goods worth Rs. 535. As our Auditors have now to close our books for the last six months' audit which falls due on 30th June, we request you to send us a statement of account for the goods we have so far sent to you on consignment. Together with this please also send your cheque for the cost of the goods that you may have sold so far. Please give this matter your immediate attention.

✓2. *Reminder to Send Statement of Account:* On the 15th of June we wrote to you to send us a statement of account for goods supplied by us to you on consignment at your request. It is a matter of surprise that you have not yet sent us any particulars regarding this account. As it is quite possible that our first letter has gone astray, we are sending this reminder by registered post. Please let us have a statement of account as soon as possible.

3. *Letter Regarding Incorrect Price* (1): With further reference to our letter of the 18th of January, with which we had enclosed our invoice for goods despatched in accordance with your order No. 17 of May 16, our Auditors have drawn our attention to the fact that through oversight we have charged you Rs. 12-8 for a bottle of Lille de France perfume instead of Rs. 8-12. We apologise for the mistake and enclose a credit note for the difference in price.

4. *Letter Regarding Incorrect Price* (2): With reference to our invoice No. 76, dated 5th May, we are sorry to point out that through oversight we have charged Rs. 8-12 for a bottle of Simpson's Perfume instead of Rs. 12-8 which is the correct price. We are, therefore, enclosing an amended invoice showing the difference in price. You must be aware that in the past also we have charged you Rs. 12-8 for this item and the same price is also shown in our latest catalogue. Please accept our apologies for the mistake. We hope it has not caused you any serious inconvenience.

5. *Request to Pay to a Third Party* (1): Please pay to Messrs. James and Co. of your city, the sum

of Rs. 725 that you owe us for goods supplied to you according to the enclosed statement of account. We have sent our stamped receipt through Messrs. James & Co.

6. *Request to Pay to a Third Party* (2): Please pay on our account to Messrs. James & Co. of your city (*Address*), the sum of Rs. 725 against their duplicate receipt and draw on us for the amount and other incidental charges, sending us one receipt through the National Bank of India, Ltd.

7. *Allowance for Packing Charges*: See Letter 97A.

8. *Asking for a Credit Note*: With reference to your invoice No. 10 of 8th July, for goods which you have sent to us on consignment, we have debited to your account the sum of Rs. 3–12 which we have paid for transit and clearance charges. We, therefore, request you to send us a credit note for this amount within a few days.

9. *Allowing Time for Settlement*: We have received your letter No. 15 of 8th July, in which you request us to allow you a further period of two weeks for settling your account. While we are prepared to make an exception in the present instance, we would like to make it clear that this must not be quoted as a precedent as our special discount of 2 per cent. for prompt payment does not permit us to give such a long period of credit.

Also consult Letters under the Sections, "Banking Letters" and "Remittances" as well

as Letters 17, 28, 81, 95, 98, 123, 124, 142 146, 149.

ACCOUNT, OVERDUE

See "Collection Letters."

ACCOUNTS, SETTLEMENT OF

See "Collection Letters."

ADDRESS, CHANGE OF

10. *Notice of Change of Address:* As I have moved from 15 Walkeshwar Road to 39 Cuffe Parade, Colaba, please note the change of address in your books. In future, all communications should be sent to me at the new address.

11. *Reply to the Above:* Ref. your letter of June 7, we have noted the change of your address and henceforth all communications will be addressed to your new place.

12. *Announcement of Change of Address:* Due to continued increase in our business during the last few years we find it absolutely necessary to shift to new premises which are not only considerably larger but also more airy, better lighted, and quite up-to-date in every respect. We hope you will realise that during the period of shifting to the new premises we shall have considerable difficulty in executing promptly the orders of our customers. We shall, of course, do our very best to execute all orders in strict rotation and as quickly as possible, and we trust you will not

mind some inconvenience that may be caused to you during this brief period.

We take this opportunity of thanking you for your past patronage and hope that we shall also have the pleasure of serving you to the best of our ability after settling down in our new premises. When we have arranged everything in order in our new show-rooms, we shall invite you to pay us a visit and inspect our stocks in the better conditions provided by the new and modern premises to which we are shifting.

ADVANCE PAYMENT

13. *Request for Advance Payment or V.P.P.:* We have just received your letter of 6th July and the order enclosed with it. As we have not had any previous dealings with you, we enclose our pro forma invoice showing the cost of goods required by you. Will you please remit to us Rs. 52-8 as shown in the proforma invoice, or authorise us to send the goods by V.P.P.? In the meantime we are keeping aside the articles you require for immediate despatch on receiving your reply.

ADVERTISING

14. *Letter to Advertising Manager Asking for Rates:* As we wish to advertise regularly in your journal we request you to send us your advertisement rates for classified and displayed advertisements as well as a specimen copy of the "Bombay Times" at an early date.

15. *Letter to Advertising Manager for Special Display Advertisement:* We wish to insert a special

display advertisement occupying a space of 12 inches 3 columns spread, in the "Bombay Times" of Wednesday the 10th of May. We, therefore, request you to send your representative to our office to take instructions from us regarding special illustrations and designs which we want you to prepare for us. Your representative may call at any time between 11 A.M. and 5 P.M.

16. *Letter from Advertising Manager Regarding Special Feature:* On the 15th of July we are publishing a special eight-page Banking Supplement in "The Chronicle of India." Several leading business houses have decided to advertise in this supplement. If you also wish to advertise in it, please book your space as soon as possible so that we can insert your advertisement in a prominent position. If your advertisement occupies a space of 6 inches single column or more, we shall be very glad to give a free write-up about your well-known firm. Our advertisement rates are enclosed for your consideration. Please let us have your reply at an early date. If, however, you would like our representative to call and talk over the matter with you, kindly let us know what time will be most convenient.

17. *Letter to Advertising Manager of Newspaper Enclosing Short Classified Column Advertisement:* We enclose an advertisement which please insert in your paper, in the short classified column section, under the heading of "Situations Vacant," on Monday, Wednesday and Saturday of next week. You will notice that we do not wish our name to

appear in the advertisement and have, therefore, mentioned "Box No...." C/o your paper. Any replies that you may receive should be forwarded to our office. As usual, please debit the cost of the advertisement to our account.

18. *Letter to Advertising Manager Enclosing Contract:* We have decided to advertise in your paper, "The Bombay Times," and are willing to utilise 1,000 inches, single column space, in the course of 12 months, from the 1st of April of this year to the 31st of March of the next year. We enclose a Contract Form duly filled in and signed, together with copies of our first six advertisements. Each of these advertisements is to occupy only 6 inches single column space. Please send us proofs of these advertisements as soon as possible, to enable us to return them to you duly corrected in time for the first insertion. When returning the proofs we shall inform you about the dates on which these advertisements are to appear.

19. *Letter from Advertising Manager Requesting Permission to Insert Advertisement:* Having seen the enclosed advertisement of your firm in a local paper, we take the opportunity of drawing your attention to our weekly magazine, "The Bombay Gazette," which has a *bona fide* circulation of 25,000 copies and goes to all parts of British India and the Indian States. We think that it will be to your advantage to insert the enclosed advertisement in our journal. A trial insertion will convince you that it will pay you to advertise regularly in our magazine. We enclose our advertisement rate card and shall be glad to receive your order. If you prefer, our

representative will call on you at any time most convenient to you.

ADVICE OF SHIPMENTS & CONSIGNMENTS

√20. *Advising Shipment:* We acknowledge with thanks your order No. 6 of 5th July. We are glad to hear that you have been able to dispose of all the goods which you had ordered from us some time back.

In accordance with your present order, we have despatched all the articles required by you, packed in a wooden case lined with water-proof paper. We have handed over the invoice, bill of lading, and other documents to Messrs. Thomas Brown & Sons, and have instructed them to forward the goods to you, insured against all risks, and to recover all their dues from you. In the packing case we have also included our prospectuses and catalogues as requested by you. We hope you will distribute them among your regular customers.

We are looking forward to receiving another substantial order from you at an early date.

√21. *Advice of Shipment:* We thank you for your order No. 5 of 8th May. As desired by you we have packed the required articles in two wooden cases lined with water-proof paper and have handed them over to Messrs. Nelson & Co. with instructions to forward them to you. We enclose the documents and invoices for these goods and hope the cases will reach you in perfect condition.

You may be sure that your orders will always receive our prompt attention.

22. *Advising Consignment of First Order:* Thanks for your order No. 65, dated 8th October, which is receiving our attention. We are glad to find that you have sent us a trial order for one to three copies of each of our publications. We sincerely hope that this small trial order will lead to bigger transactions and that you will have no difficulty in quickly selling our publications in Calcutta.

We hope your partner, Mr. Stanley Jones, had a pleasant journey back and has arrived safely. Our Manager was very glad to meet him at our office and form his acquaintance. We now feel that we really know each other.

23. *Acknowledging Receipt of Order and Offering to Send Other Goods on Consignment:* We thank you for your order of the 7th and have duly despatched all the goods shown in the enclosed invoice. We are glad to see that you have selected a large number of items from our own catalogues.

On studying your order carefully, we find that there are quite a number of items in our catalogues that you have not included in your order. This may be, perhaps, due to doubts about their sale as you may not have tried them out before in your territory. However, as we feel very confident that you will have no difficulty in selling these items, we are prepared to send you a small consignment consisting of all the items which you have not ordered from us so far and which we feel you ought to display in your showrooms.

We enclose a list of such items and the quantity of each that we propose to send to you on consignment. Will you kindly let us know whether our offer is acceptable? It will be understood that if you are satisfied with the sale of any or all of these items, you will not, in future, ask for them to be sent on consignment, but will send us definite orders for them. We shall, of course, include in the parcel special prospectuses and other publicity matter for these goods as we do in the case of articles sent to you on your definite order.

24. *Regretting Poor Sales and Enclosing Invoice for Goods Ordered* ; We are in receipt of your letter of the 4th and are very sorry to read that on account of communal riots on your side business conditions are rather bad. We sincerely hope that normal conditions will prevail soon and result in better business.

As desired by you, we have despatched today the goods for which we enclose our invoices in duplicate. The necessary documents have been sent through our bankers, The National Bank of India, Ltd., who will present our draft to you. We shall be pleased to receive further orders from you. They will always be executed promptly and efficiently.

25. *Letter Regarding Consignment* (1): We thank you for your order No. 35 of October the ninth. As desired by you, we have despatched the goods by V.P.P. and hope that you will receive them in good condition. We have sent all the books mentioned in your order except two which are at present

out of stock. We are, however, expecting fresh stocks of these titles very soon and so we shall inform you as soon as we receive them.

26. *Letter Regarding Consignment* (2): We thank you for your order of the 18th for tinned food-stuffs. We have despatched all the available items mentioned in your order by railway parcel and are drawing the amount of Rs. 85 by V.P.P. In the V.P. cover we have enclosed the railway receipt to enable you to clear the parcel. May we hope to receive another order from you soon?

27. *Letter Regarding Consignment* (3): Thank you for your order dated the 19th of November for certain of our products. We have despatched all the articles by railway parcel and, as desired by you, have handed over the railway receipt and our invoice to The National Bank of India, Ltd., through whom we are drawing on you at sight for the value of the whole consignment, this being Rs. 135-12.

We are sending you by separate post our latest catalogues from which we hope you will be able to make up another substantial order. We need hardly assure you that your orders will always receive our immediate and careful attention.

28. *Enclosing Invoice and Requesting Further Orders*: Thank you very much for your order of the 19th, in accordance with which we have despatched today the goods shown in the enclosed invoice. We hope the goods will reach you in perfect condition.

We take this opportunity of reminding you of your previous balance which is now rather overdue and for which also we are enclosing our statement of account. Will you kindly let us have by return of post your cheque for Rs. 365–9 in full payment of this old account ?

By separate post we have sent to you our new catalogue and revised trade terms from which we hope you will be able to make up a fresh order.

Also consult Letters under the Section, "Consignments."

AGENCY LETTERS

29. *Application for Agency ;* Hearing from an Agent that you require a canvasser for securing orders for books from libraries and other educational institutions, I offer my services for the job.

For the last four years I have been representing three well-known firms of publishers for whom I have always succeeded in securing substantial orders from individuals and public institutions of Calcutta. As I belong to a well-known and influential family, I have good local connections which I am gradually extending to other places in my neighbourhood. I feel certain that if you give me an opportunity of securing orders for you, I shall be able to introduce your firm to many institutions which may not be having any dealings with you at present. Being on the spot, I could secure for you far more orders than you must be receiving yourself at present as a result of your advertisements and publicity campaign.

From the other firms which I represent, I receive a commission of 15 per cent. and I shall be pleased to work on the same terms for you also. I enclose copies of testimonials regarding my work and abilities for your perusal and hope you will consider my application favourably.

30. *Favourable Reply to Above Letter:* We have received your letter of the 10th and after consideration have decided to appoint you as our representative for canvassing orders from individuals and institutions of Calcutta. This appointment is provisional for a period of six months. If we are satisfied with the result, we shall only be too pleased to continue your appointment for a further period.

We are sending you by separate post three copies of each of our catalogues and prospectuses which we hope you will study carefully before approaching your prospective customers. In case any of your customers require lists of books on any particular subjects, we shall be glad to prepare them and send them on to you. While canvassing orders for us, if anybody asks you questions which you may not be able to answer, or, if they want any information which you may be unable to supply immediately, write to us and we shall send you a prompt reply.

Let us wish you all success in your new venture.

31. *Reply in Negative to Letter Asking for Agency:* We thank you for your application of the 12th and for offering your services to us as our Agent in Calcutta.

We are sorry that at present at least we do not require your services as we have already appointed another gentleman to act as our convasser in Calcutta. We are, however, keeping your application in our file and shall be glad to communicate with you in future if necessary.

32. *Letter Offering Agency* : As lately we have been receiving many inquiries from your city for our catalogues of the various novelties manufactured by us, we feel that it may be possible to sell our goods there in large quantities if we could have an enterprising Agent. Your firm has been recommended to us as being the best for handling our products. We are, therefore, sending you by separate post our complete illustrated catalogue and our usual trade terms. Over and above the discounts mentioned in our circular of trade terms, we allow to our Agents an extra discount of 10 per cent. on all orders which they send to us or which are received by us from their territory.

All our Agents have to guarantee a minimum sale of Rs. 5,000 a year and an initial order of Rs. 1,000. To begin with, the Agency is given for one year only and if at the end of that period the Agents have shown satisfactory results the Agency is continued. It is our policy to advertise in different parts of the country and mention in each of our advertisements the names and addresses of our local Agents. If you are interested in our proposition, kindly let us have your reply at an early date.

33. *Offer of Agency:* As we intend to appoint Sole Agents for the sale of our products in all the important Indian States, we would like to know if you will be able to accept our agency for Hyderabad. If you are willing to do so, will you kindly let us know whether you represent other manufacturers and if so the approximate amount of your turnover in the products of each of these concerns?

On hearing from you favourably, we shall immediately send you full particulars of our products and our best wholesale trade terms on which we appoint Sole Agents in different parts of the country.

34. *Announcement of Appointment of Agency:* You will be glad to hear that we have now appointed Messrs. Brown & Sons to act as our Sale Agents and stockists in Indore State for our products.

While thanking you for the orders which you had sent to us in the past, we request you to order your requirements in future through our Sole Agents in Indore. As they will keep a fairly large and representative stock of all our products, you will be able to obtain all your requirements promptly. We shall continue to send you our catalogues and keep you informed of any new products that we may manufacture in the future.

35. *Announcement of Cancellation of Agency:* From the 1st October of this year, Messrs. Mehta & Co., of Calcutta, will cease to be our Sole Agents in Bengal as we have decided to open a branch of our own in Calcutta in Wittet Road. One of our partners,

Mr. R. J. Patel, will be in charge of this branch where we intend to keep a large and quite representative stock of all our products.

We hope you will continue to stock our goods and bring them to the notice of your customers as you have so kindly done in the past.

We may mention that as we have now cancelled the agency of Messrs. Mehta & Co., we shall not have to pay middle-man commission and will, therefore, be in a position to offer you a special cash discount of 2½ per cent on all goods that you may buy direct from our new Calcutta branch.

36. *Letter Asking for Sole Agency:* On referring to your records you will find that last month we had ordered from you one gross boxes of your assorted chocolates. You will be pleased to hear that we have now sold all the boxes and that your chocolates have met with very favourable reception in our city. We are, therefore, enclosing a fresh order for one gross boxes which please execute promptly.

If you will offer us a special discount on larger quantities we may be able to order five gross boxes at a time so that we can organise the sale of your chocolates through our wholesale as well as retail departments.

As you have no agents in this city we think it will be worth your while to appoint us your Sole Agents as this is sure to be mutually beneficial. We hope to receive shortly a favourable response to our request.

Also see Letter 142.

ALLOTMENT

See Letters 165 and 166.

ANNOUNCEMENTS

37. *Special Announcement of New Goods by Manufacturers to Retailers:* You will be interested to hear that we intend to place on the market a new perfume which has been fully described in the enclosed prospectus. As you are one of our old customers we are sending you advance information about this new product and also have pleasure in forwarding by separate post a sample bottle with our trade terms. Stocks of this new product will be ready by the end of this month.

We have decided to advertise this new perfume on a large scale in several leading newspapers and magazines of India. Our advertisements will appear after the 15th of next month. We, therefore, request you to let us have your order immediately so that you may have stocks in hand when the advertisements begin to appear in the papers.

We expect large orders for our new preparation and as all orders will be executed in strict rotation it will be to your advantage to order your requirements as early as possible.

We have prepared some attractive posters for our new perfume and, if you desire, we shall be glad to suply them to you free of charge when despatching your order.

38. *Special Offer to Old Customers* : To make room for fresh goods which we expect in large quantities very shortly we have decided to clear off our present stocks at bargain prices. We enclose particulars of these articles for your information. We are, of course, offering them only to some of our old customers like yourself. As our stocks of the articles which we wish to dispose of at bargain rates are very limited we request you to send us your order by return of post as we expect these articles to sell off very quickly, especially as the prices quoted by us are much below cost.

39. *Invitation to Visit Stall at an Exhibition*: You will be interested to hear that an Industrial Exhibition is to be held in the Esplanade Maidan from the 15th to the 30th of this month. We think it will be worth your while to pay a visit to this exhibition as we are sure you will find there a number of articles likely to interest you.

You will be pleased to learn that we also are exhibiting our latest products in this exhibition, in Stall No. 35. We particularly request you to ask our representative at this stall to show you certain new products which we hope to put on the market within a couple of months. He will book your advance orders for these products.

We enclose three admission tickets for yourself and other representatives of your firm.

40. *Announcement of Changes in Prices and Quality* : On referring to our records we find that during the last six months we have not received a single order from you. We hope you are not in any way dissatisfied with our services.

You will be glad to hear that we have now installed new machinery in our factory and have thus considerably increased our production. We have not only improved the quality of our goods, but, as a result of greater economy in the cost of production that has been made possible by the new machinery, we have been able to reduce the prices of several products. By separate post we are sending you our new illustrated catalogue which we hope will interest you. You will observe that our prices as well as our trade terms are now more favourable than in the past.

We should like to receive a trial order for our new products, particulars of which are given on pages 5 to 10 of our new catalogue. May we look forward to a continuation of your patronage?

41. *Announcing a New Product:* You will be interested to hear that as a result of months of patient research by our laboratory staff, we have now prepared a new liquid soap which we hope to put on the market within a month. A sample bottle of this preparation has been sent to you by separate post for your personal trial.

From the enclosed trade terms and price list you will see that the prices of bottles of different sizes are exceedingly low and compare very favourably with other similar products already on the market. It is possible for us to sell our liquid soap at such low prices because of our system of mass production which enables us to maintain competitive prices without allowing the quality of production to deteriorate.

You will notice from the enclosed trade terms that a special extra discount of 10 per cent. will be allowed on trial orders received by us before the end of this month.

We hope we shall have your co-operation in the sale of this new product of ours, and thank you in anticipation of your trial order.

42. *Announcing Establishment of a New Business* (1): You will be pleased to hear that from the first of next month I shall join the firm of Messrs. James Brown & Co., as Manager of their Hosiery and Piecegoods Department. I am thankful to you for past favours conferred on me in my capacity as the travelling representative of Messrs. Desai & Sons. I hope that I shall receive your support and patronage in my new position also.

My new employers have given me full powers to carry on correspondence with leading firms of hosiery and piecegoods manufacturers. I have recommended your firm and, therefore, request you to send to our office a complete set of your catalogues, prospectuses and samples. Please also let us have your best trade terms for large orders.

I assure you of my co-operation at all times and shall look forward with interest to your early reply.

43. *Announcing Establishment of a New Business* (2): You will be pleased to hear that from the 1st of October I shall open a retail toy shop of my own, under the style of Desai & Co., in 15 Esplanade Road, where I request you to send your catalogues and particulars of your best wholesale trade terms.

You will remember that for the last fifteen years I had been the Manager of the Toys and Presentation Articles Department of the well-known departmental stores of Messrs. White & Co., Ltd. I have in my possession enough capital to enable me to honour my obligations and to keep in stock a large variety of toys from the cheapest to the most expensive so as to satisfy the requirements of all kinds of customers. I feel that my experience in the line will enable me to make a success of my business.

If you can quote special terms for large orders I may be able to stock your goods in such quantities as will enable me to display them on a grand scale. This, you will realise, will be mutually beneficial.

44. *Announcement of Change*: You will agree with us that in this age of efficiency and progress one must move with the times in order to be successful. You will, therefore, be pleased to hear that we have decided to modernize our showrooms completely. With this view in mind we have ordered new furniture and are having our premises altered, painted and

re-decorated. Whilst this change is in progress we are bound to experience a certain amount of difficulty as regards the prompt execution of our customers' orders. So as not to inconvenience our local customers we intend to carry on most of the alterations after business hours and have agreed to pay our Contractors overtime charges. We hope to complete our arrangements within a fortnight. If during this period some of your orders are unfortunately delayed, we hope you will kindly excuse us and overlook any slight inconvenience that may be caused.

We hope to announce in the local papers when our new arrangements are complete and request you to pay us a visit then, as we feel certain that you will like to see our goods in new and modern settings.

Also refer to Letters 12, 34, 35, 188, 192, 225, 229, 230, *as well as Letters under section, "Sales Letters."*

APPLICATIONS

45. *Junior Clerk's Application:* Having seen your advertisement for a junior clerk in today's "Times of India," I offer my services for the vacancy. I give below particulars regarding my qualifications and hope that you will give me an appointment at a time most convenient to you when I may call at your office for an interview.

Age: 18.

Education: I was educated at St. Xavier's High School, Bombay, and passed the matriculation examination last year. Due to financial considerations, I was unable to join a college for further studies. Since passing the matriculation examination, I have attended lectures on Business Practice and Economics at a well-known School of Commerce in Bombay.

Last Situation: For the last three months, I have filled a temporary vacancy at a bookseller's shop. I am familiar with filing, despatching and other office routine work.

References: I am enclosing copies of certificates that I have received from the Principal of my school and from Messrs. James & Co., where I was last employed.

Salary: I am prepared to serve for any reasonable salary that you may be pleased to offer. I sincerely hope that you will give me a trial before deciding about the salary, which in your opinion would be appropriate for the work I shall do.

Although I am almost fresh from school, I am anxious to do my best in any kind of work that may be entrusted to me.

I hope I shall hear from you soon.

46. *Stenographer's Application:* Having heard from one of my friends that you need a stenographer in your office, I offer my services for the post and hope you will give me an opportunity of proving my

worth to you. The following are my qualifications which I hope you will find satisfactory :

Age : 25 years.

Education: I am an undergraduate of the Bombay University, having passed the Inter Arts Examination for which I appeared from the Elphinstone College. Subsequently, I joined the Universal Typewriting and Shorthand School where I studied typing and shorthand and appeared for the London Chamber of Commerce Examination which I passed.

Speed : I can type neatly at the rate of 50 words a minute and take down shorthand notes at the speed of 120 words a minute.

Experience: For the last five years I have worked with lawyers and in commercial firms of Bombay.

References : I am enclosing copies of certificates from the Principal of my College, the Universal Typewriting and Shorthand School, and from three of my previous employers. I may mention that the jobs which I have so far had were mostly of a temporary nature.

Salary : From the copies of certificates enclosed, you will find the salaries which I have drawn in the past ; but I am willing to offer my services to you for a trial period long enough to enable you to decide about the salary which you consider to be reasonable for the work which I can do for you.

I hope you will kindly give me an appointment when I may call at your office for an interview. I assure you that I shall do my best to satisfy you in every way.

47. *Book-Keeper's Application:* Having heard from one of your employees that there is a vacancy for an experienced book-keeper in your office, I take the liberty of submitting my application which I hope will be considered favourably. The following are some particulars about my qualifications:

Age: 35.

Experience: I have worked as a ledger-keeper and accountant in two Indian and three English firms. I am quite familiar with the Double Entry System of book-keeping as well as with the Indian method of keeping accounts.

Education: I was educated at the Sydenham College of Commerce, Bombay, and have passed the B. Com. Examination of the Bombay University.

Certificates: I am enclosing copies of certificates from my previous employers as well as from the Principal of my College.

Salary required: Although I have been accustomed to receive high wages in the past, in view of the prevailing trade depression, I am willing to accept any reasonable salary that you may be pleased to offer me.

I assure you that whatever work is entrusted to me will be done as intelligently and diligently as possible, and the confidence that you may be pleased to place in me will be carefully guarded, as I realise that it is most essential that an accountant should not reveal any of the secrets of his employer's business.

I sincerely hope that you will let me have a reply at an early date so that I may call at your office for an interview.

48. *Application for a Manager's Post:* Having come to know that you require the services of an experienced Manager for your Provisions Stores, I offer my services for the post. For nearly fifteen years I was employed in one of the biggest Departmental Stores in Calcutta, as you will see from one of the enclosed certificates.

On account of unforeseen difficulties which arose out of the serious illness of my wife, I could not attend the shop for over two months, and although my employers were most reluctant to relieve me of my duties, I had to act according to the medical advice given to my wife and submit my resignation. I was told that it would not be advisable for my wife to continue to stay in Calcutta and that it would be best for her health if I were to return to Bombay.

Fortunately, my wife has now completely recovered and I am, therefore, once again on the lookout for a suitable job. When I first joined Messrs. Dickinson and Bradley's Stores in Calcutta, it was in the capacity of a salesman. Gradually, my employers were impressed by my intelligent and hard work and gave me several responsible jobs one after another, till at last I was occupying the possition of Manager in their firm. During the three years I acted as Manager, I was able to increase their business nearly 400 per cent. by introducing various changes in the organisation and administration of the Stores. My study of modern business books and magazines has enabled me to work out a number of efficient ideas by which any firm could be made more progressive and could be made to earn much more than in the past. I have devoted special attention to modern methods of publicity and sales organisation, ways and means of cutting out losses and wastes, and the gradual introduction of profit-sharing methods whereby employees could work wholeheartedly with a view to increase the firm's business as much as possible.

As you will see from the enclosed certificate, I used to draw Rs. 1,200 a month plus commission when I was with Messrs. Dickinson and Bradley. I can hardly expect such a salary from you to start with; but I only request you to give me a trial for some time by offering me any reasonable salary, and then if later on, you feel that I have increased your firm's profit, you may give me, from time to time, whatever increments you may think fit.

If you will give me an appointment, I shall be glad to see you at your office and discuss the matter with you. I am prepared to take up any responsible position in your office and can assure you of efficient and intelligent service at all times.

49. *Travelling Salesman's Application:* I have been informed that you require the services of an experienced travelling salesman for your goods. I, therefore, take this opportunity of placing before you the following particulars regarding my qualifications. I hope you will appoint me as your travelling salesman for South India.

For the last five years I have travelled extensively in South India as the chief representative of Messrs. Pragjee Vasanjee & Co., manufacturers of bakelite goods and dealers in presentation articles. During this period I came in contact with all types of dealers from the smallest to some of the biggest. I used to draw a salary of Rs. 150 a month and my employers used to give me Second Class travelling expenses and all other conveyance charges. I also received a commission of 5 per cent. on all orders that I secured for their wholesale department and 10 per cent. on orders booked at full prices for their retail department.

Due to unforeseen difficulties arising out of some legal proceedings in which my family became involved, I could not remain in service for nearly six months. In my absence my employers engaged another person and, therefore, they are now unable to utilise my services. They were, however, very pleased with my work as you will see from the enclosed copies of certificates. If you will refer to them, you will find that they speak very highly of my work and ability.

If you will give me an appointment I will call at your office when you may inform me about your requirements. I am willing to serve on any reasonable terms. I feel certain that I shall be able to satisfy you and increase your business considerably. I need hardly assure you that if I am fortunate enough to get the job, I shall not spare any pains to prove myself worthy of the confidence that you may care to place in me.

50. *Answer to Application:* We have received your application dated the 18th. Please see our Manager at our office on Monday, the 21st October, at 11-30 A.M., bringing with you the originals of all certificates and testimonials that you may have in your possession.

51. *Application for Apprenticeship:* As I am anxious to learn the work of a motor mechanic with a view to qualifying myself later on for holding the post of Foreman, I request you to allow me to work as an apprentice in your factory. I have studied up to the seventh standard in the New High School, Bombay. I enclose a copy of the certificate received from the Principal of my school regarding my character and good conduct.

I hope you will consider my application favourably and let me have an appointment for an interview.

Also see Letters 29, 30 *and* 31.

APPRENTICESHIP

Application for Apprenticeship: See Letter 51.

BANKING LETTERS

52. *Letter to Bank for Opening an Account:* As we wish to open a Current Account in your Bank, we request you to send us the necessary forms for signature, etc.

53. *Letter to Bank for Opening a Second Account:* We enclose a cheque for Rs. 1,500 to be credited to a new account which we wish to open in your Bank and which will be called J. C. Mehta's Estate Account. If it is necessary to sign any fresh forms for this new account you may send them to us.

54. *Letter to Bank for Stopping Payment of Cheque:* Please stop payment of cheque No..... dated the 18th July, issued by us in favour of Messrs. James Brown & Co., for the sum of Rs. 550. Kindly inform us of having done so.

55. *Letter to Bank for Overdraft Facilities:*

Re : Our Current Account No. 897.

We wish to have overdraft facilities for which we are prepared to deposit with you Government Loans of the face value of Rs. 25,000. Will you please, therefore, send us the necessary forms for signature? If further particulars are necessary our Manager will be glad to see you at any time.

56. *Letter from Bankers Enclosing Forms and Promissory Note for Signature:* We thank you for your letter of 5th January, regarding overdraft facilities. We enclose the necessary forms and promissory note for signature. On receiving them, duly signed, together with Government Loans endorsed in our name we shall give you the necessary overdraft facilities.

57. *Letter to Bank Enclosing Cheque for a Third Party:* We enclose a cheque for Rs. 500 which please credit to the Current Account of Mr. Rustam Patel. Kindly acknowledge receipt of this letter.

58. *Reply to Above Letter:* With reference to your letter of August 5th, we have credited Rs. 500 to the Current Account of Mr. Rustam Patel and have informed him about it.

59. *Complaint to Bank Regarding Mistake in Account:* On receiving our Pass Book for the Current Account No...... we find that you have not credited to our account Rs. 546 for the cheque which we had sent to you on 9th November. On the other hand you have debited to our account Rs. 45 on 11th November, although we have not issued any cheque for this amount. We, therefore, request you to make immdeiate inquiries and effect the necessary corrections in our account. Please also instruct your assistants to be more careful in future.

60. *Requesting Bankers to Discount Bills:* Please discount the enclosed bills and place their amounts to our credit.

Particulars :

____

____

____

Kindly acknowledge receipt of this letter.

61. *Sending Documents and Draft to Bankers:* We enclose shipping documents, Insurance Policy, and invoices, together with a draft for Rs. 786, drawn by us on Messrs. James Kendall & Co., payable at sight. Kindly present the draft through the National Bank of Bombay, Ltd., and credit the amount to our account on realisation. Your charges will be paid by the drawee.

62. *Letter from Bankers Returning Unpaid Cheque:* We send herewith a cheque for Rs. 234 which has been returned to us unpaid for reasons stated in the enclosed memo. We have debited the amount to your account.

63. *Letter to Bank for Certificate Required for Income Tax:* As you must be aware, I have deposited with your Bank the Securities mentioned in the enclosure to this letter, the interest and dividends on which you are collecting for me. As I require particulars of the Income Tax already deducted on these Securities, I request you to send to me certificates for

the amounts collected by you on my behalf and the Income Tax already deducted on them.

64. *Letter to Bank for Guarantee for Goods to be Cleared Before Receiving Documents:* Our Clearing Agents inform us that five cases addressed to us have arrived by S. S. Mongolia. As we have not yet received the bill of lading and other documents, and as the goods are urgently required, we request you to give us your Bank's guarantee which we may present to the Customs Authorities in order that they may allow us to clear the cases. As soon as the documents are received by us we shall take back from the Customs Authorities your letter of guarantee and return it to you. You may debit to our account the amount required as deposit. Kindly do what is necessary as soon as possible.

65. *Application to a Bank for a Loan:* I am an estate owner of this city. I require a loan of Rs. 50,000 against documents of my property which is valued at Rs. 1,50,000. If you are willing to lend this amount, kindly let me know your terms. If you want to see me at your bank at any time, please let me have an appointment.

66. *Letter to a Bank Regarding Joint Account:*

Ref. Current Account No. 567 standing in the joint names of Mr. James Brown and Mr. A. K. Patel.

At present, whenever we draw by cheque we are both obliged to sign them. As we wish that, in future, either of us should be able to operate this account, will you kindly send us the necessary forms for our signatures, and do all that may be necessary?

Also see Letters 95, 113, 131, 164.

BILL OF LADING

See "Advice of Shipment and Consignment."

BUSINESS, ESTABLISHING NEW

See Letters 42 and 43.

CIRCULARS

See "Announcements" and "Sales Letters."

CLAIMS

See Letters under the Section, "Insurance Letters."

CLEARING AND FORWARDING

67. *Delivery Order to Clear Goods:* We are sending herewith documents and invoices for seven cases addressed to us which have arrived by S. S. Malaya. Kindly arrange to clear the cases from the Customs and deliver them at our office. You may send us your bill as usual for Customs charges and your own charges for clearing and forwarding.

68. *Order to Clearing and Forwarding Agent:* Please arrange to take delivery of the following from our warehouse and despatch as soon as possible:

Five wooden cases, containing goods ordered by Messrs. Kendall & Co. of 15 Mayo Road, Karachi, to be sent to them by mail steamer, booked as cargo, and fully insured against all risks. All charges should be recovered from the addressee.

69. *Letter to Railway Authorities Regarding Non-delivery of Goods :* On the 5th of June we had sent a railway parcel, by passenger train, addressed to Messrs. Patel & Kanga, according to your Railway Receipt No. 1245 of the same date. We understand that the consignees have not yet received the parcel and we are, therefore, wondering whether it has been mis-carried. Will you please make immediate inquires into the matter and let us have a reply at an early date? We are rather anxious as the parcel contains perishable goods.

70. *Letter to Railway Authorities Regarding Re-direction of goods:* On the 18th of May we had sent a railway parcel addressed to ourselves at Calcutta. The Railway Receipt and invoices covering these goods were sent by us to Messrs. Brown Fergusson & Co., by V. P. P., in accordance with their instructions. As they have been unable to honour the V. P. P. we enclose the Railway Receipt and request you to redirect the parcel to our address in Bombay. We shall pay all the necessary charges on delivery.

Also see Letters 8, 21, 61, 64, *and* 93.

COLLECTION LETTERS

71. *Request for Settlement of Account* (1) : Our bill collector will call at your office on Thursday

of next week for the settlement of your account. We hope you will find the enclosed statement of account correct and keep your cheque ready.

We take this opportunity of thanking you once more for your patronage and assure you of our co-operation at all times.

72. *Request for Settlement of Account* (2): We enclose our statement of account for goods supplied to you by us upto the end of December. As our Auditors have to close our account books upto the end of December, will you kindly let us have your cheque in full settlement as soon as possible?

73. *Request for Settlement of Account* (3): Our Auditors have drawn our attention to your account which is now considerably overdue. We have already sent to you several reminders but we believe it possible that you may have overlooked this amount by mistake. We are, therefore, sending you this letter by Express Delivery to request you to let us have your cheque in full settlement as soon as possible.

74. *Collection Letter* (1): The enclosed account seems to have escaped your notice. As it is somewhat overdue, we request you to settle it at your earliest convenience, if you find the statement correct. In case you have any complaints to make please let us know immediately so that we may do everything necesssry to settle them.

75. *Collection Letter* (2): Our letter of 19th October regarding your overdue account still remains

unanswered. As business men you must realise that the margin of profit at present is so small that we have to turn over money as often as possible in the year to make it worth our while. Delay in payment also prevents business as you must naturally feel reluctant to send us more orders till the old account is settled. Thus we lose both ways. Therefore, will you please send us your cheque in full settlement as well as fresh orders?

76. *Collection Letter* (3): We really must ask you to send remittance either in full or in part payment of your account which is now very much overdue, as you will yourself see from the enclosed statement of account. In these days, when our margin of profit is so very small, it does not pay us to give long credit or keep on sending reminders for overdue accounts. So, please, post your cheque today.

77. *Collection Letter* (4): Last month we sent you a statement of account for goods supplied by us during the previous six months and requested you to send us a remittance in full settlement of it. As we have not heard from you regarding this matter we are wondering if our letter has gone astray and so are enclosing a copy of our statement of account to which please give your immediate attention.

78. *Collection Letter* (5): You seem to have completely ignored our letters of the 1st and 16th of June which were sent to you by registered post and in which we have requested you to remit Rs. 568 in full settlement of your overdue account. We are inclined to conclude that you are not prepared to

effect immediate settlement. As you have considerably exceeded the period for which we had agreed to give you credit, we insist on your settling this account immediately to avoid any unpleasantness.

79. *Threatening Legal Proceedings for Overdue Account* (1): We are surprised to find that you have not even shown the courtesy of a reply to our last letter in which we have made you a generous offer. Our Directors' attention has been drawn to your greatly overdue account and they have decided to refer the matter to our lawyers if you do not send remittance in full, or at least in part payment, within seven days.

80. *Threatening Legal Proceedings for Overdue Account* (2): As you have failed to send us remittance in full or even part payment of your overdue account in spite of several reminders, we hereby inform you that if you do not send us your cheque in full settlement within 48 hours of receipt of this letter we shall instruct our lawyers to take the necessary legal steps to recover this amount. If you wish to avoid the pressure, publicity, and expense of a legal action, we request you to remit the amount in full immediately you receive this letter and inform us by wire to withhold legal proceedings.

81. *Threatening Legal Proceedings for Overdue Account* (3): This is our fourth and last request to you for the settlement of your account which is now very much overdue. We are sending this letter by Express Delivery Post. If the amount is not received by us within 96 hours, we shall be obliged to place the matter in the hands of our legal advisers with

instructions to take whatever steps they may think necessary for recovering this amount. We sincerely hope that you will not compel us to take steps which you will find most unpleasant and for the costs and consequences of which you alone will be responsible.

82. *Threatening Legal Proceedings for Overdue Account* (4): We enclose for the last time, a statement of your account which is now verv much overdue and which you have failed to settle in spite of many reminders sent by us. If you fail to remit the sum of Rs. 1,525 in full settlement within 48 hours of receipt of this letter we shall place the matter in the hands of our legal advisers. We sincerely hope you will not compel us to take steps which you will find most unpleasant. It is impossible for us to wait any longer for settlement. We suggest that you remit the amount in full by wire.

83. *Forwarding Overdue Accounts to Collection Agency:* We enclose seven statements of account for goods supplied by us to different firms in your city. As all these accounts are greatly overdue and the parties have so far failed to pay us in spite of several reminders, we request you to take whatever steps you may think necessary to recover these amounts for us. We are aware of your charges and will settle your bill immediately we receive it.

84. *Accepting Composition:* In reply to your letter of 20th December, we are willing to accept five annas in the rupee for goods supplied to Messrs. K. C. Shah & Co.

The enclosed statement of account will show you the correct amount due to us.

85. *Thanks for Remittance:* We thank you for your remittance of Rs. 278 which we have received today by money order. We notice that you have sent remittance in part payment only. On referring to your account we find that the amount sent by you represents about 25 per cent. of the total which you owe to us. As your account is now considerably overdue, we insist on your remitting to us the balance positively before the end of this month.

You are aware that we have allowed you very generous terms and consequently our margin of profit is so very small that it does not pay us to give long credit. It will not be possible for us to execute any more of your orders until you send us remittance in full settlement of your overdue account and also give us an undertaking that, in future, if goods are sent to you on credit, the account will be settled within a month.

We enclose a Business Reply Envelope in which we expect you to send your reply and cheque as soon as possible.

Also see Letters, 1, 28, 95, *as well as Letters under Section, "Drafts."*

COMPLAINTS AND ANSWERS

86. *Letter About Unexecuted Order:* May we remind you of our order of 5th December which you had promised to execute within two weeks.

according to your letter of the 10th of December? As we have not yet received the goods, we are wondering whether you have misplaced our order. Kindly let us have a reply by wire as we need the goods urgently. In case you are unable to despatch the goods required within 48 hours of receipt of this letter, please cancel our order and inform us to that effect so that we may place the order with some other firm.

87. *Explaining Delay in Execution of Order* (1): While thanking you for your urgent order No. 76, of 8th October, we regret our inability to execute it immediately. You must have read in the papers that due to heavy rains and serious floods the railway traffic from Bombay to your place has been dislocated. On receiving your order we took out all the items from our stock and packed them ready for delivery; but on making inquiries at the railway station, we were informed that no parcels would be accepted for at least four or five days. As soon as the railway authorities accept parcels once again, we shall execute your order. We hope this unavoidable delay will not inconvenience you too much.

88. *Explaining Delay in Execution of Order* (2): We have just received your order of 25th January, for which we thank you. Although you ask us to despatch the goods required immediately, we are afraid that your order will be delayed as some of the books mentioned in your order will have to be procured from the publishers' local offices which, unfortunately, will remain closed for four days on account of Bank holidays. As soon as their offices reopen, we shall obtain from them those books

which are not in our stock and shall send them to you along with those in our stock which we have kept aside for you. In the meantime, as desired by you, we are sending you by separate post our catalogues of books on Politics and Economics from which, we hope, you will be able to make a further selection of books suitable for your library.

89. *Explaining Delay in Execution of Order* (3): We thank you for your order of the 5th for books which you require urgently. Unfortunately, they are not in stock and we shall have to procure them from the publishers whose offices will remain closed for four days on account of the Divali holidays. As soon as they reopen, we shall obtain your requirements from them and shall send them on to you. We hope you will excuse us for the unavoidable delay in the execution of your order.

90. *Letter Regarding Receipt of Incomplete Copy of a Book:* In accordance with our order of 7th October, you sent to us yesterday six books on commercial subjects. On going through one of these books entitled "Better Business," we find that the copy you have sent to us is incomplete, pages 65 to 80 being missing. Will you please let us know whether we may return this incomplete copy to you so that you may send us another complete copy, or whether you would prefer to send us the missing pages that we can arrange to have inserted in the imperfect copy by our binders?

91. *Reply to above Letter:* We thank you for your letter of December 9. We are very sorry to

hear that you have received an incomplete copy of "Better Business." As this book is not published by us, we are unable to supply the missing pages; but if you will return the incomplete copy to us, we shall be glad to return it to the publishers' local agents and obtain from them another copy in perfect condition. We are very sorry for the inconvenience that must have been caused to you, but we assure you that we were not aware that the copy sent was incomplete. We shall, of course, bear the postage both ways.

92. *Answer to Complaint About Goods Received in Damaged Condition:* We are surprised to receive your letter No. K/23 of 8th November in which you inform us that the parcel containing the goods which you had ordered on the 1st of November and which we had despatched by goods train on the 3rd were received in a damaged condition. We do not understand the cause of the damage. Our packing department has always been very careful in carrying out our customers' instructions. The goods were packed, as usual, in strongly made packing cases lined with waterproof paper. Unless you are willing to pay more in future for packing goods in wooden cases lined with tin, we can send you consignments packed only in the way the last one was.

We are very sorry to have your complaint, but we assure you that we did our best to carry out your instructions and trust that in future you will have no cause for disappointment.

93. *Complaint About Short Landing:* On the 15th of January, our London agents, Messrs. Alfred Brown & Co., shipped by S.S. Strathnaver, seven cases addressed to us. We have been informed by our local clearing agents that only five cases have so far been traced by them. We are, therefore, wondering whether the remaining two cases have been miscarried and request you to make immediate inquiries about them. If you manage to trace the missing cases, please let us know when we may expect to receive them. We are rather anxious about these cases as they contain goods which are urgently required and which will be useless unless they are received by us within a fortnight. Therefore, please let us have an early reply.

94. *Complaint to a Company Regarding Non-Receipt of Dividend Warrant:* I understand that dividend warrants were posted by you to shareholders about fifteen days ago. As I have not received my dividend warrant for six shares, bearing Nos......, which stand in my name, will you please make immediate inquiries and send the warrant to me if through oversight it has not already been posted? If it has, however, gone astray in the post, please note to stop payment of the original and send me another copy on receipt of this letter.

95. *Complaint Regarding Dishonoured Cheque:* On 5th August you had sent to us your cheque No. Z1345, dated 4th August, for Rs. 225. We credited this amount to your account and sent the cheque to our Bank for collection. But the Bank has just

returned the cheque with the remark that it has been dishonoured by your Bank. We are, therefore, returning your cheque herewith and have debited the amount once again to your account. We request you to remit to us by Money Order the sum of Rs. 225 in full settlement of your account to avoid any unpleasantness.

96. *Complaint About Wrong Charges:* On the 15th of July we received your letter No. 125, dated 10th July, in which you offered to supply us your goods free of packing and transit charges and at a discount of 33⅓ per cent, if the total value of our order exceeded Rs. 500. Accordingly, three days later we sent to you our order No. 15 for goods, selected from your catalogues, of the total value of Rs. 735. We have just received the Railway Receipt for the parcel sent by you and find that you have not paid for transit and have sent us the Railway Receipt "to pay." We are arranging to clear the parcel and request you to let us have a credit note for transit charges.

We also find from your invoice No. 35, of 20th July, that you have charged us Rs. 5 for packing, and so for this amount also please send us a credit note. We are sure that these mistakes must have occurred through oversight of your accounts and despatching departments.

97. *Complaint About Extra Charges:* About six months back we had placed with you a standing order to supply every month to our library, two dozen latest novels at your full retail prices but

free of packing and transit charges. Accordingly, for the last five months, you have been sending us such novels. For this month, we have just received a parcel of books from you as shown in your invoice No. 125, of 16th June. We are surprised that you have failed to carry out our instructions carefully because out of the books sent by you eight are cheap editions of old books, whereas we had asked you to send only the latest novels. You have also charged us for packing and transit. We, therefore, request you to send us eight latest novels, on receipt of which we shall return to you, at your expense, the cheap editions mentioned in the enclosure to this letter. Naturally, you will send the substitutes free of transit and packing charges. We also request you to send us a credit note for the amount which you have charged for packing and transit on the last consignment sent by you.

97*A*. *Allowance for Packing Charges:* We have just received your complaint about packing charges. On referring to our previous correspondence with you, we find that through oversight we had forgotten to mention that packing charges will have to be paid by you. We are, therefore, enclosing a credit note for the amount we have charged you for packing on the last consignment sent by us. Will you please note that in future packing charges will have to be borne by you as we cannot forgo these charges, it being contrary to our usual practice.

Also see Letters under the Section, "Delays," as well as Letters 3, 4, 7, 59, 74, 102, 116, 126, 130, 131, 132, 149, 159, 189, 190, 191, 208 *and* 209.

COMPOSITION

Accepting Composition: See Letter 84.

CONFIRMATION OF ORDERS

See letters 175, 176, 178, 180, 181, 182, 183, 185, 186, 187, 193 and 194.

CONSIGNMENTS

98. *Report of Sale of a Consignment:* We enclose our statement of account for the sale of your goods which you had so kindly sent to us on consignment. You will notice from the statement of account that we have been able to dispose of a substantial part of the consignment and so have pleasure in enclosing our cheque for Rs. 537-12 to cover the cost of the goods sold by us so far. We are enclosing a fresh order for goods to be supplied on consignment as usual. You will notice that this mainly represents items which have been sold out and the order, therefore, is more or less with a view to replenish our stocks. Please enclose in the parcel some prospectuses and all other publicity matter that you can spare.

99. *Refusing to Send Goods on Consignment:* We thank you for your order No 175, dated 23rd August. We are enclosing a pro forma invoice showing the cost of the goods ordered by you. We are sorry that it is not possible for us to send goods "on sale or return" as we only supply our products for out-right purchase and do not take back articles once sold. It is also not possible for us to send goods on

account as our margin of profit is very small. Therefore, we do all our business on the basis of cash against delivery.

Will you please let us know whether we may supply you the goods mentioned in your order and draw the full value through our bankers who will deliver the documents against payment of our dues as well as all transit and insurance charges?

100. *Letter Expressing Surprise for Lack of Sale:* We are surprised to receive your letter of the 3rd in which you inform us that you have not been able to make any sales of the goods that we had sent to you on consignment at your request.

This is really a matter of regret to us as we believed that a firm of your standing would be able to dispose of our goods very quickly. We are forced to the conclusion that you could not have made sufficient efforts to sell our products, or else, that we were not justified in believing that you would be able to sell our goods. Unless you can assure us that within the next two months you would be able to dispose of a substantial part of this consignment, we think it useless to continue to allow you to keep our products on sale. We would, therefore, like to know what you propose to do regarding this matter.

If you think that it is quite useless to continue to keep any of our products on consignment with you, please let us know at once so that we may make arrangements with another firm in your city to whom we shall ask you to hand over the goods. An early reply from you will be much appreciated.

101. *Order to Sell Off Goods at Best Available Prices:* We are very sorry to hear from you that the goods which we had sent to you on sale nearly a year ago are still unsold and that most of these items are now somewhat shopsoiled. As we are anxious to close this account, we shall feel obliged if you will arrange to dispose of the consignment at the best price which you can obtain and send us a remittance at an early date. It is really very disappointing to find that you have been unable to sell goods which were sent on consignment at your own request and on your assurance of being able not only to dispose of them but of sending further orders.

102. *Letter Respecting Shortage in Consignment:* We have just received your letter of 18th October in which you draw our attention to an overcharge of Rs. 7-14. We are sorry that through oversight you were charged more and so we enclose our credit note for the difference.

We are, however, surprised to read the contents of your letter of the 20th in which you inform us that you have not received 12 copies of "Oxford Concise Dictionary" which were certainly included in the consignment sent by us, according to our invoice of the 19th.

On the same day we had received from another customer an order for 12 copies of "Chambers XX Century Dictionary." We are, therefore, wondering if the two lots got mixed up, especially as the price of each of these dictionaries is the same. Will you, please, make inquiries and let us know whether you have received 12 copies of "Chambers Dictionary" instead of the "Concise Oxford Dictionary"?

In case you do not wish to retain the copies of "Chambers Dictionary" sent to you by mistake, you may return them to us at our expense and we shall immediately send you copies of the book you require. Of course, if you are unable to trace either of these dictionaries, please let us know and we shall pass a credit note for the amount in your favour.

103. *Withholding Order for Lack of Goods*: We thank you for your order No 87 of 15th September for a dozen reams of Kraft Paper. We are withholding the order as we are short of supplies of the exact kind of Kraft Paper that you require. We are, however, expecting a large consignment within a fortnight and as soon as it is received, we shall execute your order. In the meantime, may we draw your attention to the fact that the price of paper is increasing by leaps and bounds? So, we strongly advise you to increase your order, as it may not be possible for you to purchase this kind of paper at the present price after about a month. We may also mention that nearly 75 per cent. of the consignment which we are expecting shortly has already been registered against definite orders. We shall, therefore, be able to spare only a few reams from the next consignment. In the circumstances, it will be advisable for you to let us have your instructions by wire.

Also See Letters under Section, "Advice of Shipment and Consignments."

CREDIT, LETTERS ABOUT

104. *Inquiry About Credit:* We understand that Mr. J. P. Noble, of 15 Hornby Road, Bombay, is known to you and has been your regular customer for some time past. Will you please let us know whether it will be safe for us to give him monthly credits up to Rs. 250? Any information that you may give us will be treated as most confidential and will be greatly appreciated by us. If there is anything we can do for you, please let us know.

105. *Reply to Inquiry About Credit* (1): In reply to your inquiry of 8th September, we have pleasure in informing you that we do not hesitate to trust Mr. J. P. Noble with goods worth any amount that he orders from time to time. We have had business dealings with Mr. Noble for the last 15 years and consider him to be absolutely reliable.

106. *Reply to Inquiry About Credit* (2): Thank you for your letter of 19th January. We may inform you in strict confidence that we do not nowadays supply goods on credit to the party mentioned in your letter, as in the past we have had some difficulty in recovering our dues. During the last six months, we have been executing all his orders by V.P.P.

107. *Reply to Inquiry About Credit* (3): Referring to your letter of January 19, we are sorry that we are unable to give you any information regarding the party mentioned in your letter. We hope you will excuse us for our inability to be of help to you.

108. *Reply to Inquiry About Credit* (4): In reply to your letter of 19th January, we may inform you that we have done business with Mr. J. P. Noble for the past twelve months; but our dealings with each other have mainly been in the nature of contra-account transactions. We send each other monthly remittances to balance the cost of goods sold. You will realise that in these circumstances, we are unable to give you the precise information you require.

109. *Letter of Credit* (1): The bearer of this letter, Mr. K. S. Mehta, will present this to you. We have recently established a credit of Rs. 5,000 in his favour (see our letter of 8th August). You will please hold this amount or any part thereof at his disposal and accept his draft which will be duly honoured.

This credit will hold good for six months from this date, unless previously cancelled. At the end of this letter we give the signature of the above mentioned gentleman.

110. *Letter of Credit* (2): We have furnished Mr. K. S. Mehta with a credit letter for Rs. 5,000 on your firm. We enclose a copy of the letter which we have given to him and which he will present to you.

We hope you will honour all his drafts on presentation.

111. *Reply to Above*: We have received your letter of the 18th and have done everything necessary to honour drafts presented to us by Mr. K. S. Mehta.

112. *Order to Cancel Credit:* Please cancel the credit which we had requested you to give to Mr. K. S. Mehta for Rs. 5,000. Kindly inform us of having done so.

113. *Application to Bank for Open Credit:* As we have lately received orders considerably beyond our expectations we have been unusually busy manufacturing the products in great demand. We intend to instal new machinery to cope with the increasing business. As we shall not receive from our customers immediate payment we would like to have from your Bank an open credit for Rs. 25,000 to meet the increased expenditure. If you are willing to accommodate us, kindly let us know your terms. If they are acceptable, our Manager will see you personally and arrange all the details.

114. *Reply to Above Letter:* Your letter dated the 8th of November for open credit will be placed before our Directors at the next Board meeting. In the meantime will you please let us know what security you propose to give us. We suggest that you send your representative to our Bank to discuss the matter with our Manager. We assure you of our full co-operation in the expansion of your business.

115. *Remittance to Travelling Salesman to meet Expenses:* With reference to your letter of the 20th, the sum of Rs. 2,000 has been placed to your credit with the Imperial Bank of India, Calcutta, for your petty expenses. This amount will be paid to you on your presenting this letter to the Bank. Please let us know as soon as you have drawn this sum.

116. *Complaint About Long Credit:* On looking over your account we find that for some time past you have been sending us payments after four months instead of remitting at the end of each month. We do not mind waiting so long, but in that case we cannot allow you to deduct the special discount of 2½ per cent. which is only allowed by us for monthly payment. If you wish to save this extra discount please arrange for monthly settlement in future. In any case, your opinion about the matter will be welcome.

Also see Letters 3, 8, 9, 96, 97, 97A, 99, 102, 126, 130, 174, 208 *and* 209.

DELAYS, EXPLAINING

117. *Letter Explaining Delay in Execution of Order* (1): Due to unforeseen difficulties we have been unable to obtain the raw materials necessary for the manufacture of the products mentioned in your order No. 127, dated 7th October. In the circumstances we may not be able to supply you the goods required for two or three weeks. As soon as they are ready we shall send you intimation. We hope you will realise our difficulties and allow us to supply the goods when they are ready.

118. *Letter Explaining Delay in Execution of Order* (2): We thank you for your order of the 19th. The goods mentioned by you are, however, not immediately available. There has been a breakdown in our factory and the repairs will take a few days. As soon as we resume production we shall execute your order. Please accept our sincere

apologies for any inconvenience that may be caused to you on account of the delay in the execution of your order.

119. *Letter Explaining Delay in Execution of Order* (3): We thank you for your order No. 5 of 6th December. But, unfortunately, due to strikes in our factory we are compelled to delay its execution for which we ask your indulgence.

The strike of our workmen has disorganised our business considerably; but we are making attempts to bring the strike to an end as soon as possible. In the meantime our customers will be put to inconvenience for which we are extremely sorry. We hope you will realise our position and will not mind the delay in the execution of your order.

120. *Letter Explaining Delay in Execution of Order* (4): We thank you for your order of the 16th. Unfortunately, some of the items mentioned in your order are at present out of stock and we may not be able to replenish our stock for a couple of months. As, however, in your order you have stated that we should supply all the goods at one time, we are withholding the execution of the order. We suggest that you allow us to despatch the goods mentioned in the enclosed pro forma invoice as they are immediately available from stock. When the remaining items are received by us we shall send you intimation. Please let us have your reply at an early date as we shall be keeping aside for you, for one week, the goods mentioned in the enclosed pro forma.

Also see Letters under Section, "Complaints," as well as Letters 12, 44, 103, 185 *and* 193.

DISCOUNTS

121. *Asking for Special Cash Discount:* You will be pleased to hear that we are now arranging for cash payment within seven days of receipt of goods instead of monthly payment as in the past. Most of our friends in the trade have agreed to allow us a special cash discount of $2\frac{1}{2}$ per cent. for prompt cash settlements and we hope you also will be able to do so. A reply at your earliest convenience will be greatly appreciated.

122. *Reply to Above Letter:* We thank you for your letter of 18th August, inquiring about special cash discount. We are sorry it is not possible for us to allow more than $\frac{1}{2}$ per cent. as cash discount. If you are willing to accept this you may send us cash payment within seven days; otherwise you may continue to settle your account at the end of each month, as you have been doing so far.

122A. *Favourable Reply to Letter Asking for Cash Discount:* We thank you for your letter of 8th November regarding cash discount. The terms mentioned by you are acceptable to us. You may, therefore, arrange to make cash payment within 7 days of receipt of goods.

123. *Disputing Discount:* We thank you for your cheque for Rs. 175 in payment of our invoice dated 11th February. We accept the cheque only in part payment of the account as we cannot allow

you to deduct the special cash discount of $3\frac{1}{8}$ per cent. when you have paid after two months. We are, therefore, carrying forward the balance and shall include it in our next statement of account.

124. *Acknowledging Cheque and Disputing Deductions:* We thank you for your cheque for Rs. 380 for which we enclose our receipt. You will notice that we are accepting this amount in part payment of your account as we cannot allow you to deduct 10 per cent. discount on the goods supplied to you in March. In our letter of 15th February we had distinctly informed you that due to increase in the cost of production it would not be possible for us to allow more than $6\frac{1}{4}$ per cent. discount on orders received after the 1st of March. Your orders were received in the second week of this month, and so we request you to remit Rs.....to settle this account.

125. *Letter About Change in Discounts Offered:* You must have observed that at present there is an all-round increase in prices of commodities of all kinds. This has increased our manufacturing costs considerably as well as our working expenses. To overcome these difficulties and at the same time keep our prices competitive we have decided not to increase the prices mentioned in our last catalogue, but instead to make certain adjustments in the discounts allowed to the trade.

From the first of next month, the special cash discount of 5 per cent. will only be allowed on orders exceeding Rs. 500 in value. We hope you will realise that we have been compelled to make this change most reluctantly, but there was no alternative left to us. As soon as normal conditions prevail again, we shall at once revert to the old terms.

126. *Difference in Discount Allowed:* On the 8th of this month we sent to you our order No. 57. In the accompanying letter we have distinctly mentioned that the order was to be executed only if you were willing to allow us $33\frac{1}{3}$ per cent. discount. We have just received a parcel together with your invoice No. 28, dated 8th June, in which you have shown a discount of 25 per cent. only. We are sure you must have overlooked the fact that the order was not to be executed if you could not allow a discount of $33\frac{1}{3}$ per cent. In the circumstances, we request you to send us a credit note for the difference, or allow us to return the parcel at your expense.

See also Letters 35, 36, 41, 43, 139, 184 *and* 226.

DRAFTS

127. *Enclosing Statement of Account and Drawing by Draft:* We enclose our statement of account for goods supplied to you during the month of April and have drawn for the amount, namely, Rs. 758, through the National Bank of India, Ltd., by a draft payable 15 days after sight. We hope you will kindly accept the draft.

We need hardly say that we greatly appreciate the increase in your orders and assure you that your orders and inquiries will always receive our prompt and careful attention.

128. *Requesting Acceptance of Draft:* As we have to make heavy payments in the near future, we are trying to collect as many outstanding accounts as possible. We have, therefore, drawn on you by draft through the Central Bank, Ltd., for the sum of Rs. 845, payable at 30 days after sight, and hope you will kindly accept the draft. Your further orders will receive our immediate attention as usual.

129. *Accepting Draft:* With reference to your letter of 8th September, we have accepted the draft presented to us by the National Bank of India, Ltd., and shall be pleased to send you further orders as soon as we decide to replenish our stocks of the articles manufactured by you.

130. *Accepting Draft but Pointing Out Error:* We have accepted for payment the draft for £175 drawn on us by you through Lloyds Bank, Ltd. But on checking your statement of account, we have discovered certain discrepancies as you will see from the enclosed particulars which show that you have charged us £12 more. Will you please, therefore, pass a credit note in our favour for this amount and deduct this sum from your next statement?

131. *Letter About Draft Not Honoured:* With reference to our letter of 10th May, we are surprised to hear from our Bankers that you failed to honour our draft on presentation; but we have requested them to wait for a week longer. We must point out that this is not in accordance with the promise made by you and if this is the way in which you choose to do business, it will not be possible for us to have

any further dealings with you. We sincerely hope that when the draft is presented to you again after a week, you will not fail to send remittance to our Bank in full settlement. We are afraid that your non-compliance with this request will lead to great unpleasantness.

132. *Complaint About Dishonoured Bill:* Our Bankers, Messrs. Green & Co., Ltd., inform us that you have failed to honour the draft for Rs. 1,205 that we had drawn on you for goods supplied according to our statement of account No. 78 of 15th June. What surprises us more is that you have not even written to us explaining why the draft has been refused by you. We have debited to your account our Bankers' charges and await remittance in full settlement at an early date. In conclusion, we must make it quite clear that unless payments are made promptly, it will not be possible for us to supply to you goods on credit.

133. *Drawing by Draft:* With reference to your order of 19th June, which was executed by us on the 21st according to our invoice of the same date, we would like to remind you that when you placed the order with us you had mentioned that either you would remit the amount within thirty days or else we should draw on you by draft. As forty days have elapsed and we have not yet received any remittance from you, we are drawing on you by draft, payable at sight, through our Bankers, Messrs. Green & Co., Ltd. We hope you will honour the draft on presentation.

ENQUIRIES

See "INQUIRIES"

ESTIMATES

134. *Letter to Printers Inquiring About Rates:* As we have some printing work for which we require your estimate, we request you to send your representative to see our Manager on any week day during office hours. Please also send us specimens of your work.

135. *Letter to the Manager of a Printing Press:* We have just received the galley proofs of our forthcoming price lists. We approve of the types you have used for the descriptions of articles and the prices; but we suggest that you use bigger types for the headings of the different sections and the names of the various articles.

As we would like to include in our catalogue some halftone illustrations, will you please let us know whether you can reproduce fine screen blocks on the paper approved by us for the catalogue?

We had taken your estimate for printing 5,000 copies of our catalogue; but we would like to increase the number to 10,000 provided we approve of your revised estimate. Since the number is to be increased considerably, we hope that the cost per copy will be greatly reduced. As we require copies of the catalogue before the end of next month, kindly let us have your revised estimate as soon as possible.

136. *Asking for Estimate:* As we intend to order some new furniture for our office, will you

please send your representative to see us at the above address on Wednesday the 10th, so that we can discuss our requirements with him? If we find your estimate reasonable we may be able to place the whole order with you.

137. *Reply to Above Letter:* With reference to your letter of the 6th and the conversation our representative had with you on the phone, we have pleasure in enclosing our estimate for various pieces of furniture which you require for your office. We are also enclosing some of our sketches for your approval.

We shall be glad to hear from you regarding the matter as we are sure you will find our estimate very reasonable. We can also guarantee quick delivery of the articles of furniture if the whole order is placed with us.

138. *Inquiry About Estimate :* We wish to purchase 1,000 chairs for a theatre. If you are in a position to supply our requirements either from stock or if you are prepared to make the chairs specially for us, according to our specifications, please send your representative to our office so that we may inform him about our exact requirements and ask for an estimate.

Kindly treat this letter as urgent.

Also see Letters under Section, "Tenders."

FINANCIAL POSITION

See "Status."

FORWARD DATING

139. *Protesting Against Forward Dating of Invoice:* From your letter of 19th March, which we received today, we find that you have dated our invoice of the 7th as 24th and intend to pay for the goods mentioned in this invoice on the 31st, less the special discount of $3\frac{1}{8}$ per cent. allowed only for cash payments. We have never agreed to such forward dating. The special cash discount that we allow you leaves us such a small margin of profit that we cannot wait for payment for over a week. So please arrange to remit the amount at an early date if you do not care to forgo the special cash discount offered by us for prompt payment.

Also see Letter 131.

FORWARDING OF GOODS

See "Clearing and Forwarding."

INCOME TAX

See Letter 63.

INQUIRIES

140. *Inquiry for Cloth:* We have received from Assam an inquiry for khaki cloth. We may be able to place an order with you if your prices are competitive. We may mention that our Assam office has stated that the buying power of the people there being very low only very cheap quality cloth is required. We, therefore, request you to let us have samples of khaki cloth which you can supply us and mention the lowest prices you are prepared to accept.

As our Assam office has asked us to send a reply by Air Mail, please send the samples and quotations as soon as possible.

141. *Request for Prospectus:* We have read your advertisement for bakelite goods manufactured by your firm. If you have any picnic sets, please send us a prospectus describing them.

We shall also thank you to send us, if possible, a complete price list and your trade terms. If the latter are favourable we might be able to do extensive business with you.

142. *Request for Trade Terms:* For the last two years we have been doing business as Newsagents in Cawnpore, and have been appointed sole agents for the sale of several leading newspapers and magazines published in India. We have now decided to stock and sell books also. We, therefore, request you to send us a complete list of books published by you and to state your trade terms for them. Please also let us know whether you will be able to supply us books on account if we give you satisfactory bank references. We can arrange to clear our account at the end of each month. We shall look forward to an early reply.

Also see Letters 145 *and* 146.

143. *Inquiry About Arrival of Goods:* You will remember that on the 8th of August we placed with you an indent order for goods mentioned in our order No. 37, dated 7th August. As we have not

yet heard from you anything about their arrival will you please let us know when you expect them?

Kindly let us have a reply at an early date.

144. *Reply to Above Letter:* We have just received your letter of 15th November. You will be pleased to know that the goods ordered by you are expected next week. Will you, therefore, kindly let us have your instructions about their delivery and arrange to make payment on receipt? We are sure you will be very pleased with the goods and we hope to receive another order from you very soon.

145. *Inquiry About Trade Terms:* You will be pleased to hear that we have opened a book shop in this city and have been recognised as *bona fide* booksellers by many leading publishers. We would like to stock your publications also and, therefore, request you to send us your complete catalogue, and full particulars about your trade terms. For credentials of our establishment you may apply to The City Bank of Calcutta, Ltd., and to Messrs. Dickson & Co., Publishers, who have offices in your city.

146. *Reply to Above Letter:* We thank you for your letter of the 19th. We are very glad to learn that you have opened a book shop and wish you all success in your enterprise.

By separate post we are sending you catalogues and prospectuses of all our publications as well as circulars giving full particulars of our trade terms. We can send you books by V.P.P. or against a deposit account. (If willing to send goods on Account, say so.)

We have noted your name on our mailing list and we shall send you particulars of all our future publications.

Besides our own publications we are in a position to supply to you, through our Wholesale Department, books on all subjects issued by different publishers. If you will let us know from time to time what type of books you require we shall gladly quote for them.

147. *Sending Catalogues and Trade Terms:* We have been informed that you would be interested in our high grade tinned and bottled provisions. We are, therefore, sending you by separate post, our illustrated catalogues giving full particulars of our famous products. With this letter we attach details of our trade terms.

As you will see from our catalogues, we cater for all tastes. Our products are put on the market in hygienically packed tins and bottles of various sizes, at differeut prices to suit all pockets. May we suggest that you send us a trial order to satisfy yourself that it will be worth your while to stock our products?

In conclusion, let us thank you in advance for your order that we are hoping to receive. We need not say that all your inquiries and orders will receive our immediate and careful attention.

Also see Letters under Section, "Status," as well as Letters, 93, 94, 104, 105, 106, 107, 108, 134, 135, 138, 154, 162, 163, 178, 187, 189, 190, 191.

INSURANCE LETTERS

148. *Insurance of Goods:* Please insure the goods, mentioned in the enclosure to this letter, in the name of Messrs. R. V. Dickinson & Co. The goods are to be insured against all risks. On knowing the amount from you we shall send you our cheque in full payment.

149. *Complaint Regarding Insurance :* We are surprised to find that although we had asked you to send the goods ordered by us by parcel post without insuring them, you have insured them and have debited to our account the sum of Rs. 25. As this is contrary to our definite instructions, please note that we shall not be responsible for this amount. We, therefore, request you to remove this item from our account and send us a credit note.

150. *Complaint to Insurance Company Regarding Damaged Goods;* We enclose a copy of the report of the Customs Authorities regarding goods worth £50 which we received in damaged condition. These articles were included by our London Agents in the consignment which was sent by S.S. Maloja. As the consignment was fully insured against all risks by your London office, we request you to make good the loss. We are returning the damaged goods and shall thank you to let us have your cheque for £50 to cover their cost.

Also see Letters 155 and 156.

151. *Reply to Above Letter* (1): We were sorry to receive your letter of the 3rd October in

which you state that you received certain goods in a damaged condition. In the circumstances, we enclose a cheque for £50 in full settlement. Kindly acknowledge receipt.

152. *Reply to Above Letter* (2): In reply to your letter No. 87, dated 8th August, we suggest that instead of claiming the whole amount for the goods received by you in a damaged state, you accept £25 in payment of the loss, as we believe that the salvage value of the damaged articles should amount to at least £25. We shall be glad to hear from you at an early date.

153. *Claim for Loss of Goods*: We are returning to you the invoices and documents for a consignment of 6 cases which you had sent to us by S. S. London and which was lost at sea. Please arrange to recover the insured value of the goods as soon as possible and remit the amount to us.

154. *Inquiry About Insurance:* Will you please let us know if you can undertake fire insurance of goods stocked by us and valued at Rs. 50,000? If you are in a position to do so, kindly send your representative to our office to discuss the matter with our Manager.

155. *Claims for Insurance on Part of Consignment Received in Damaged Condition:* In the consignment of 5 cases that arrived by S. S. Benares, and which was insured by your firm against all risks, we find that goods worth £30 have been damaged badly. We enclose the Customs Authorities' report

as proof, and also the invoices for these goods. Will you, therefore, kindly let us have your cheque for the full amount to cover the invoice value as well as 10 per cent. extra for freight, etc.? We are also sending the Insurance Policy and the bill of lading.

156. *Reply from Insurance Company in Reply to Above Letter:* We have received your letter No. 76 of 9th November regarding your claim for £30 plus freightage, etc., for goods received in a damaged condition. We shall thank you to send us the damaged goods to enable us to ascertain the salvage value thereof and do all that may be necessary.

157. *Letter to Insurance Company Regarding Loss by Fire:* You must have read in today's papers that last night there was a serious fire in our warehouse and goods worth Rs. 50,000 were completely destroyed. As we had insured the goods with your firm, we submit our claim and request you to arrange to send a cheque in payment at your earliest convenience. If you wish to send your representative to talk over the matter with our Manager, please ring us up and make an appointment.

Also see Letter 61.

INTRODUCTIONS (BUSINESS)

158. *Preliminary Letter;* Mr. John Forbes of Messrs. Forbes and Buccan is about to visit the principal cities of England with a view to extend his business relations with important British business houses. He will sail, most probably, within a fortnight. Any information, help or advice that you can

give him will be greatly appreciated by us. He would particularly like to have introductions to firms doing business in lines in which he specialises.

Although Mr. Forbes is well supplied with funds by his firm, in case he needs more money at any time, will you kindly accommodate him on our account up to £250? You may include the amount in the drafts which you usually draw on us and inform us as soon as any payment has been made by you to Mr. Forbes. We have given him a letter of introduction to your firm.

159. *Letter of Introduction* (1): This is to introduce to you Mr. John Forbes, who is the eldest son of our Managing Director. He has just passed the M.A. examination of the Bombay University and is now proceeding to England to take courses in commercial subjects. As he is a new-comer to your country, will you kindly give him any help or information that he may require? We would also esteem it a great favour if you will give him the necessary advice with regard to educational institutions, and boarding and lodging facilities. We hope you will excuse us for the trouble. Please accept our thanks in advance.

160. *Letter of Introduction* (2): One of our customers, Mr. R. J. Patel, the Proprietor of the well-known firm called Messrs. Patel & Sons, is anxious to add to his establishment a new department for selling presentation goods. We understand that he is writing to you for your catalogues and trade terms.

You will be pleased to know that we have had business dealings with his firm for several years past and they have always been very cordial, harmonious and mutually advantageous. Whenever he decides to handle a particular line he does his best to bring it to the notice of his firm's customers by giving it wide publicity through Press advertisements as well as by means of circulars and prospectuses. We feel that it will be to your advantage to supply Mr. Patel with your goods and to give him every possible facility.

161. *Letter of Introduction* (3): We understand that Mr. K. P. Davar, who was formerly Manager of our Stationery Department for over ten years, intends to start a firm of his own for dealing in stationery, fancy goods, and presentation articles.

We had to dispense with Mr. Davar's services most reluctanly when we decided to discontinue these lines as we could not do full justice to them. Mr. Davar is an ambitious, efficient and reliable gentleman and we are sure he will make a success of the business which he intends to start. We think it will be advisable for you to send him your catalogues and offer him your best trade terms.

INVESTMENTS

162. *Order to Broker for Purchase and Sale of Shares*: Please buy on my account for cash, 100 Fully-paid Shares of the United Bank of India, Ltd., and sell forward 56 Ordinary Shares of Indian Iron & Steel Co., Ltd.

I shall also be glad to know your opinion regarding the following scrips :

---

163. *Reply to Above Letter:* We thank you for your letter of 7th June, in accordance with which we have purchased for you for cash, 100 Fully-paid Shares of the United Bank of India, Ltd., at Rs. 125 per share, and sold forward 56 Ordinary Shares of Indian Iron and Steel Co., Ltd., at Rs. 75 per share. These transactions are shown in the enclosed contracts.

As regards your inquiry about the shares of . . . we do not advise you to purchase them at present as the price is too high due to speculative activities. If you, however, wish to sell these shares, we feel that this is just the time to do so as the price is sure to fall in the near future.

164. *Order to Bankers to Buy Government Loans:* On referring to our Current Account No. 1756 you will find that there has been a credit of over Rs. 50,000 for the last six months. As we wish to invest a part of this amount, we request you to purchase 330 3½% Government of India Loans of the face value of Rs. 100 and debit the cost to our account. The loans should be kept as deposit and the interest should be collected regularly and credited to our account.

Please acknowledge receipt of these instructions and let us know as soon as they have been carried out.

165. *Application for Debentures or Shares:* Having seen your advertisement in The Times of India of 12th June, I request you to allot to me 10 (ten) new 6% Debentures of your Company, for which I enclose a cheque for Rs. . . . , in accordance with the terms of your Advertisement. I agree to accept the Debentures or any smaller number that may be allotted to me and shall pay further instalments according to the terms of your prospectus.

NAME IN FULL (Mr., Mrs. or Miss.) ______

____

ADDRESS IN FULL ________________

____

BUSINESS ____________________

DATE ________ SIGNATURE __________

165A. *Asking for Allotment Form:* I have read your advertisement in the Times of India and would like to apply for some shares of your Company. Please, therefore, send me the Allotment Form and full particulars about the conditions of application.

166. *Cancelling Application for Allotment:* Please cancel my application of 18th July, for 10 new 6% Debentures of your Company and return the deposit of Rs. . . . . sent with my application.

167. *Requesting Broker to Arrange for Transfer:* On the 3rd of May I bought through you 100 Partly-paid Shares of The Tin Mining Co., Ltd.

Will you please send me the Transfer Forms for signature? I shall return them to you duly signed, and shall feel obliged if you will do all that may be necessary regarding the transfer of these shares to my name.

168. *Letter to Broker About Budli Business:* Please buy for me 100 (One Hundred only) Deferred United Iron and Steel Shares for Budli account for one month.

Also please carry forward by Budli Contract for another month my 50 Bombay Spinning Shares. Kindly acknowledge receipt of these instructions.

169. *Enclosing Coupons for Payment:* I enclose 75 coupons for the half-yearly interest on the 6% Debentures of your Company. Kindly send me your cheque for the full amount less the Income Tax.

170. *Authority to Pay Dividends to a Bank:* I hold seven Ordinary Shares (Nos. 1457-1463) of your Company, standing in my name. In future, I request you to forward the dividends on these shares to my Bankers, the National Bank of India, Ltd., Bombay, to be credited to my account. The receipt of my Bankers shall be your full discharge. This authority will remain in force until you receive further written instructions from me. A copy of this letter has been forwarded to the National Bank of India, Ltd.

171. *Cancelling Above Authority:* Ref. my letter No. R/56 of 30th April, please note that in future all dividends on my shares should be forwarded to me

direct and not to my Bankers as you have been doing so far. Kindly acknowledge receipt of this letter.

172. *Letter to a Company Regarding Missing Coupons:* The undermentioned coupons have been lost by me. Will you please, therefore, let me know whether they have been submitted to you for payment and if so, by whom? If they have not yet been paid will you please note to stop payment and let me know in case they are presented in the near future?

Coupon Nos. . . . .

173. *Letter of Indemnity for Lost Share Certificates:* The certificate for 150 Ordinary Shares of your Company, which was issued by you in my name on 14th November, has been lost. I, therefore, request you to issue to me a new certificate for the shares I hold. I undertake to indemnify and hold your Company harmless from all risks of loss and expense that may be incurred by your issuing a new certificate.

(*Note:* Similar indemnity letter may be written for a lost Dividend Warrant.)

Complaint to a Company Regarding Non-receipt of Dividend Warrant: See Letter 94 under Section, "Complaints".

INVOICE:

See Letters 3, 4, 8, 20, 21, 24, 27, 28, 61, 139, 155 and 198.

LOAN, ASKING FOR

Application to a Bank for a Loan: See Letter 65.

ORDERS

174. *Placing an Order and Stating Terms of Business:* We thank you for your catalogues from which we have prepared the enclosed order. We are willing to purchase the goods mentioned provided you agree to supply them to us on credit. You may draw on us for the value of the goods by a draft, payable two months after presentation. If this is acceptable, please send the articles we require by railway, packed in strong wooden cases.

175. *Confirming Order Given by Telephone:* With reference to the conversation our Manager, Mr. J. H. Morrison, had with your Manager on the phone today, we confirm the order given by him and hope that you will execute it as early as possible. We enclose a written order for the goods required.

176. *Reply to Above Letter:* We thank you for your letter of 25th August.

Immediately on receiving instructions from you over the phone, we took the order in hand. We hope to supply you the goods required day after tomorrow.

177. *Sending Samples for Booking Orders:* With reference to your letter No. PM25, dated 5th August, we are sending you some samples of our goods by parcel post to enable you to secure orders.

We hope you will do your best to secure as many orders as possible for all these articles from the retail dealers of your territory. Please let us know if there is any other help we can give you.

178. *Letter Thanking for Inquiry and Ordering Goods:* We greatly appreciate your inquiry on the telephone today about absence of orders from us during the last three months. As our Manager has already informed you this was entirely due to accumulation of stocks in our showrooms as well as in our godowns and not on account of dissatisfaction with your services or your products.

We confirm the order we gave you over the telephone and enclose our official order form for the goods required by us. You may rest assured that we shall always be interested to receive your catalogues and circulars.

179. *Sending Order to be Executed Within a Certain Time:* We thank you for your letter No. 89 of 9th November, and the quotations enclosed with it. We are sending herewith an order which is to be executed before the 15th of next month. If the goods are not received by us on or before this date we shall be obliged to refuse to take delivery. As the question of time is very important, please let us know by wire if you are unable to execute the order. We hope you will be able to send us the goods by the date given so that we may place further orders with you.

180. *Regretting Inability to Execute Order:* We thank you for your order for 50 yards of each of the sample patterns enclosed with your letter. These patterns were imported by us two years ago and they have been completely sold out. We are, therefore, sending you samples of the latest designs and shall be

glad to receive your order for them. As our stocks of some of these designs are very limited, we suggest that you order your requirements at an early date. Needless to say, your orders will always receive our prompt and careful attention.

181. *Letter Expressing Inability to Execute Order* (1): We thank you for your order No. 78 of 9th December. We, however, regret to inform you that the goods you require have been sold out; and as there isn't enough demand for them from our customers we have decided not to stock these lines but to get them only against indent orders. Will you please, therefore, let us know if we may order them specially for you from England? On receiving your confirmation we shall write immediately to the manufacturers and ask them to supply the goods as soon as possible.

182. *Letter Expressing Inability to Execute Order* (2): We thank you for your order for provisions in which you have specified particular brands. Unfortunately, some of the bottles and tins of the brands required by you are not in stock at present. We are enclosing, therefore, a pro forma invoice showing the prices of bottles and tins of other brands which we propose to supply to you as substitutes. You will notice that the substitutes suggested by us are also well-known brands. If you will confirm our pro forma invoice we shall be glad to despatch the goods immediately. In case you do not want us to supply the substitutes we shall send you only those items which are available immediately from stock.

183. *Reply to Above Order—Order for Substitution of Goods:* We thank you for your letter No.

KP76 of 8th August. We are sorry to find that the brands ordered by us are not in stock. But, as the brands suggested by you as substitutes are also quite well-known and popular over here, we confirm your pro forma invoice. Please execute our order as soon as possible.

184. *Letter Asking for Representative to Call and Take Order for Goods:* As we have lately received several inquiries for goods manufactured by your firm, we are convinced that it will be advantageous for us to stock them. We, therefore, request you to ask your representative to call at our office and see the Manager of the Stationery Department. Please send through your representative a complete set of your catalogues and prospectuses as well as samples of your products. If we decide to stock your goods we may make a special window display of them if we can get from you suitable posters, show cards, etc., free of charge.

In view of the fact that we wish to do our best to popularise your products among our customers, we hope that you will be able to offer us generous trade terms. If the latter are satisfactory, we shall hand over our order to your representative together with despatch instructions.

185. *Confirming a Part of the Order:* We thank you for your order of 19th October. We shall be pleased to supply you items 1 to 49 at the prices mentioned by you. But as regards the remaining eight items, we are sorry that we are unable to accept your prices. We are enclosing a pro forma invoice showing

the lowest prices that we shall charge you for these remaining items and on receiving your confirmation we shall at once despatch the goods. As you have instructed us to send all the goods together, we are withholding the execution of the first part of the order till we hear from you. In case you require the goods very urgently, please wire acceptance of our prices to enable us to despatch the goods immediately.

186. *Promising Delivery of Order:* Thanks for your order No. 98 of 14th February, which we have taken in hand. We shall try to despatch the books by the end of this week. We hope this will suit you.

187. *Asking for Instructions About New Order :* We thank you for your letter of the 14th and the order enclosed with it for goods which you ask us to include in the same parcel of goods which you had ordered three days earlier.

Unfortunately, the goods mentioned in your first order were despatched yesterday. We would, therefore, like to know whether we may send the items mentioned in your order of the 14th by separate parcel, or whether you would prefer us to wait till we receive your next order. On hearing from you we shall carry out your instructions carefully.

Also see Letters 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 34, 36, 38, 40, 41, 85, 86, 87, 88, 89, 98, 99, 103, 117, 118, 119, 120, 126, 129, 136, 140, 143, 147, 207, 224, 225.

OVERDRAFT

Letter to Bank for Overdraft Facilities: See Letter 55.

Reply to Above Letter: See Letter 56.
Application to a Bank for a Loan: See Letter 65.

PARTNERSHIP

188. *Announcement of Partnership:* You will be glad to hear that we have now taken Mr. J. K. Brown as a Partner in our firm. You will remember that for many years he had been the Manager of different departments in our Stores and we feel that having been in various responsible positions in our establishment he has gained the necessary experience to enable him to efficiently look after the interests of our business.

A specimen of Mr. Brown's signature is shown below to enable you to execute promptly any orders which you may receive from our firm and which may be signed by him, as in the case of the other partners.

PAYMENTS

See Letters 5, 6 and 13.

POST OFFICE, LETTERS TO

189. *Complaint to Post Office Regarding Non-receipt of a Letter:* On the 5th of November we had sent by registered post with acknowledgment No. 1275, a letter addressed to Messrs. Kanga & Co., 34 Bentinck Street, Calcutta. As this party has not yet received the letter, will you please make immediate inquiries and let us know why it has not yet been delivered? An early reply from you will be greatly appreciated. According to your regulations we are enclosing one anna in stamps for the necessary inquiries.

190. *Letter of Complaint by Addressee:* We have been informed by Mr. K. P. Brown of Calcutta

that on the 17th of October he had sent us one letter by registered post. So far we have not received this letter. As its contents are of an important nature, we shall feel obliged if you will make immediate inquiries and let us know why the letter has not yet been delivered to us. We are informed that the registration slip bears the number, K1234.

191. *Complaint to Post Office Regarding Missing V. P. P. Parcel :* On the 20th of January we had sent by V.P.P. No. 1753, goods of the total value of Rs. 155, addressed to Mr. J. P. Daver, 12 Colmore Row, Madras. He complains that he has not yet received the parcel. As the letter has not even been returned to us by the Post Office, we are wondering whether it has gone astray. So we shall be very thankful if you will kindly make the necessary inquiries regarding this parcel for which we are enclosing an anna stamp, and let us have a reply at an early date.

Also see Letters under Section, "Address, Change of."

PRICES, INCREASE OR CHANGE IN

192. *Intimation About Increase in Prices:* Due to an all round rise in the cost of raw and packing materials, we are obliged reluctantly to increase the prices of our products by 10 per cent. But even so, on comparison with the prices of other manufacturers, you will notice that our prices are very competitive.

We had two courses open to us. One was to increase the prices and maintain our present standard of production; the other was to keep the prices the same, and use cheaper materials in manufacture, thereby allowing the standard of our products to deteriorate. You will agree with us that our decision to adopt the former course is wise and we hope you will continue to patronise us as in the past. As soon as better conditions prevail again, we shall at once reduce our prices to the old level.

193. *Letter About Difference in Prices :* We thank you for your order No. 98 of 19th March You seem to have in your possession our own catalogues. But the prices mentioned in your order are not correct. We have recently increased the prices of some of our products. We have, therefore, thought it necessary to delay the execution of your order until we receive your confirmation of the prevailing prices.

We are enclosing a pro forma invoice showing the present prices of the articles required by you and on receiving your confirmation we shall at once despatch the goods.

Also see Letters 3, 4, 40, 41, 95, 97, 101, 103, 125, 135, 185, 224 *and* 226.

PRO FORMA INVOICE

See Letters 13, 99, 120, 182, 185, 193, 223 and 224.

PUBLICITY

See Letters under Sections, "Advertising" and "Announcements." Also Letters 14, 15, 16, 18, 19, 37 and 184.

QUOTATIONS

See "Estimates" and "Tenders."

REFERENCES

194. *Request for References:* We thank you for your order of the 5th, which is receiving our attention.

As this is the first time we are doing business with you and as you have instructed us to supply the goods required on credit, will you please let us have bank references in accordance with the usual custom ?

We once more thank you for your order and hope to receive your reply at an early date.

195. *Reply to Request for Bank References:* In reply to your request for bank references, we advise you to communicate with our Bankers, The National Bank of India, Ltd., Bombay, who will be able to give you satisfactory references on our behalf. We may also mention that we have cordial business relations with Messrs. Kanga & Co., Evan Jones & Co., Ltd., R. J. Patel & Co., and many others, all of your city. If necessary, you may also refer to these firms.

Also see Letters under Section, "Status," as well as Letters 104, 105, 106, 107, 108, 142 and 145.

REMINDERS

196. *Reminder for Taking Delivery of Goods:* A week ago we had informed you that the goods ordered by you on 5th June had arrived and had

requested you to take delivery. So far we have not heard from you in this connection. As we cannot keep the goods in our godown any longer, kindly give this matter your immediate attention.

Also see Letters under Section, "Collection Letters," as well as Letters 86 *and* 207.

REMITTANCES

197. *Remitting by Cheque* (1): We enclose our cheque for Rs. 1,250-8 in full settlement of our dues according to your statement of account No. 57, dated 6th May. Please acknowledge receipt of the cheque.

198. *Remitting by Cheque* (2): We have just received your statement of account in which there is one item for Rs. 53 for goods supplied to us on the 10th of last month. We do not seem to have received this invoice, and so request you to send us a copy of it. In the meantime we enclose a cheque for Rs. 49 in payment of the balance. Please send us your official receipt for this amount.

199. *Remitting in Part Payment:* We have just received your statement of account No. 76 for goods supplied to us during the months of October, November and December. We enclose a cheque for Rs. 205 in part payment, this being the value of goods supplied to us during October and November only. Your official receipt for Rs. 205 will be appreciated.

200. *Remitting Money in Full but Pointing Out Error:* We have received your statement of account

No. 89, of 12th March. On checking it with the invoices which we have received from you for the goods sent to us, we find that in the month of February you have debited to our account Rs. 19-8 twice on the same date, the 10th. Evidently this is a mistake. We are, therefore, deducting this sum from your statement and for the balance are enclosing a cheque in full settlement. Please send us your official receipt as usual.

201. *Remitting by Money Order:* Ref. your statement of account of 17th July, we are remitting Rs. 38 by Money Order in full settlement of our account. Kindly acknowledge receipt of this amount.

202. *Remitting by Postal Order:* We have received your statement of Account No. 5, and are enclosing a Postal Order for Rs. 15 in full settlement of it. Please send us your official receipt for this amount.

203. *Asking for Full Particulars before Remitting:* We have just received your letter of 8th April, drawing our attention to our overdue account. In this connection we request you to please refer to our letter of 3rd April in which we have asked you to send us full particulars of the goods supplied to us so far. As we have not yet received the details we require, we once more request you to send them to us. On receipt of the details we shall check up the account and send a cheque in full payment.

204. *Asking for Time to Pay:* We thank you for your statement of account of 19th June. Due to

unforeseen difficulties we have been unable to send you a remittance earlier and request you to allow us to send a cheque after a month as we have to make some heavy payments for drafts drawn on us by foreign firms.

We are sorry for the inconvenience this delay may cause you and hope that you will kindly accede to our request.

Also see Letters under Sections, "Account," and "Collection Letters," as well as Letters 81, 95, 98, 101, 131, 133, *and* 230.

REPRESENTATIVE

See "Estimates," "Tenders," and "Travelling Salesmanship."

SALESMAN, TRAVELLING

See "Travelling Salesmanship."

SALES LETTERS

205. *Sales Letter:* Owing to extensive advertising which has been done recently by the Tea Growers' Association of India there has been an unprecedented increase in the sale of tea in all parts of the country. Dealers everywhere are making good profits and we hope you also are having your share of this increased demand.

By separate post we are sending you a catalogue giving full particulars of teas of different brands handled by Members of the Tea Growers' Association. We are enclosing our trade terms with this letter.

Your orders should be sent direct to the companies concerned. In case you want any information which our Association can supply, we shall be glad to send it on hearing from you.

We wish to invite your attention to pages 5-15 of the catalogue sent by us, where you will find the names and addresses of wholesale agents and of different tea plantations having offices in your city.

206. *Sending a Catalogue of Clearance Sale:* You will be pleased to hear that we have issued a catalogue of our forthcoming clearance sale. We are sending you a copy by separate post. It will be worth your while to study this list carefully and order your requirements as soon as possible as in most cases our stocks are very limited and once these are sold off, it will not be possible to supply any more goods at such exceptionally low rates. This is a unique opportunity for you to secure bargains and we hope you will not let it pass.

207. *Reminder About the Above Letter:* A few days ago we had sent you an advance copy of our catalogue of clearance sale together with our trade terms. As we have not yet heard from you nor received any order for the goods mentioned in the catalogue we are wondering whether the letter has gone astray in the post.

We find from our records that, in the past, whenever we have sent you our clearance sale catalogues you have always ordered your requirements within a week or so. If you have not received the catalogue we shall send you another copy immediately on hearing from you. If, however, through oversight you have forgotten to make up an order from this catalogue, will you please let us know your requirements at an early date? Our stocks are very limited and we would not like to disappoint you.

See also letters under Section, "Announcements."

SHIPMENTS, ADVICE OF

See "Advice of Shipments and Consignments."

SHOPSOILED GOODS

208. *Letter About Shopsoiled Goods Sent:* On the third of April we had sent to you our order No. 5 for leather bags, purses, etc., that we had selected from your catalogue. We have just received the parcel containing the goods mentioned in your invoice No. 7, dated 17th April.

On examining the goods we find that nearly half of these articles seem to have been supplied from your shopsoiled stock. You can hardly expect us to accept such damaged articles and so we request you to let us have your instructions regarding their disposal. We are not prepared to keep these shopsoiled articles even if they are offered to us at reduced rates.

With this letter we are enclosing a list of the shopsoiled goods sent to us. If you want us to return them to you, you will have to pay all transit and packing charges and will also have to pass a credit note for a proportionate amount in our favour. In future, please remember that on no account must you supply to us any article that is not in perfect condition.

209. *Reply to Above Letter:* We have just received your letter of 15th April in which you inform us that some of the goods sent by us are shopsoiled. On making inquiries we find that your order was executed by one of our new assistants who did not pay proper attention to your instructions. You may certainly return the goods to us and we shall pay the transit charges from your place to our address and shall also pass a credit note in your favour as desired by you.

Please let us know if we may send you the same articles from our new stock. We are extremely sorry for the inconvenience caused to you and offer you our sincere apologies.

210. *Letter About Shopsoiled Goods:* On the 7th of May we sent you our order No. 7 wherein we asked you to send direct to our customer, the Principal of Brabourne College, Bombay, twelve books which were selected from the catalogue of your publications.

You will remember that we had enclosed our name slip and asked you to debit the cost to our account. This order was executed by you according to your invoice No. 78, dated 9th May. You can imagine our surprise on receiving today a letter from our customer informing us that almost all the books supplied by you are shopsoiled and worm-eaten. Our customer, therefore, refuses to keep these books in his library as he feels that they are likely to spoil his other books. We have, therefore, asked him to return the books to you at your expense. Please let us know whether you have received them and also state whether you are in a position to supply new copies of the books required.

In future, whenever we send you an order to be executed directly, please see that you only supply books in new condition and if any of them are not available in brand new condition you must first inquire from our customer if he is willing to purchase, at reduced rates, from your shopsoiled stock.

See also Letter 101.

SHORT LANDING

Complaint About Short Landing: See Letter 93.

STATEMENT OF ACCOUNT

See Letters under Section, "Consignments," as well as Letters 1, 2, 28, 71, 72, 77, 82, 83, 127, 130, 132, 197, 198, 199, 200, 201, 202, 205, and 230.

STATUS

211. *Inquiry Regarding Status:* We have received an order for goods worth Rs. 5000 from Messrs. Hamilton & Co. of your city, who have given us your reference. As we have had no previous dealings with them and are not aware of their standing and financial position, we shall feel greatly

obliged if you will kindly let us have your candid opinion about them. Any information that you may give us will naturally be treated as most confidential. We thank you in anticipation of an early reply.

212. *Answer to Above Inquiry* (1) : Today we received your inquiry about the standing and financial position of Messrs. Hamilton & Co. of our city. We have dealt with them for the last three years and have never experienced any difficulty in recovering our dues. We usually supply them goods on credit and they settle their account at the end of each month. We hope this information will serve your purpose.

213. *Answer to Above Inquiry* (2) : We have received today your letter of the 5th, in which you request us to give you information about the financial standing of Messrs. Hamilton & Co. of this City. We have had considerable dealings with them for the last two years but they have always been on a strictly cash basis. We, therefore, suggest that you ask them to give you references of firms who supply them goods on credit. We regret we cannot be of any help to you in this matter.

214. *Answer to Above Inquiry* (3) : We were glad to receive your letter of 8th in which you request us to give you information about the firm of Messrs. Hamilton & Co., of Calcutta.

We may say, without the slightest hesitation, that here this firm is considered to be one of the biggest dealing in hardware and has a clean record of business transactions. If we were in your place we would not hesitate to give them credit to the extent mentioned in your letter.

It is, of course, understood that this information of ours is confidential and is just an expression of our personal opinion for which, naturally, we cannot accept any responsibility.

215. *Rather Unfavourable Reply to Inquiry About Status:* In reply to your inquiry of 17th August we advise you to be rather cautious in your dealings with the firm mentioned by you. They have a wide circle of customers but we do not think that their business transactions justify credit to the extent mentioned in your letter.

We hope that the information given above will be of use to you and will be treated as most confidential.

216. *Unfavourable Reply to Inquiry About Status* (1) : Referring to your letter of 9th October, we are very sorry that we are unable to express any opinion regarding the financial position of the firm mentioned by you.

217. *Unfavourable Reply to Inquiry about Status* (2) : We have received your letter of the 10th, but are extremely sorry to inform you that although in the past our dealings with the firm mentioned by you had been quite satisfactory, we have not had any dealings with them for the last nine months.

From inquiries made by us among local commercial circles, we find that this firm seems to have been experiencing some difficulty lately in settling accounts for goods supplid to them. We, therefore, suggest that you should be cautious in your dealings with them. The best course for you would be to demand from them half the amount in advance and the balance on delivery.

We hope that the information given by us will be kept strictly private. If we can be of any further service to you at any other time, please do not fail to write to us.

218. *Unfavourable Reply to Inquiry About Status* (3): Ref. your enquiry of 16th September, we are sorry that we are unable to give a favourable report regarding the firm mentioned by you.

Also see Letters 194 *and* 195.

TENDERS

219. *Inviting Tenders:* You will be interested to hear that we spend annually about Rs. 10,000 on articles mentioned in the enclosed list. If you are in a position to supply them please submit your lowest rates f.o.r. Karachi. If your rates are competitive we may be able to place an order with you. Your tender must be received by us before the 27th of February.

220. *Regretting Inability to Submit Tender:* We thank you for your inquiry of the 6th, just received by us. As the time at our disposal is very limited and as we will not be able to obtain the required goods so as to supply them within the time mentioned by you, we are unable to submit a tender.

Once again we thank you for the chance given to us for submitting a tender and hope that we shall have other opportunities of serving you.

221. *Regretting Inability to Submit Tender Because of Lack of Goods:* We thank you for asking us to submit a tender for stationery and drawing materials. As we do not stock the kind of articles required by you, we are sorry we are not in a position to submit a tender. We are, therefore, returning the Tender Form sent to us.

222. *Request for Quotations:* Will you please let us have your quotations for the articles mentioned in the enclosed list? We would like to have a statement from you showing the cost of the goods as well as transit charges so that we may send you a cheque in advance if your rates prove acceptable.

223. *Reply to Above Letter:* Your inquiry No. K53 of 25th August has just reached us.

As desired by you, we enclose our quotations which we hope will meet with your approval. We have shown in the enclosed pro forma invoice the cost of the goods as well as packing and transit charges. In case you do not wish to send the amount in advance, we will send the goods by rail and draw the amount by V.P.P. while sending the Railway Receipt. The quotations given by us will hold good for a week only from the date of this letter. We, therefore, request you to let us have your order as soon as possible.

224. *Letter Regretting Inability to Accept Quotations:* We thank you for your letter of 16th

September and the pro forma invoice enclosed with it. We are, however, sorry to inform you that on comparing your quotations with those of other dealers, we find your prices too high. In the circumstances, we are unable to place an order with you. We, however, thank you for the trouble you have taken to send us the necessary pro forma invoice and hope that next time your quotations will be found more competitive and that we shall be able to do business with you.

Also see Letters under Section, "Estimates," as well as Letter 140.

TESTIMONIALS (BUSINESS)

See Letters 160 and 161.

TIME LIMIT

See Letters 9, 179, and 223.

TRADE TERMS

See Letters 32, 37, 41, 140, 141, 142, 145, 146, 147, 184, and 205.

TRAVELLING SALESMANSHIP

225. *Announcing Arrival of Travelling Salesman:* You will be pleased to hear that our salesman, Mr. J. Pears, will shortly visit your town and call at your office. He has just started on a trip to Northern India and in a couple of days he will see you. We hope you will give him an interview and send us through him a substantial stock order for the goods we manufacture.

226. *Regretting Inability to Send Representative:* We thank you for your letter of 8th September, in which you request us to send our representative to your office with samples of our products.

Unfortunately, our travelling salesman is at present on leave. We are, therefore, unable to comply with your request. We are, however, sending you by separate post our complete illustrated catalogue giving full particulars of the various goods manufactured by us. If you have not seen any of these articles before and would like to examine them we shall be glad to send them for your inspection on knowing your requirements.

You will notice that we have reduced our prices considerably. This does not mean that the quality of our products has in any way deteriorated. It is solely due to the fact that we were obliged to reduce the prices to counter unfavourable competition. In addition, if you can arrange to pay cash on delivery we shall be glad to allow you a special extra discount of 2½ per cent.

We may mention here that all orders are executed by us as promptly as possible. We hope you will find our goods and terms satisfactory and that we shall have the pleasure of doing business with you.

227. *Letter from a Travelling Canvasser:* I enclose a report about the various firms and individuals visited by me in connection with our products. I am also sending orders secured by me. Please execnte them as soon as possible.

I am now proceeding to Calcutta where I shall stay upto the 3rd of September. I shall then go to Lahore where I hope to stay for a week at least. You may, therefore, forward all future communications c/o the Postmasters of these places. Further orders will be forwarded to you as received.

228. *Letter from Travelling Salesman to His Firm Expressing Regret for not Being Successful:* I enclose a report giving particulars of the calls made by me on individuals and firms in connection with our products during my stay in Lahore. You will see from the report that I have not been able to secure any orders for reasons stated in the report.

I am very sorry that I have been so unsuccessful in securing business; but I hope you will realise that I have done my very best. I am sure to be more successful in the near future. I shall report my progress to you at frequent intervals.

Also see Letters 15, 29, 31, 33, 42, 49, 115, 134, 136, 137, 138, 154 and 184.

VACANCY, APPLYING FOR

See "Applications," and Letter 17.

WINDING UP

229. *Notice of Winding up:* We are sorry to inform you that due to acute trade depression and very heavy losses incurred by us due to unforeseen circumstances, we find it very difficult to carry on our business. We have, therefore, been advised to

suspend payment temporarily as that would be the most honourable course for us to follow, as it would prove advantageous to our creditors.

Messrs. Daver and Daver of this city have been requested to prepare a statement of our affairs as soon as possible to enable us to make proposals for liquidation. In the meantime, please let us thank you for your past favours and ask for your forbearance.

230 *Letter from Liquidators for Winding Up a Concern:* You must be aware that Messrs. Patel & Co. have been obliged to close down their business and a notice to this effect had appeared in The Times of India of 7th September.

As liquidators of the above mentioned company we are enclosing a statement of account for goods supplied to you.

Will you kindly arrange to send remittance by return of post? We are enclosing a Business Reply Envelope for your use.

INDEX

GOOD ENGLISH

A Quickway Guide to Correct and Idiomatic English, Specially Written for India

By

B. NORRIS, *B.A., Dip. Ed. (Lond.)*

and

RUSTAM J. MEHTA, *M.Sc., Ph.D. (Eng.)*

This practical book on how to write and speak correct and effective English, is intended for the millions of people engaged in the rush of life to make their living, people who at the same time wish to improve their means of self-expression and so achieve success in business and social spheres.

It is NOT tedious like a textbook with dull rules of grammar, but a simple, concise, interesting, easy-to-read guide.

For the busy men and women of India here is a book in which are pointed out clearly the most common faults in speech and writing. It deals concisely with such subjects as the formation of plurals, the correct spelling of English words, punctuation, the proper pronunciation of common words, conjunctions, prepositions, common errors, words generally misused, idioms and idiomatic English, good conversation, building up of the vocabulary, and many other such subjects.