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BUSINESS LETTERS

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BUSINESS LETTERS

THEIR PREPARATION AND USE

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PREFACE

This book has been prepared with the needs of two classes of readers constantly in mind: those in business and those preparing to enter business.

An attempt has been made to develop the subject logically from its simpler to its more complex aspects. After the requirements of good letters are presented and illustrated and questions of form are discussed, a detailed statement is made of the procedure to be followed in solving business problems by letter. The stimuli that can be used in business letters and the reactions that may be expected are analyzed from a practical point of view. Then the types of letters are separately considered, beginning with the simpler letters and progressing to the most difficult. The different types of letters are treated somewhat in proportion to their importance in business. We have tried not to overemphasize sales letters as a type.

The arrangement of material in each chapter is according to a carefully prepared outline which is carried out in the different type sizes and faces used for chapter divisions and paragraph headings. The Table of Contents has been expanded to embody the complete outline of each chapter and to make clear the coordination and subordination of topics. It is believed that this arrangement will be an aid to the student and that it will also facilitate reference by the business man who may keep the volume on his desk as a handbook.

The book is a combination of principles and illustrative letters. Principles have been deduced from current business practice and are not necessarily our own personal preferences. The illustrative letters have been taken from actual business correspondence. With half a dozen exceptions they are all in our files. It is important that they be considered here as illustrations, not as models. Each letter is quoted for a specific purpose, and its inclusion does not imply that we consider it perfect or that it could not be improved.

The material and its arrangement have grown out of 15 years' experience teaching the subject to college students and to young business men and women in extension classes. In mimeographed form it has been used for two years not only by ourselves but also in two other institutions, practically as it is here published. In the classroom it will probably be found advisable to supplement the text with lectures on the principles, with further illustrative letters, and with problems. It is our experience that students can best acquire the ability to write effective business letters by analyzing actual business problems, by studying the letters, both good and bad, that have been written, and by themselves writing letters which endeavor to meet actual business conditions. For this reason we have included somewhat more explanation of the purposes for which letters are written and the business conditions to be met than is usual in texts of this kind.

If a practical rather than a theoretical approach is noted throughout the book, that is to be attributed to our conviction—born of continuous counsel with business men in their endeavors to improve and tone up the quality of their correspondence—that the writing of a good business letter is not an expression of one's self but rather an endeavor to solve a business problem by influencing another—the reader—to think and act as one wishes him to do. The practical point of view has been demonstrated to be a valuable aid in the classroom. From what they have told us, we believe that business men will likewise approve of it whether they use the book as a reference work on letter problems or set themselves the task of reading it through consecutively. While much of the material will be familiar to them, it is hoped that they may profit from the analyses of letters, from the deductions of guiding principles from practice, and from the organization of the mass of problems and material with which they deal every day.

Our indebtedness is manifold and can never be adequately expressed. To previous writers in the field, both of books and of magazine articles, we owe more, perhaps, than we are aware. Our greatest obligation, however, is, first, to the students in our classes who have listened and criticized and tried to write, many of whom years after continue such an interest in the subject that they send us for class use copies of letters they write and receive; second, to the business men far and near who have

generously given us free use of their files and have offered valuable criticisms and suggestions; and, third, to the myriads of writers of business letters who have unwittingly furnished us with a limitless supply of fresh laboratory material.

H. A. B.
C. J. M.

SEATTLE, WASH.,
September, 1930.

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CHAPTER I

REQUIREMENTS OF A GOOD LETTER

All endeavor may be divided into two parts: (1) the theory underlying the endeavor, (2) experience and practice in the field. You may learn salesmanship by taking a sample case, boarding the dealer in his store, and trusting to luck or the dealer's good disposition to get an order. You may become a fairly good salesman by this method. You may use the best psychology of salesmanship, but you do so unknowingly; you are not in a position to apply the psychological principles consciously and at the exact time they are needed. Besides being competent to sell goods successfully, a salesman should understand the theory of salesmanship so that he can sell more goods in less time and with less expense. Training tests show that a study of salesmanship will increase the earning power of both the beginner and the veteran salesman.

This principle applies with equal force to business letter writing. One might learn to write good letters by writing them before he has studied letter writing principles. If good letters result, the writer for the most part will be unable to tell why the letters are successful; nor will he be prepared to apply consciously, to other letters, the principles that insure success. Like the salesman, the letter writer should understand the principles underlying his work; he should know why the application of certain principles results in successful letters. He should be able to apply those principles at will.

The suggestions presented in this chapter as requirements of a good letter are set down not to be memorized as correspondence theory, but because an understanding of their importance will cause the letter writer to utilize them. They give, furthermore, a "yardstick" with which to measure in advance the results of letters. It is recognized that the yardstick is not a perfect measure and that there are letters that will prove to be exceptions

to the rule. It is a fact, nevertheless, that most letters which measure up to the yardstick are successful while those that are unsuccessful fail because they do not incorporate these requirements.

Although our purpose is to present the desirable characteristics of letters, it will be necessary to point out and illustrate some of the common errors as well as the points of strength.

PHYSICAL APPEARANCE

Too much emphasis cannot be placed on a pleasing physical appearance for the letter. When a salesman calls on the trade he is careful to be neatly dressed; he appreciates the value of the initial impression. Does that same salesman take care to see that his letters are neatly dressed when they call on prospects? Often not. Nor do the salesmen's superiors, the business executives, always send out neat, well-dressed letters.

Physical appearance creates first impressions. First impressions often determine subsequent actions. The letter, if it is pleasing to the eye, creates an unconscious friendly attitude in the mind of the reader. The reader unconsciously seeks reasons why he should do as requested when the message creates a favorable initial impression; he unconsciously seeks reasons why he should not do as requested if the letter creates an unpleasant initial effect.

In a study of over a thousand business letters from various kinds of businesses located in 26 states of the Union,[1] one man concluded that the absence of pleasing physical appearance was the greatest shortcoming of commercial correspondence. He stated that most letters do not appear attractive on paper. They fail to paint a picture to the reader. The statement that poor physical appearance is the greatest weakness of commercial correspondence may possibly be overemphasized. It does indicate, however, that physical appearance should be one of the letter writer's primary considerations.

There is no valid excuse for letters which are unattractive in physical appearance; certainly it costs no more to send out a neat, well-balanced letter than to send out the opposite kind. It is largely a matter of habit.

Points of Physical Make-up. *Quality of Paper.*—The quality of paper used should be consistent with the type of business. Contrary to popular opinion, a high grade of bond paper is not

[1] *Sales Management*, Sept. 18, 1926.

always productive of the best results. It is to be expected that banks, bond houses, exclusive specialty shops, etc., will choose a high grade bond paper stock because it is consistent with the character of the business and with the expectations of their clients. When dealing with a reputable bond house, we unconsciously, at least, expect to receive letters on high grade paper. Should announcements arrive on cheap paper, we are apt to measure the character and reliability of the house by the quality of the paper. On the other hand, if a mail-order house were to send out letters on high grade bond their customers would probably feel that they were paying for that high grade paper in addition to paying for the goods ordered. As the chief appeal of the mail-order house is price, such a customer reaction would be detrimental to future business. Hence, mail-order correspondence goes out on a paper the grade of which the average customer is accustomed to using himself.

It is false economy for a concern to sacrifice quality in its letter paper where quality is needed. The few dollars saved when cheap paper is substituted probably are lost many times over before the paper is all used. Unfortunately, this loss can never be absolutely proved, not to say measured. There is no question, however, that the correct quality of paper at least puts the reader's mind in a neutral rather than in a negative state. It is possible that the correct quality of paper may have a positive bearing on the success of the letter.

Color of Paper.[1]—The same general principle applies to the color of the paper as applied to quality: select that color which best reflects the nature and character of the business. Consider the following types of business: a florist, a bank, an interior decorator, and a manufacturer of rough castings.

[1] It is recognized that concerns doing an export business may send all correspondence to foreign nations on colored paper. This is done for two reasons:

1. A special colored paper for all export business allows those papers to be readily distinguished, within the company, from documents pertaining to domestic trade. This aids in reducing errors.

2. Colored paper is often desirable for psychological reasons. For instance, in South China, blue is the symbol of mourning and red connotes happiness. Red stationery and red wrapping paper are both desirable when dealing with the natives of South China. During the most important festival of the year, the Chinese New Year celebration, the Chinese send their greetings on red paper in red envelopes.

Assuming that colored stationery may sometimes be used to advantage, would you expect all of the above types of business to use color? Probably not. Nor would you expect all those which did use it to employ the same color.

A delicate shade of almost any color used by a florist or an interior decorator would reflect the nature of the business. It would help also to accentuate the appeal to things artistic and beautiful. Both the florist and decorator utilize the emotional appeal to sell their products and services, and colored stationery strengthens the emotional appeal.

Neither the bank nor the manufacturer of castings can utilize the emotional appeal to the extent the florist or the interior decorator would use it; neither can they use color to accentuate demand for their products. Customers of a bank expect it to be relatively conservative, to base its appeal on facts and reason rather than on emotion. For the bank to use color as the florist might well use it would probably mean the loss of some conservative customers. Although the casting manufacturer probably would lose no customers, he would have little to gain by the use of color. Many business men would probably question the manufacturer's judgment, which might react unfavorably at some later time. Thus it is apparent that some concerns may gain by the use of color, while others may lose.

Psychologists have not yet succeeded in telling definitely what colors appeal particularly to men or to women or what colors cause people to respond in certain ways. Numerous experiments have been conducted on this interesting subject but the results are not in agreement. (See Chap. IV, Psychology of Letter Writing, for a further discussion of color.)

As tints are soft and inconspicuous they are preferred to bold, strong colors. There are certain color combinations which make reading a letter difficult; for instance, red type on a green background. Such combinations should be avoided.

If you must use color, be conservative. Remember that there is no conclusive proof that colored stationery improves the chances of your letter being more successful than if it were on plain white paper. The laws and psychology of color in advertising cannot be assumed to operate uniformly in the case of business letters. Even though certain tests have been made to determine what colors are generally most effective in attracting attention and arousing the emotions, the letter writer should

not accept the conclusions arrived at as applying to his business. The only scientific procedure to determine the value of different colored stationery for your business is to conduct actual tests by sending a given message to different portions of the mailing list on different colored stationery and checking the results.

Proportion in the Letter.—The subject of margins is discussed in Chap. II, Form of the Letter. It is sufficient at this time to call attention to the fact that a negative impression is secured by the reader if the letter is not well balanced on the paper. With a negative impression as a background, it is impossible for your message to be acted upon so favorably as it would have been with a positive (pleasant) background.

The pure block form letter on page 51 illustrates the point that the reader becomes conscious of the absence of balance as he expects to find it in letters. Compare the first impressions you receive from Letters 1 and 2. The first gives a positive first impression; the second gives a negative first impression.

Letter 1. February 21, 1930.

Mrs. H. A. Rothwell,
1420 N. 45th St.,
New York, N. Y.

Dear Mrs. Rothwell:

We appreciate your business and are enclosing a "Preferred Credit Card" for your use.

This card entitles you to buy up to $150 in furniture at this store without a down payment and any amount over that with a small down payment. The balance to be paid then in monthly payments. Also you are entitled to a 10 per cent discount on your purchases, excepting on contract priced merchandise, until April 1, 1930. The card is good indefinitely unless canceled.

We are pleased to send this card to you and hope you will take advantage of our offer.

We take this opportunity to urge you to attend our Style Show of Furniture on Thursday and Friday, February 27 and 28, and our dance on Saturday night, March 1, 1930.

We again express our appreciation of your business.

Yours very truly,
Broadway Furniture Co.

Letter 2. December 30, 1929.

Thompson Book Store, Memphis, Tenn.

Gentlemen: Now that the Christmas rush is over, we suggest placing your order for *X Handbook* for the coming months. Probably this is the most widely advertised book of the kind published, over 190,000 copies being in use at the present time; and the assurance of continued activity in metal-working plants promises a steady sale during 1930.

Can we help you to obtain *your* share of these sales? If you can make profitable use of leaflets like the enclosed, carrying your imprint in place of ours, we shall be glad to supply any desired quantity.

Yours very truly,
Reliable Publishing Co.

These illustrations and this discussion do not mean that the form or shape of the letter may never be changed to advantage. They do mean that if you are going to use a form which is not commonly used, be sure it is well balanced—that is, pleasing to the eye. Also, if you are using the commonly accepted forms, be sure that your margins and spacings are such that the whole makes a pleasing unit when glanced at.

Clear Type.—A worn typewriter ribbon may produce an impression which is so faint as to cause the reader to strain his eyes in order to read the letter. If you know that the letter holds something of interest you usually read it; otherwise the resistance set up by the faint type may cause the letter to go into the waste-basket unread.

Dirty typewriter keys blur many letters of the alphabet and give an impression of carelessness, slovenliness, and lack of interest. These points are so elementary and apparent that they should need no mention in a book on correspondence. Experience, however, proves that the warning is necessary.

Underlines, Capitals, Color.—Someone has said, "underlines, like diamonds, are valuable because of their scarcity." The same is true of capitals and of a second color. Emphasis is secured by use of these methods only when they stand out in bold contrast. A letter, for instance, with 15 or 20 words or phrases in red, in capitals, or underlined would be much less emphatic than the same letter with one or two, perhaps three, phrases so emphasized. The reason we value diamonds is because of their scarcity. We evaluate emphatic ideas on the same basis.

Reserve these mechanical methods of securing emphasis until you need power that you feel you cannot get by position and choice of words. You will not overwork the mechanical aids if you follow this caution and you will help to insure a letter with pleasing appearance.

Matched Fill-ins.[1]—Most readers appreciate letters in which the fill-in material matches closely the body of the letter. A neat, well-matched fill-in adds to the physical appearance of the form letter. Furthermore, the care and neatness displayed in the fill-in tend to reflect the character of the organization and the quality of the product. A neat fill-in gives your letter a good send-off.

Physical appearance must be watched at every step; it is just as easy to cultivate the habit of sending out neat, well-balanced letters as it is to form less desirable habits. Most violations of this principle are due not to ignorance but to carelessness.

THE READER'S POINT OF VIEW

Definition.—There is perhaps no word in business more overworked or misused than the word "service"; nor is there a factor that is more important to business success. Service as used in connection with business letters has a definite implication that we ordinarily do not get from the word. In letter writing, service denotes an attitude of mind. It is commonly referred to as the "you" attitude.

Every letter involves a problem, every problem has at least two sides. There is the reader's side or point of view and the writer's side or point of view. Although these two points of view may at first glance seem to be opposed to each other, they are usually in harmony because most business transactions are mutually profitable to the parties involved. It is only natural that the writer and the reader should each approach the same letter from his own point of view. Even though these two points of view are in harmony, the reader does not always appreciate that fact, hence the writer should utilize the reader's approach. Because the reader's interest is service and profit, that is the approach the writer should take.

Letters 3 and 4 will make clear the difference between the "you" attitude and the "I" attitude. The italics are the authors'.

[1] See Chap. VI (p. 101) for an explanation of the fill-in.

Letter 3. (*I* attitude.)

We are furnishing firms throughout the country with clippings of newspaper advertisements and *we* would like to add your name to *our* mailing lists. For a nominal sum—$6.50 a month—*we* will send you fifty selected clippings a week. These clippings are never as much as two weeks old when they reach you, and each one is plainly marked with the date the ad appeared as well as the paper it appeared in.

We have a staff composed of trained advertising men who pick out just the clippings you want from a thousand newspapers. *We* will send you the ads of any particular store or stores you may designate, or any special kind of advertisement or advertising you may desire. If you want more than the fifty ads of *our* regular service, *we* will send you as many times that as you wish, at an additional cost of $5 for each extra group of fifty.

We are offering a new kind of service, one that is up-to-date in every way, and one that is designed entirely to do away with the necessity of spending huge sums on a clipping department of your own. *We* can furnish any and all ads you want on an hour's notice, and save you a great deal of expense at the same time.

We want you to try *our* service, so *we* are asking you to take one of *our* regular subscriptions, subject to cancellation by thirty days' written notice, or at the end of the first month if you don't care to continue.

Just fill out the enclosed card and drop it in the mail box.

How to Secure It.—All of us have enough ego in our make-up to resent receiving a letter like the one above. We are not interested in the writer, his letters, or what he has done. We are interested in our own problems and whether or not we can solve them to our own benefit. Some one has defined a bore as a person who talks about himself when you want to talk about yourself. By thinking in terms of service to your reader, you may make certain that your letters are interesting to your reader. Talking about yourself in a letter often puts you in the bore class.

Although the number of "I's" or "we's," "you's" or "your's" used in a letter is not a measure of the you attitude, it is nevertheless an indication. It is very difficult to have "we" as the subject of nearly every sentence and still have the you attitude. The fact that the writer uses "we" frequently indicates that he is thinking primarily in terms of his own point of view and interests.

Remember that the you attitude is an *attitude;* it is primarily a state of mind. If you think of the problem involved from the reader's point of view, you will have little difficulty in securing the service approach.

This principle is violated as much as or more than any other letter writing principle. If you will cultivate the habit of writing with the you attitude you will have hurdled one of the serious obstacles that makes the road to success extremely difficult for letter writers.

Letter 4 illustrates the you attitude approach. Note how its atmosphere differs from that of Letter 3. The italics are the authors'.

Letter 4.

Has it ever occurred to *you* that the gifts which really count in a young person's life are the gifts which will not pass with the Christmas Candles, but those which will bring lasting benefits?

The finest gift *you* will receive during this holiday season is the new year of 1930, if *you* will only grasp the opportunities it holds for *you*. Properly used, the 365 days of 1930 will insure *your* future success and happiness.

Business Training is the most profitable time-investment that *you* can make right now. Secure this gift for *yourself* in 1930 and *you* will have reason to be truly grateful for the New Year.

The Metropolitan Business College and Secretarial School offers *you* the opportunity to secure, in a short time and at small expense, the worthwhile training which will bring *you* success.

New classes are forming for January. Call or telephone us for details.

YOUR PERSONALITY

Be Yourself.—When you write business letters, do not consciously copy or imitate another writer. The business world is overflowing with imitators and people who can copy but it is woefully short of people who write business letters in a human, conversational style. Some authors have suggested that "you should write as you would talk." It is not intended that this admonition should be interpreted literally, because few of us speak clearly, correctly, and courteously at all times. The correct interpretation is that you should write with the naturalness and informality of verbal discourse, while maintaining the standards of correctness.

Putting yourself in your letter demands that you omit all stereotyped expressions, because they are borrowed plumage. By all means read all the letters you can get hold of, but do not resort to the weak practice of copying; merely modify your style as you learn from reading letters.

What It Does.—Personality in a letter does several things.

Gives Naturalness.—Your words flow freely, hence the best possible coherence results. By imitating or using stereotyped phrases you lose this naturalness; you substitute words for ideas and thereby weaken your message.

Gives Simplicity and Clarity.—Both simplicity and clarity are endangered if personality is sacrificed. To endanger the simplicity and clarity of the business letter is to endanger the success of the message conveyed. There is little danger of becoming involved or of muddling your ideas if you avoid stereotyped expressions and if you write freely and naturally. This is possible only when you have clearly outlined your letter before you start to write. If you try to think of content, coherence, or unity while you are writing, you are almost certain to lose naturalness of expression.

Radiates Sincerity.—All of the so-called "rules" of letter writing cannot sell an idea to a reader when he doubts your sincerity. If you cannot combine the requirements of a good letter with sincerity, forget the requirements and concentrate on sincerity. After all, letters replace human contacts, hence humanness and sincerity are the qualities that will most favorably influence your reader.

How to Secure It.—How may the writer insure getting his personality into his letters? By eliminating stereotyped expressions and by writing naturally. This presupposes the use of a carefully prepared outline. When you are tempted to "follow the leader" and use the dead language of business or to use unusual words to create effect, remember that the masterpieces of literature and the best business letters are the simplest as far as language is concerned. The style of the writer and his sincerity make them masterpieces.

Hackneyed expressions result from:

1. Blindly following other business letters which use such expressions.
2. Failure to take sufficient time and effort to say exactly what is meant.

The following expressions should be avoided.

1. **Above mentioned.** Usually superfluous.
2. **According to our records (or books).** The reader is interested in your *conclusions* and *facts*. He knows that you must refer to your records; it is usually unnecessary to give your source of information.

3. **Advise.** Not synonymous with write, tell, or inform. Use the word that explains the action you are taking.

4. **As soon as possible.** Indefinite. Implies often that more than the usual amount of time will elapse before you will act. The request or promise to act "as soon as possible" leaves the door wide open for procrastination.

5. **As to your proposition.** Unnecessary. "Proposition" is indefinite; substitute a specific noun—offer, suggestion, etc.

6. **Assuring you of our prompt attention.** See 4 and 37.

7. **At all times.** An attempt to secure a superlative effect. Omit the phrase and usually your idea is strengthened.

8. **At this time.** Substitute "now."

9. **At an early date.** Be specific if possible. See 4.

10. **At the present writing.** Substitute "now."

11. **Attached find; attached hereto; attached herewith.** Substitute "attached *is*."

12. **Awaiting your further orders.** Subservient. Omit the expression. Substitute, if desirable, a statement that you will be glad to help the reader. See 37.

13. **Beg; beg to advise.** Lowers your prestige. You are not "begging" in any sense of the word. Omit these expressions.

14. **Best.** A superlative. Overworked in all selling endeavors to the extent that it fails to create a vivid mental impression. Give several points to show that your product is "best" rather than simply say that it is best.

15. **By return mail; at once.** Substitute a specific date if possible.

16. **Contents noted; contents carefully (or duly) noted.** Unnecessary. The reader assumes that you read his letter thoroughly. If you desire to refer to a letter, do so specifically, either by date or content or by both.

17. **Duly.** Unnecessary.

18. **Enclosed please find; enclosed herewith; enclosed you will find.** Substitute "Enclosed is."

19. **Even date.** Substitute the exact date.

20. **Favor.** Letters, orders, inquiries, etc., are not "favors." Be specific.

21. **For your information wish to advise; we wish to call your attention to the fact; we take pleasure in telling you; this is to inform you; referring to your letter we wish to say; permit me to say; in reply wish to state; we take the liberty to inform you.** Superfluous plumage. Give your facts and omit the introductory remarks. Most of these statements convey an attitude of mental superiority which injures the letter.

22. **Greatly appreciate.** An attempt to convey a superlative idea. It is usually unsuccessful because in "I greatly appreciate" the emphasis falls on "greatly." Omit "greatly" and the emphasis is placed where it belongs, on "appreciate."

23. **Hand you herewith.** You cannot "hand" an enclosure to your reader if it is enclosed in a letter and sent through the mail. Substitute "Enclosed is."

24. **Has come to hand.** Self-evident. Omit it.

25. **Have before us.** Unnecessary. The reader hasn't the least interest in the location of the letter he wrote; he is interested in your reply. Start your letters with facts.

26. **I have your letter of [date].** Self-evident. Omit it.

27. **I thank you kindly; kindly let me have ———; kindly oblige.** In the first instance omit "kindly." You do not, literally, thank a person "kindly." In the second and third instances "kindly" is not the correct word to use. Substitute "please." See 31.

28. **In due course.** Indefinite. Suggests that more than the usual amount of time will elapse before you will act. Give a specific date.

29. **In this connection.** Self-evident. Omit it.

30. **Instant.** Substitute the name of the month.

31. **Kind favor; kind order.** "Kind" is used incorrectly as it modifies "favor" and "order." The order is not a "kind" order. Omit "kind." See 27.

32. **Liberty.** ("We take the liberty to tell you.") Discourteous; untrue when you are giving information that was requested.

33. **Line.** ("Along this line I may say.") Omit this introductory flourish and say what is to be said. "Line" is indefinite; substitute an exact term.

34. **Oblige.** ("Please send these goods at once and oblige.") Similar in effect to "Thank you in advance." If you desire to express *appreciation* for help that you have requested, do so.

35. **Our Mr. Smith.** A careless, discourteous way of saying, "Mr. Smith, our representative (or salesman)." Or say simply "Mr. Smith."

36. **Our records show.** The reader does not care to know that you referred to your records to find certain facts. He wants the facts. Omit the phrase. See 2.

37. **Participial constructions.** Thanking, wishing, hoping, trusting, etc., when used as follows, "Hoping this answers your question, we are." Objections are:

Not a complete sentence.
Fails to stimulate the reader's mental processes.
Uses an important position in the letter for a meaningless expression.

38. **Party.** Substitute "person" or a name. "Party" is not synonymous with "person" in business letters.

39. **Passive voice.** Usually is less direct, hence is less emphatic than the active voice. "Your assistance is appreciated by us" is less emphatic than "We appreciate your assistance."

40. **Per.** A legal term. Should be used only with appropriate Latin words.

41. **Permit me to say (or thank you).** Unnecessary. Go ahead and thank your reader.

42. **Pronouns omitted, "In reply would say."** The "telegraphic" style which generally omits pronouns and articles should be avoided.

43. **Proposition; matter.** Indefinite. Substitute an exact term.

44. **Recent date.** Indefinite. Use the exact date if it is known; if not, omit the reference.

45. **Said; same; re.** Legal terms generally should not be used in business letters.

46. **Take care of your order (or inquiry).** Tell what action is to be taken.

47. **Thank you in advance.** Discourteous. If the reader's help is worthy of thanks, a letter should be written after the help has been received.

48. **Under separate cover.** Be specific. It takes no more time or effort to say mail, parcel post, or express.

49. **Up to this writing.** Substitute "now," "today," or a specific date. Usually the expression can be omitted without loss.

50. **You claim; you say; you state.** Imply that the reader was dishonest or at least in error. Usually it is neither necessary nor desirable to restate the subject.

51. **We see by your letters; your letter of** [date] **tells us.** Weak, unnecessary openings. Avoid repeating the material contained in letters you receive unless it is necessary to the success of your letter. Then give the facts only, omit the superfluous introduction.

52. **We take pleasure in sending you herewith.** Substitute "We are glad to send to you."

53. **We hope (trust, think) that this will be satisfactory.** An attempt to create a feeling of satisfaction. It fails because hope, trust, think all connote doubt. The reader's impression is that you are not positive in your own mind; hence he cannot be positive.

54. **We shall give it our prompt attention.** Fails to convey a definite impression. If you cannot give a specific date by which you will send the merchandise or adjust a complaint, etc., merely omit the sentence.

55. **Writer.** An unnatural and undesirable method of avoiding "I" or "we." Be natural.

COURTESY

There are few if any instances in which discourtesy in a letter is justified. Although in mathematics two negatives make a positive, in business two discourteous letters do not make for friendship or business—they injure both parties. In other words if you receive a discourteous letter and are tempted to reply in the same vein, remember that business is service and answer accordingly. If all correspondents were as considerate of their readers' feelings when writing letters as they are when face to face with them there would undoubtedly be fewer discourteous letters in the mails.

Courtesy is instrumental in building goodwill, that intangible and highly valuable business asset. Goodwill is merely the favorable or pleasant memory the customer has of a company. One discourteous letter which may be filed and perhaps shown to a number of people can break down the goodwill engendered by the entire selling personnel of the business over a period of years.

Sarcasm, that method of stinging a reader by implication, will never be a fault of your letters if you preserve the attitude of

courtesy. Courtesy is an attitude of mind. It is more than the mere use of polite words. It is the spirit in which the writer views the reader and the reader's attitude toward the problem involved. Hence courtesy is far more than politeness. Politeness, primarily, is the use of certain words designed to secure that formal-polite effect that we expect in business letters and in everyday conversation.

POSITIVE, CHEERFUL ATTITUDE

Positive and negative attitudes as applied to suggestion are explained in Chap. IV, Psychology of Letter Writing.

Many writers of letters unconsciously allow negative ideas to slip into their messages. It is difficult to explain this tendency, as one would normally expect the positive attitude to predominate. To safeguard against negatives, a beginner must consciously avoid them even to the extent of sacrificing smoothness by eliminating negative ideas and expressions. Once the positive habit is acquired, the power of habit protects the writer against the use of negatives.

The positive approach usually is a pleasant approach. A pleasant, cheerful letter goes a long way toward inducing the reader to accept your conclusions. Cheerfulness in letters is the result of the subject matter, the method of handling the subject matter, and the tone of the letter. The last two factors are of more importance than the first. Even disagreeable material may be presented cheerfully. Pleasantness or cheerfulness reflects hope, goodwill, and a desire to help. There is no reason why a writer should make each sentence in his letter pessimistic even though the material is disagreeable.

Even disagreeable material may be presented so that the reader sees the desire to help, the goodwill, and the hope—that is, the cheerful approach. It is warm, human, and simple. It points out specifically the bright side of the picture—and a bright side is present in almost every instance.

Cheerfulness is the opposite of coldness, formality, and stereotyped forms. It follows that letters replete with stereotyped expressions cannot contain the warmth and cheerfulness that human, natural letters will contain.

Cheerfulness does not mean that the writer must attempt to be humorous. If he will see the reader's problem and write his letter naturally, emphasizing the pleasant aspect of the

problem rather than the unpleasant side, he will have a warm, cheerful letter.

The psychology of the cheerful letter is apparent—"smile and the world smiles with you." Your reader is much more apt to do as you suggest if your letter is cheerful, because he sees you as a cheerful, helpful friend.

Letter 5, a sales letter, is a cheerful one.

Letter 5.

Mr. Henry A. Frame,
1606 Fir St.,
Sioux City, Iowa.

Dear Mr. Frame:

"*Shoot* Miles!" written on one of my letters had me worried until I discovered that the gentleman who wrote it was taking a short cut in telling me to enter his subscription and that the omission of a little thing like a comma was really the cause of my alarm.

If you do not recall reading the original of the carbon attached, I suggest that you give it the "once-over."

—Then "Shoot, Miles!" will be *O.K.* for me to send you *X Monthly* regularly. Invoice for $2.00 for a year will follow.

Cordially yours,
C. J. Miles

SPECIFIC STATEMENTS

One reason why messages conveyed in letters are easily forgotten, if indeed they were ever received, is that writers generalize when they should particularize. Generalizations present no mental stimulation or challenge; they have few of the bars of interest to which the reader may cling after he has read the letter. The laws of memory demand that the material to be remembered shall be interesting or striking, and specific rather than general. Thus it is much easier to memorize passages which have meaning than to memorize nonsense material. To the reader, furthermore, the general statement has little if any real meaning. The writer, having a clear picture in his own mind of what they imply, uses words such as "many," "wonderful," "several," "great," "enormous"—words which fail to denote the meaning intended. With a clear picture in his own mind and with the general words painting a very definite picture there the writer often fails to realize that the reader receives

only the denotation of the words used. Hence the reader misses the mental picture that the writer wanted to convey.

It is next to impossible to paint a mental picture with generalizations, and a letter that does not help the reader paint a picture is almost certain to fail. Specific statements not only allow the reader to paint the desired picture but they actually set up a mental challenge to do so which is so strong that most readers cannot resist the appeal. So keen is letter competition that your letter must stimulate the imagination if it is to have a chance. Generalizations, even though they be super-superlatives, do not stimulate the imagination.

A manufacturer of paper machinery says of his machine (the italics are the authors'):

> The capacity of these machines as indicated in our advertisement is *enormous* and, as also mentioned in the catalogue sheets, will replace *several* of the ordinary type of work machines and hydraulic presses and thereby secure an *enormous* saving in labor, belts, oil and general upkeep.

Does "enormous" give even a relative conception of the capacity of the machine? How many is "several"? What constitutes an "enormous" saving? The effect of the above paragraph is that it conveys to the reader the fact that the writer has some ideas on the capacity of the machine and the savings it will effect. It does not give a definite conception of what the writer tried to convey.

What a wonderful opportunity passed by! Substitute for the word enormous "500 tons," for the word several "three," for the second enormous "$1,500 a year." Now we have a statement that means something, a statement that not only stimulates imagination but also induces thinking and will be remembered.

A scenic and lighting studio sent a letter to a chairman of home coming committee with this information:

> The Scenic and Lighting Studio builds all kinds of electrical equipment and effectively. We have successfully built and planned home coming displays for the various houses receiving prizes in the past years.

A few *specific* references to the prize winning displays would have been more effective than the general appeal used. We are apt to discount a general statement; at least we question its

absolute truthfulness. Specific statements, unless they are very unusual, are more readily accepted as facts.

Two other illustrations, without comment, show the weakness of generalities. The italics are the authors'.

Letter 6.

Our *extensive* stock still offers *great* selection in *"Fashion Park," "Stein-Bloch"* and *other noted makes,* all *moderately priced,* with *greater values* than ever before.

Letter 7.

We know you appreciate the fact that the fulfillment of this obligation calls—in the case of such an outstandingly popular car as *X*—for a *most highly trained staff* of mechanical experts and executives and *huge investments* in equipment and buildings. Service with us is no trifle, but rather it is *worthy of our best thought and attention.* Truly, it receives *nothing short of that.* Service is studied with *scientific exactitude* here.

It is common for letters of application to contain statements similar to the following, with no supplementary explanation:

1. I have a good education.
2. I am a young man.
3. I have had considerable experience.
4. I desire a position with your firm.

Such statements fail to carry the message intended by the writers. Be sure that you have in mind definite, specific ideas. Then be sure that you say on paper just what you have in mind.

The effectiveness of specific statements is demonstrated by the three following letters. In each instance the reader receives a definite mental picture which conveys a meaning that could not have been secured with generalities. Because of the specific statements, the letters are remembered for a longer period of time than letters with general statements.

Letter 8.

For the past seven years we have been handling successfully Bolivar Olives in all sizes.

We have been using approximately 1500 cases a year 100 cases of which have been in the Super-Colossal, Mammoth, and Jumbo sizes.

During demonstrations of a period of a week we will average sales from 125 cases to as high as 200 cases of the various sizes.

Our experience with the Bolivar has been very gratifying and we find that our olive sales have increased and that we have been able to eliminate other brands.

At this time we have just placed an order for 1400 cases of various sizes, mostly Jumbo and Colossal.

Letter 9.

I can't quite see the fairness in telling *all* the good news to the men, so I persuaded Mr. Blair to let me use this opportunity to tell you about a *25% reduction* on women's pure silk stockings. I know you'll be interested.

Two years ago, when we first offered X Silk Stockings to our customers, the lowest price we were able to figure was $1.35 a pair. That year we sold 18,000 pairs.

There must be something to that old saying of Emerson's, though, for the fame of those stockings spread so quickly that during the past year our silk stocking sales mounted to more than 610,000 pairs! And our costs, of course, dropped correspondingly until now we are able to offer fine X Silk Stockings—even better than the original ones which sold at $1.35 a pair—*for 25% less!*

Letter 10.

No further proof of the supremacy of Acme Quality chairs is needed than the fact that such users as University of Michigan (2500), Ohio State University (5000), Northwestern University (6000), Chicago Public Schools (10,000), Emmert Chair Co. (10,000), Redpath Chatauqua (15,000), Sesquicentennial Exposition (15,000) are satisfied users.

HONESTY

Honesty as a requisite of a good letter has three implications:

1. Known dishonest statements shall not be made.
2. The writer shall consciously avoid making statements which, while perhaps not classed as dishonest, are nevertheless misleading.
3. The specific data presented shall be correct.

This last point implies that the writer shall not make specific statements unless he knows that they are correct. Incorrect statements are unjust to the reader, whether they are made knowingly or unknowingly. It should be unnecessary to discuss honesty as a business letter principle. There are, however, enough letters sent from business houses violating each of the three forms of honesty to warrant a brief discussion of the subject.

The justification of honesty may rest on either a moral or a business basis. Either one justifies the policy—together they make it imperative if goodwill is to be preserved.

The reader may judge for himself into which of the three classes the following illustrations fall.

Letter 11.

I'll pay you $10 just to read and respond to this letter.

Here's my check for $5 right now and the other $5 I believe you'll say is generously covered by the

Handsome, Coat-style, Five-button
Sport Sweater I Am Sending
You Absolutely Free!

You have been selected to receive this double gift announcement, because, by investigation, I find that your standing in your community is such that it would be very much to our advantage to have you wear and endorse one of our very newest and most stylish and serviceable All-weather, Water-proofed "*Wonder*" coats.

Only a limited number of these cooperative checks and gift sweaters are being awarded to selected auto owners and we're willing to lose the large amount involved for the benefit that will result in having our attractive "*Wonder*" coat worn and recommended by men of your standing.

The "check" enclosed was a "merchandise discount check." Among the recipients of the above letter were day laborers and mechanics. The selling company would gain little prestige by having these men wear the coat. "Selected" and "investigation" of course are relative words. The meaning intended, however, probably is the literal meaning of the words. "We are willing to lose the large amount involved" also may be interpreted in any one of several ways. Does it mean that the company is losing money on each sale? This letter varies in wording when sent to another person. Instead of ". . . we are willing to lose the large amount involved for the benefit that will result in having our attractive "*Wonder*" coat worn and recommended by men of your standing" we find " . . . we figure it will be worth a good deal in an advertising way to have you as one of our pleased patrons, that explains this most extraordinary offer."

A large internationally known book company, which had decided to dispose of a certain edition before plates were made

for a new edition, closed one letter in the sales series, dated March 20, with this statement:

Letter 12.

This means just one thing: that here at last is the opportunity for which they [inquirers] have been waiting.

So we have accomplished our purpose; and the Sale must close.

On April 30, the present offer will be withdrawn. *After that prices will be advanced* $20 *or more.*

If you are interested you should fill out the enclosed letter form at your earliest convenience.

The letter was signed by the vice president. The price named was $76.10.

The next letter in the series, dated April 2, again emphasized the fact that after April 30 "you will have to pay at least $20 more." This letter was from the president.

Letter 13.

Our Special Anniversary Sale closes April 30. I am writing you this to suggest that, if you are at all interested, you should take advantage of this opportunity while it is still open.

When you stop to think of it, it is amazing that a book of fifty million words—the equivalent of five hundred ordinary books—can be purchased for $76.10. For a few days longer it will still be possible for you to obtain the encyclopedia at this remarkably low price.

But—after April 30 you will have to pay at least $20.00 more.

It was quite natural for the reader, who had been warned several times, to expect that the first letter after April 30 would break the news that the price was up $20 or more. Surprise greets him, however, in the opening sentence of the letter dated June 21, which was signed by the vice president. It follows.

Letter 14.

Sixty-five Dollars will *Now* buy the latest edition of *Blank's* Encyclopedia.

Undoubtedly you have long intended to own this set. Perhaps the price was a consideration. Then you will welcome this opportunity. You get a $108 set of books for only $65.

Surely there never was a finer offer than this!

And here's the reason. For several years it has been our custom to make a special offer at the time of our annual inventory. This year we find we are able to do something out of the ordinary for those who have already inquired about *Blank's* Encyclopedia.

It will be noted that in the first letter after April 30, instead of the price increasing by $20 or more it actually decreased about $11. It is difficult to see how the company can justify such a policy. To the reader it is an apparent attempt to deceive.

Possibly the letters referred to in this discussion of honesty were effective so far as "pull" was concerned. Goodwill, however, is of greater importance than immediate sales. The people who responded to these letters were deceived, but deceiving customers does not build goodwill.

APPEAL TO IMAGINATION

The successful letter must get out of the rut of formality of approach, wording, and appeal. An analysis of successful letters shows that they are different from the majority. This difference is not simply uniqueness nor merely a desire to be different; it is a difference in approach or wording that is dictated by the peculiar circumstances of each individual case. Anyone can be different; to be effectively different is our goal.

The chief value in being different is that you appeal to the reader's imagination. The reader's imagination when working for you is a powerful ally. It not only makes the reader active mentally but it also makes him think with you and follow your line of thought.

How may you appeal to the imagination? Partly by tying up the subject of the letter with a matter of current or historical interest. Letter 15 is unique in style as well as in content. At least three current events are referred to: income tax, "Sinclare" bonds, and the presidential election.

Letter 15.

Deer Frend

Last month I written you about renewin your subscription to Pencil Pts, but suppose you was so busy working out your Infernal revenew Tax that you forgot all about it.

So I gotter remind you about it again.

You see its like this. If you fellers dont renew your subscriptions, we cant pay the dern printer and then they wont be no Pencil Pts.

Now if we had some of them Sinclare bonds maybe we could make a contribution to the party of best minds and still have enough left so we wouldnt have to worry about no printer.

Wishing you the same.

yours truly,

Although no specific formula can be given whereby the letter writer may be assured of reaching the reader's imagination, a few known aids may help.

1. Visualize the reader and his problem.
2. Search the world for news items of current interest.
3. Use figures of speech that stimulate the imagination.
4. Get off the beaten track occasionally. Get out of the rut of conservatism and be radical once in a while. Very few business letters suffer because of radicalism and too much imagination; many suffer because they are stiff and cold with conservatism.
5. Write naturally and informally. Read your finished product and ask yourself whether or not you would enjoy reading the lettter if you should receive it. If you are not sold on your own work rewrite it.
6. Avoid anything that tends to be stereotyped.

There are few new ideas left to be presented in business; however, there are an infinite number of new ways of presenting the old ideas. The letter with a new approach receives the greatest amount of attention and interest. The two letters following illustrate different types of approach. One is formal, conservative, cold; the other is chatty, radical, and warm. It is true the subject matter is different but the author of the chatty letter probably could take the employment subject and write a human letter.

Letter 16. (Conservative, formal.)

We remind you that we offer our employment service in fulfillment of your particular labor requirements.

Special attention is given the employment needs of *Hotels, Apartment Houses, Restaurants, Office Buildings, Clubs, Hospitals, Summer Resorts, Institutions* and *Private Homes* in supplying the best reliable and competent help available in the city.

Numbers of experienced workers with references are constantly being registered at both Men's and Women's Divisions and we are in a most favorable position to render prompt and satisfactory service.

These help listings include *Cooks, Bakers, Waiters, Waitresses, Kitchen Helpers, Janitors, Licensed Firemen, House Cleaners, Housekeepers, Switchboard Operators* and *Day Workers.*

Applicants registered at private agencies charging fees for jobs invariably are listed with us and may be secured through our office without charge of any employment fee whatsoever. All care is taken in the right selection of help according to your orders.

Letter 17. (Informal, warm.)

Dear Jack:
Hello!
Do you know that we are having a heck-of-a-time trying to decide how to spend the money we made at the Conclave? Well, by gosh, what we need right now is the advice and sound counsel of every member in the city. Next *Tuesday, November* 6, Election day, is the day. 8:00 p.m. at the Club House.
And another thing. This is also our *Annual Election of Officers!* We have enjoyed a mighty good year and see no reason why this next year should not be as good, provided we get the *Right* men in office. Come loaded with ideas and nominations for these offices.
For the "good of the Club" let's not have the mud-slinging that we have seen in the present State and National election. We don't give a gosh-darn who you voted for for Governor or U. S. Senator or even by gosh who for President of the United States, but we are concerned who is to be our next President and its up to *You!* Now lets all check the calendar right now, *Tuesday, November* 6, 8:00 p.m. at the Club House!
Grand President Exter will be present at this his first appearance since his election. Let's give him a royal welcome as evidence of our faith and confidence in him.

Note how the last part of a letter from a weekly magazine has utilized current events.

Letter 18. (Part of letter.)

The X Magazine, as you doubtless know, provides the one service in all America that covers every field of human endeavor and presents its findings impartially—all sides of every question vigorously interpreted by the leading editors of the world. With signs even now forecasting some of the biggest news-events in years, the coming issues of *The X Magazine* will prove not only interesting but necessary.

There is looming a Presidential campaign which promises to become one of the most exciting and perhaps bitterly contested in years. Does President Coolidge's enigmatic "I do not choose to run for President in 1928" mean that he will not be drafted as a candidate?

If he is not, who will be the Republican choice? Who will emerge victorious from the wild scramble for the nomination? What are Governor Al Smith's and Senator Reed's chances of becoming the Democratic nominees? Which way will the South vote? What will the farmers demand? How will the menace of future disastrous Mississippi valley floods be met? What is the future of aviation in America and in other countries? Those matters which most closely affect your purse such as taxation, the cost of living, and the tariff; the most interesting developments in prohibition enforcement; social conditions; sports and pastimes; religion and art—these are but a few of the widely varied topics upon which *The X Magazine* will continue to keep you thoroughly informed.

With China in the throes of revolution, making necessary there the presence of our marines and battleships—with threatening gestures being made at our government in the Philippines, with Mexico in a state of unrest and the Balkan situation none too satisfactory, foreign developments will hold an ever increasing interest for you. Then too you will want answered such questions as: Is a totally new form of government being evolved in Italy? Is propaganda from Red Russia threatening the standard forms of government as we know them today?

RULES OF RHETORIC

It is assumed that the rules of good English will be observed in the writing of business letters. Many letters sparkling with originality, cleverness, and psychological appeal are dead because of bad construction, poor spelling, and lack of coherence. The principal points to be watched are unity, emphasis, coherence, spelling, punctuation, grammar, and involved construction.

Unity.—Unity implies that the letter as a whole—each paragraph as a unit, and each sentence as unit—shall contain a single idea. Of course, any letter may have a single idea as the core-thought and several supplementary ideas supporting the core-thought. Unity implies that you shall have just the right amount of material and subject matter in the letter, paragraph, and sentence. It means completeness without superfluous material.

Unity is desirable from the standpoint of clarity and effectiveness. Remember, however, that unity is but a means to an end, the end being favorable reaction to your letter. Hence unity may be violated in business letters if by its violation you assure yourself of better results. For example, it is often desirable in a credit letter to include sales material. It will be noted in the chapter on credit letters that the inclusion of sales material softens the credit refusal. This is not only desirable in many

instances but often it may be absolutely necessary to preserve goodwill. Again, in answering inquiries your answer may be concerned with subject matter entirely irrelevant to the products you are selling. Yet it may be advisable, and certainly is proper if it is done carefully, to include sales material. This sales material need not be specific details about specific products. It may be institutional salesmanship, it may be selling a family of products, or it may be selling a trade name. The selling material may be printed enclosures.

The reader is referred to Chap. IV for a detailed discussion of the psychology of emphasis.

Coherence.—Coherence is the result of careful judgment and analysis. Hence the best coherence is secured only by working from an outline. Coherence has two implications.

1. That the ideas contained in a letter shall be arranged in the most effective order.
2. That the ideas shall be so connected that the letter as a whole is smooth with no breaks in thought. It is virtually impossible for the beginner to secure good coherence unless he follows the method of attack suggested in Chap. III.

Spelling.—There are two causes for misspelled words in letters. The first is ignorance, the second is carelessness. It frequently happens that in typing letters a wrong key is struck. For instance, the "i" before the "e," or *vice versa*. This is a common error. It is possible, however, to find and correct these errors before the letter is mailed. If in doubt as to the correct spelling of a word, use the dictionary.

A letter with misspelled words may convey the impression that the writer is ignorant or careless. In either case the reader has little desire to do business with that type of man. The character of a house and the character of its products are very apt to be judged by the reader in terms of the carefulness with which the firm's letters are built.

Grammar.—Again, there is little excuse for errors of grammar in business letters. These mistakes tend to influence the reader against the character of the house from which the letter goes. Plural subjects take plural verbs—a simple principle yet one that is being constantly violated in writing. Any handbook or dictionary will give the correct usage for "will" and "shall," "should" and "would," "can" and "may"; yet these words are daily being misused by business letter writers.

Construction.—Involved constructions often are the result of long sentences. The average sentence in business letters is approximately 20 words. Sentences having more than 20 words may be classed as long. If you will keep your sentences short, involved constructions will not be a fault of your letters. This is not to be interpreted as meaning that long sentences may not be used. It does mean that if they are used they should be carefully worked out and for the most part should be complex, compound, or periodic sentences. Long, loose sentences usually result from the absence of clear, concise thinking. They naturally present a difficult problem for the reader, he must untangle the ideas presented.

Should a question arise on one of these points of rhetoric, consult any good handbook of English or business letter writing.

Carelessness is the greatest contributing cause to the types of errors mentioned. Approach your letter writing problem with a definite plan and with a spirit of carefulness if you would avoid these common, yet significant, errors.

DEFINITE GOAL

You must have clearly in mind a definite goal before you start writing if a clear, coherent letter is to result. Be sure you reach the goal.

This implies that the problem involved shall be thought through logically to a definite conclusion and that the letter shall reflect the logical thinking so that the reader knows exactly what action the writer wants him to take. The reader is much more apt to take the action indicated if he is definitely requested to do so.

Selling points are heaped up, oftentimes, in a sales letter only to have the writer forget to reach his goal, namely, to ask definitely for an order. If you are writing collection letters the goal is usually a check. Reach that goal by asking definitely for a remittance. In a letter of complaint the goal is an adjustment. Ask specifically for what you want.

A loose, rambling, incomplete, or incoherent letter may easily be charged to the fact that the writer failed to have a goal clearly visualized before he started to write.

Letter 19, a collection letter from a wholesale baking company, illustrates the danger of not having a goal clearly in mind before writing a letter. It is apparent also that the writer had no outline to write from. Instead of inducing further payments the

etter actually injures that possibility by saying definitely that :he account had been written off as a bad debt. Such a letter would never have been written if the writer had first thought his problem through. Note the I-attitude approach.

Letter 19.

On June 8, a final charge was made against your account, bringing the balance up to $209.43. This balance was later charged from our books, as it was regarded as being delinquent. On November 21 you made us a payment of $100.00 on this balance. We are now being strongly urged by the officers of this company to bring the matter again to your attention, so we are sending a representative to take the matter up further with you. We are extremely anxious to have this balance cleaned up and we are in hopes that you will make every endeavor to do so.

We are aware of the fact that we have restored your account to a charge basis but to be perfectly frank with you we do not wish this arrangement to stand in the way of the payment of this claim, for the officers of this company are strongly opposed to a non-collection of balance of accounts and much prefer to forego further possibilities than to allow claims to go unpaid.

We appreciate the effort you have made and are very hopeful that you may find yourselves in a position to clear up this balance so that all may forget it.

CHAPTER II

FORM OF THE LETTER

When the word "letter" is mentioned most people think at once of the body of the letter, the message. It is true the body is the most important part of a letter. Omit the body and you would not have a letter. In your desire to concentrate on the message remember that it alone does not constitute a letter. Although the other formal parts of the letter are, by themselves, relatively insignificant, taken together they have considerable influence in determining the reader's reaction to your message. One reason for considering the form of the business letter is that correctness of form gives the best possible effect for your message. Radical or unique forms attract attention to the form, hence detract from the message conveyed. Furthermore, a letter represents a firm and its products. Absence of correctness or appropriateness in a letter reflects against the reputation of the house and its products.

Correctness as applied to form refers to those forms that are accepted and used by conservative-progressive business houses. As letter writing is a form of human endeavor, change is constant. No one form is the correct form and those forms which are correct today may not be generally accepted ten years hence. In selecting a form to follow, base your decision on the correctness of the form. The fact that certain companies use a particular form should not influence your decision; some large businesses are not up to date in their correspondence departments.

RECENT TENDENCIES IN FORM

Business letters are composed of not less than seven formal parts: heading, date, inside address, salutation, body, complimentary close, and signature. In some letters a postscript is added. Most business letters should retain all of these parts—certainly all *personal* business letters should. In their desire to lower costs and to be different, some firms omit certain of these parts. The practice has gained some headway although not nearly enough to warrant saying it is common. It is not common. Frequently the desire of an individual to be different is the sole cause for omit-

ting parts of the letter. Such a letter is different, but it may not be pleasingly different. There is little to commend such changes.

In a frenzied desire to attract attention, to have their letters read, some firms overstep the bounds of reasonableness. Instead of a novel form that causes the letter to be read, the result is often so unique that the form becomes the center of interest while the message is given little or no consideration. Thus eccentricity of form may kill the message.

This suggests the one principle that can be given with regard to right or wrong, good or bad, form. The function of the six conventional parts of a letter (other than the body) is to convey necessary routine data. The best forms are those which present these data so that the reader pays no attention to the arrangement or location of the parts. The commonly accepted forms are most effective in accomplishing this.

This is not to be interpreted as meaning that form may never be altered to advantage. It does mean that correct form is much more vital to the success of a business letter than many people appreciate; hence before a change is made you should know how your reader will react to it.

Omitting One or More of the Parts.—There has been in the United States a movement toward eliminating the salutation and the complimentary close. The two reasons given for this tendency are:

1. Efficiency; saves expense.
2. They are stereotyped; hence are meaningless.

Although both of these points are relative, that is they may be true in varying degrees in different instances, both are fundamentally true if we limit the interpretation of the word meaningless to "conveys no new information."

To offset the reasons given above, there are several factors to consider before deciding definitely to eliminate regular salutations and closes.

1. The saving in stenographer's time made by eliminating the salutation and the complimentary close is hardly measurable for a single letter. Furthermore, if the saving which is effected is offset by decreased returns from the letters, there is a net loss. In other words it is possible to eliminate, for instance, the inside address and effect an additional saving. This is not done probably because the potential loss and inconvenience offset the anticipated saving.

2. It is true that "Gentlemen," "Dear Sir," as salutations, and "Very truly yours," "Yours truly," etc., as complimentary closes, are stereotyped. In most instances it probably is not true that these expressions serve no worthwhile purpose. Through years of association we have formed a habit of expecting these parts in a letter. True, in most instances we are not conscious of their presence, but take them away and instantly we become conscious of their absence. Not only are we conscious of their absence but most people consider it discourteous to omit the two parts under consideration. The salutation is comparable to a cheery "good-morning," the complimentary close to a courteous "good-bye." We miss these parts in a letter just as we would miss a friend's parting good-bye if he turned and left us without a word.

There is no objection to omitting one or more of the formal parts where the letter is nothing more or less than a formal announcement. Letter 1 is an example. The following parts are omitted: heading, inside address, and complimentary close.

Letter 1.

Frederick Cook, Ltd. has for generations been making fine boots for the horsemen and army officers of the British Empire. These years of experience have taught this famous old firm the best methods of tanning leathers, of cutting so that the boots fit snug and trim, and of manufacture, so that the boots hold their clean-cut shape even after considerable wear.

The Men's Boot Shop, on the Third Floor, has received a shipment of semi-dress, army officers' boots from Frederick Cook, Ltd. These boots have side-top lacings and lacings over the instep. They are made with the usual Frederick Cook excellence, from fine willow calf. Sizes range from 6 to 10, and the price is only $19.50.

Winthrow's Department Store

3. The third factor to consider before eliminating either the salutation or the complimentary close is that the chief objections voiced against those parts are not inherent in the parts, rather the objections are against the use made of them. If the objection is against stereotyped, meaningless salutations, it might be well to change the character of the parts involved rather than omit them. This step may eventually lead to letters with no salutation or complimentary close. The process will be evolutionary, however. It is too great a risk for one or two companies of reputable conservative standing to take the lead in such a move-

ment. Examples of salutations and complimentary closes that are designed to be individualistic and meaningful are given in the discussion of those parts later in this chapter.

Unique Forms.—Some letter writers are changing from the orthodox, accepted forms to new forms, with the idea of attracting the reader's attention. Two principles are often overlooked.

1. Attracting attention by the use of new forms does not mean, necessarily, that the new form helps the letter. The attention attracted must be *favorable.* Often favorable attention does not result from the use of new forms. In many instances the departure from forms generally accepted as correct leads the reader to one of these conclusions:

   a. The writer is eccentric.
   b. The writer is ignorant of correct form.
   c. The writer is deliberately trying to induce us to read a letter by artificial stimulation; *i.e.,* he depends upon the form rather than the message to get attention.

In either of the above conclusions the unfavorable initial impression is of the writer but the impression often carries over to the house and its goods or services. The odd form, then, has injured rather than aided the house and its services.

2. Form is but a means to an end. The objective of every letter is action by the reader, favorable to the writer's cause. Anything which aids the attainment of this objective is valuable; anything which impairs the possibility of reaching this objective is harmful. Radical forms often attract the reader's attention to the extent that form of the letter is given primary, and the message secondary consideration.

The following letters illustrate individualistic forms.

Letter 2.

G. O. May, Inc.,
Cincinnati, Ohio.

I should appreciate it, Mr. May—if you would drop me a line, and let me have the information asked for in my letter of March first.
If there is any other information you would like, please call upon me.
By the way, we have just developed a new formula for our Ball Gums, and it is the finest gum that has ever been put on the market.
I am sending samples of it to you under separate cover.

Very truly yours,

Gardner Co. Inc. W M
(Signed) William A. Morney A
Sales Manager I S

Letter 3.

Dear Lover of Art and Beauty:

Your soul craves only the beautiful,
Your tired nerves need comforting.
In fact, because you are you
You are just different,
And when you want to steal away
For that rest and inspiration
You want to go to a spot that is different
And that will fill all the cravings of your heart,
I found it for you, a place where
The trees sway in rhythm,
The birds nowhere else warble so divinely,
Each wild flower is a poem of beauty,
The mountain vistas ever inspiring.
This wonder spot is
Vista Hermosa.
Just a few minutes' drive places you
In a veritable Paradise, away from the babble.
As one lover of the beautiful to another,
I will give you my personal attention,
Send my private car to your home
And take you out to see this
Wonder spot of the Charmed Land.
May I have the pleasure
Of hearing from you promptly?

Letter 4.

An-
nouncement
A business man once
said: "Why doesn't some
strong old line Life Insur-
ance company get out a low
rate Life Insurance Policy, strictly
for protection to a man's family or
business, leaving out frills and selling
only to a select class of physical, moral
and financial risks. Such a policy would
revolutionize the Life Insurance business."
The Aetna has taken the hint. We
now announce such a policy.
State your name and age
and we will furnish
particulars. Use
the envelope
enclosed.

The more common forms used will be explained and illustrated later in this chapter.

PARTS OF A LETTER

Most letters contain seven parts.

1. Heading.
2. Date.
3. Inside address.
4. Salutation.
5. Body.
6. Complimentary close.
7. Signature.

A number of less important parts such as postscript, enclosures, and dictator's initials will be discussed under the caption Miscellaneous Parts.

The Heading.—So common is the printed letterhead even among very small business firms that it should be treated as one of the formal parts of the letter. Letterheads may be printed, lithographed, engraved, or rotograved. The term "printed" is here used to include all methods of reproduction. The printed letterhead performs several functions. (1) It tells the reader at a glance, before he reads the message, from whom the letter comes. (2) It saves the stenographer's time in putting the company name and address on each letter. (3) It guarantees, if the heading is designed and printed by an expert, that the best possible balance has been effected. Thus an individual who reads several letters from one company becomes impressed through repetition of the salient points in the letterhead. If the heading is typed the position on the page may vary and the full value of repetition is not gained. (4) The printed letterhead affords an opportunity to advertise the product, the firm name, the firm's personnel, a trade mark, trade name, or slogan.

The minimum information a letterhead should contain would include: the name of the firm and the address in detail. Only the date would be typed in. Ordinarily the date balances the inside address best when placed on the right side of the sheet

so that the right margin of the date is in line with the right margin of the body.

January 20, 1930.

Mr. O. D. Frye,
Memphis, Tenn.

Dear Mr. Frye:

Thank you for your order of January 20.

The heavy pre-shrunk blue denim overall, #A-7066, is no longer manufactured. We have replaced it with a superior garment, #B-1001.

Where the inverted pyramid letterhead is used, some people prefer the date as the apex, so to speak, of the letterhead. This causes the date to be centered on the page and usually leaves a large white space on the right side where the date would otherwise appear.

Henderson Express Company,
Fourth and Cedar Streets,
San Antonio, Texas,
June 10, 1930.

As physical appearance is one of the factors that aids or hinders a letter, careful attention should be given to the letterhead. Several points are necessary to insure a pleasing effect.

1. Balance.
2. Not crowded.
3. If colors are used, they should be pleasing.
4. Neat printing, engraving, lithographing, etc.
5. Appropriateness of paper.

The Date.—Avoid writing the date 11/12/30 or 11-12-30. Little time is saved, and misunderstanding may result. In the United States we would read 11/12/30 as November 12, 1930. In Europe and in the Orient 11/12/30 would be interpreted as December 11, 1930. There is no "th" after the day. In the body of the letter if you are referring to the twelfth of November and you desire to use figures, the "th" must follow the 12; thus "12th of November."

The Inside Address.—The inside address tells the individual who opens the mail for whom the letter is intended. If Mr. A. L. Smith of Smith Bros. Co. receives a letter, addressed to Mr. A. Smith, with this inside address:

Mr. A. Smith,
Metropolitan Laundry,
Eugene, Oregon.

he knows instantly that the letter is the property of another Mr. Smith.

The inside address is important for filing purposes if the sending company files by name of customer.

A complete inside address will give the name of the individual or company, street address, city, and state on three lines.

Mr. Lewis Randolph,
5711 Vine Street,
Detroit, Michigan.

If the window type envelope is used it follows that the inside address must be complete. Or, as in the Smith situation above, if the letter goes to a person with a common name in a large city, to avoid possible error the inside address should be complete.

Because the purpose of the inside address differs from the purpose of the address on the envelope the two need not be identical. The inside address is to identify the reader, hence if the addressee is well known and there is little possibility of error the street number may be omitted from the inside address. If in doubt include the street number. The address on the envelope must insure delivery to the addressee, hence a complete address, including the street number, is desirable in every instance.

Courtesy demands that an appropriate title precede individuals' names.

The tendency is away from the use of the title Messrs. The company name alone is being substituted. There is little danger of the partners in the Meacham, Babcock, and Company feeling that a writer is discourteous if he omits "Messrs." and addresses the company name. As they will later be addressed "Gentlemen," dropping the title "Messrs." cannot be construed as being discourteous.

President, Senator, Professor, etc., are self-explanatory. Mr., Mrs., or Miss is the proper designation for an individual who possesses no special title. Be sure that you recognize common courtesy by prefixing a title to the reader's name.

In writing the street address it is not necessary to put a dash between the house number and the street number; an extra space on the typewriter will suffice. All street and avenue numbers

may be shown by figures. Be careful when abbreviating a word—seventh, for instance—that the "th" follows the 7; thus 7th Avenue.

The Salutation. *Common Forms.*—The commonly accepted business salutations are:

Dear Sir.	Dear Madam.
Dear Mr. Smith.	Dear Miss Smith.
Gentlemen.	Dear Mrs. Smith.
	Ladies.

There has been in recent years a tendency to change from the old accepted salutations. The change has been gradual and is designed to add a personal note to the letter that was not secured by the formal "Dear Sir." It is possible that over a period of years the changes may continue and result, eventually, in the abolition of the salutation. It would seem, however, that the new salutations should prevent that part of the letter from being dropped.

When addressing a man, either "Dear Sir" or "Dear Mr. Smith" is acceptable. The former is the more formal, the latter more personal. "Dear Mr. Smith" is being used extensively today even where personal acquaintanceship is not present. In reading your name in a salutation there is a warmth that is absent in "Dear Sir."

A recent survey of the business letters of 500 companies,[1] most of them national advertisers, showed that "Dear Mr. Blank" is used a hundred times where "My dear Mr. Blank," "Dear Sir," or no salutation is used once.

When addressing two or more men, or a company, "Gentlemen" is the commonly accepted salutation. "Dear Sirs," once popular, is not used to any extent today. The survey referred to showed that "Gentlemen" is used a hundred times where "Dear Sirs" or no salutation is used once.

"Dear Friend," as a salutation, has been very much overworked. It should be avoided. "Dear Friend," perhaps, may seem to be more intimate and personal than "Dear Sir" or "Dear Mr. Smith." Experience does not generally substantiate that theory. We resent the attempt of a total stranger to pose as a "friend." When the "friend" is trying to sell something by letter the underlying psychology is apparent to most readers. So many cheap and fraudulent offers have been attempted on the

[1] *Printers' Ink*, Oct. 11, 1928.

"Dear Friend" basis that it causes a negative reaction in many people.

Recent Tendencies.—The tendency to eliminate the salutation is based on the charge that this part of the letter adds nothing; it is a waste of time to include it. It is true, the stereotyped salutations generally used do not stimulate the reader's imagination. They do, however, serve the very important function of a courteous greeting that most people expect. If we do not receive this courtesy our attention is diverted from the message by the missing part.

Rather than eliminate the salutation some letter writers are abandoning the stereotyped expressions and are substituting phrases that are courteous and that stimulate the imagination, tying up the salutation with the content of the letter. This gives a particularly pleasing effect in the case of unsolicited sales letters. These original salutations are used in form letters only. A concern selling a course in accounting by mail utilized this salutation in the following form:

About Your
Personal
Income:

There is no doubt but what that phrase is much more effective than stereotyped salutations for the particular letter in which it was used.

Another letter, with no inside address, began:

And There's How Sales Are Lost, Mr. Bond!

We would expect Mr. Bond to read the letter to determine how sales are lost and to find a remedy. The novelty plus the significant meaning has a stronger appeal than a formal salutation.

Another tendency in form sales letters is to omit the inside address and to substitute a phrase or clause. This phrase or clause usually is set off from the salutation by two spaces yet is so worded that the salutation becomes a part of the opening idea. To illustrate:

(*a*)
Just A "Profit" Word
to You

Gentlemen:

(*b*)
A Hard-Boiled
Prospect But A

Dear Customer:

(*c*)
25% Reduction
in Price!

Dear Madam:

Relation to "Attention: Mr. O. H. Stone."—Some firms specify that all correspondence to the firm shall be addressed to the company rather than to an individual. If the writer desires that a certain man receive his letter he must stipulate that by the notice Attention: Mr. Smith, in the letter. It is not enough that those words appear on the envelope. Underlining the words is desirable because it makes them conspicuous.

Where shall the notice be placed with respect to the heading, the inside address, and the salutation? Several positions are used.

(*a*) Arthur Vernon Company,
1010 Whitman Street,
Minneapolis, Minn.
Attention: Mr. O. H. Stone

Gentlemen:

(*b*) Arthur Vernon Company,
1010 Whitman Street,
Minneapolis, Minn.

Gentlemen:

Attention: Mr. O. H. Stone

(*c*) Arthur Vernon Company,
1010 Whitman Street,
Minneapolis, Minn.

Gentlemen:

Attention: Mr. O. H. Stone

(*d*) Arthur Vernon Company,
1010 Whitman Street,
Minneapolis, Minn.

Gentlemen:

Attention: Mr. O. H. Stone

Positions (*c*) and (*d*) are preferable because of the emphasis gained. The statement is quickly caught, there, by the eye. At least one line below the salutation line is the most desirable horizontal position. Some courts have held that the material between the salutation and the handwritten signature constitutes the body of the letter. Any other material not contained between these parts may not be admitted as evidence in court as a part of the letter. The court in making a decision would

probably decide a specific case on the intentions of the parties. If "Attention: Mr. Smith" is dropped one line below the salutation there is no question as to the statement being admitted as evidence in court. If placed elsewhere there might be some question as to its legal status.

A salutation should agree in number with its inside address. If you have an inside address as:

A. L. Johnson Company,
1414 7th Ave.,
Oakland, California.

and you desire to bring the letter to the attention of Mr. O. H. Stone, the salutation would agree with the inside address, hence would be "Gentlemen." Although you are requesting Mr. Stone to read the letter, you are addressing the company with the request that Mr. Stone handle the matter.

If you desire to avoid this somewhat awkward situation, when a company does not request that all letters be addressed to the firm, the name of the person you want to read the letter should precede the company name. In this case the salutation would be singular. To illustrate:

Mr. O. H. Stone,
A. L. Johnson Company,
1414 7th Ave.,
Oakland, California.

Dear Sir: [or] Dear Mr. Stone:

The Body.—The body of the letter between the salutation and the handwritten signature contains the message. All other parts of the letter are incidental to the body; they are but a means to an end. Little will be said at this time about the body of the letter except to emphasize the fact that every principle of rhetoric, psychology, and judgment learned must be applied to the body of the letter if it is to get the best possible results. The largest part of this book will be devoted to the body of the letter: what to say and how to say it.

Length of Letter.—No general rule can be established with respect to the length of a letter. The letter must cover the subject and no more. The nature of the problem involved, the type of reader, and previous correspondence will determine its length.

Resistance is automatically set up to a two-page (or longer) letter. Strive to keep your letters to a single sheet. Of course successful letters sometimes are longer than one page, but they are exceptional. For example, some companies are successful in selling a certain type of consumer, direct by mail, with letters of more than one page. Neckties, raincoats, fish, apples, marmalade, and correspondence courses are a few of the products and services sold that way.

If a second sheet is used, it should not have the letterhead. The information appearing on the second sheet should be:

1. The name of the addressee.
2. The number of the sheet.
3. The date.

For example:

2.

Mr. J. R. Brown Nov. 17, 1930.

With this information on each sheet it becomes an easy matter to put sheets where they belong if their sequence is disturbed.

Abbreviations.—Avoid abbreviations in the body of the letter. It is permissible, although not desirable, to abbreviate the month and the names of states, but beyond that one should not go. Abbreviating words in the body of the letter indicates that you do not consider the matter worthy of your full and careful attention. Furthermore, it is an indication of slovenliness and laziness. It is also discourteous to the reader.

When may one abbreviate the word "company" if it is part of a firm name? Follow the form used on the letterhead of the firm to which you are writing. If the word is written out, you should write it out. If you are unfamiliar with the style used, it is probably better to write the word in full. Consistency would suggest that:

1. When you abbreviate "company" the character "&" should be used in place of "and," *e.g.*,

   Harper, London, & Co.

2. If you write out company, write out "and," *e.g.*,

   Harper, London, and Company

Parenthetical Ideas.—Since parenthetical ideas are sometimes put in business letters it is well to know how to set these ideas off from the remainder of the sentence in which they appear

so as to secure the exact effect desired. Be certain in using parenthetical ideas that you put them into your letters consciously. Writers have a habit of letting these ideas creep in without being invited, often where they injure rather than help. A parenthetical idea repeats or explains an idea already stated. Hence, to make the main thought clear the idea repeated, or the explanation, must be set off from the rest of the sentence. The parenthetical idea may be set off by parentheses, by commas, or by dashes.

Mr. Frank Tobin (a man of 35) was elected president.
Mr. Frank Tobin, a man of 35, was elected president.
Mr. Frank Tobin—a man of 35—was elected president.

Dashes give the strongest effect, commas next, and parentheses give the least emphasis. To make the parenthetical idea predominate in a sentence set it off with dashes.

Tabular Form.—The easier a letter is to read and grasp the more likely it is to succeed. When presenting a sequence of ideas it is advisable, for the sake of ease of reading and for emphasis, to list the points in tabular form. This may be done by indenting from both margins and by numbering the items. Double space between the last line of textual material and the first item of the list, also between the last item of the list and next line of textual material. Emphasis is secured by this arrangement. Naturally if you do not want your sequence of ideas to stand out boldly you will not list them in this manner.

The following excerpts illustrate the difference in ease of reading a series of ideas.

I have taught in the State Normal College and University of Santiago, Chile, for six years; State Normal College, Natchitoches, La., for two years; New Mexico Normal University, East Las Vegas, New Mexico summer school 1926–27; Head of Romance Language Dept., Kidd-Key College, Sherman, Texas, for two years; St. Mary's College, Dallas, Texas, my present position.

The tabular form, besides making the paragraph easier to read, adds emphasis to the items listed.

I have taught in the following schools:
State Normal College and University of Santiago, Chile—six years.
State Normal College, Natchitoches, Louisiana—two years.
New Mexico Normal University, East Las Vegas, New Mexico—Summer School 1926 and 1927.

Kidd-Key College, Sherman Texas, Head of Romance Language Department—two years.
St. Mary's College, Dallas, Texas, at present.

Paragraphing.—Paragraphing in a business letter serves more and different functions than in composition work. Even though a business letter is short and deals with but one subject, frequent paragraphing may be desirable for several reasons.

1. Ease of reading. A short paragraph of six lines or less can be read and remembered with ease. If the reader desires to check back to a certain point in the letter he can pick out at a glance the material he wants. Long paragraphs often require a pick and shovel if the reader is to dig out the specific points.

2. Adds clearness. Ideas are much more readily grasped individually and collectively when frequent paragraphs separate them.

3. Secures emphasis Short paragraphs, in contrast with longer paragraphs, add emphasis to the material.

4. Induces recipient to read. Short paragraphs invite the reader to glance at the first few paragraphs. Although the message should induce him to read on, short paragraphs alone often will cause the reader to finish the letter.

Letter 5 illustrates the disadvantage of the long paragraph. Ease of reading, clearness, and emphasis are all sacrificed. The paragraph given constitutes the entire letter.

Letter 5.

On August 25, I called at your house and talked with your wife. I showed to her a deed from A. L. Knight and wife to me of the property where you reside and I informed your wife that all further rent must be paid to me. She told me that you rented the house on August 1 for $25 a month and that the next rent would be due September 1. This rent has not yet been paid to me. Please be good enough to send me a check for $25 for September rent at once.

5. Improves physical appearance. Letter 5 should be paragraphed for the sake of improving its physical appearance if for no other reason. Compare the appearance and ease of reading of Letter 6 with Letter 5. The wording has been slightly changed in Letter 6.

Letter 6.

On August 25, I showed your wife a deed to the property where you reside, given to me by Mr. A. L. Knight and wife.

I informed your wife that all further rent should be paid to me. She told me that you rented the house on August 1 for $25 a month and that the next rent would be due September 1.

This rent has not yet been paid. Please send to me a check for $25 for the September rent.

It is possible, of course, to go too far and make every sentence a separate paragraph. Too many paragraphs often may be as detrimental to results as too few.

Margins.—A letter is a word picture, hence it should be properly framed. The frame consists of the four margins. Through custom the eye has been sensitized to accept certain proportions of mass as pleasing and correct. For instance, we expect a framed picture to have the side margins equal, and the top margin narrower than the bottom margin. Because we do recognize these proportions as being correct and since they do not attract attention to the frame (at the expense of the picture) we should follow the same proportions in our letters. The side margins should be equal; the top margin slightly narrower than the bottom margin; the top margin slightly wider than the side margins. Too much emphasis cannot be placed on the importance of correct placing of the letter on the sheet. The general appearance creates the reader's first impression. This impression is either (1) favorable because the reader is not consciously attracted to the physical aspect of the letter or (2) unfavorable because the reader is consciously impressed by the poor physical appearance. You cannot afford to have your message handicapped by poor form.

The Complimentary Close. *Popular Closes.*—The most commonly accepted closes for business letters are:

Yours truly,
Very truly yours,
Yours very truly,

Note that only the first word of the complimentary close is capitalized.

Others sometimes used are:

Cordially yours,
Sincerely yours,

Sincerely,
Respectfully,
Faithfully yours,

The latter group are specialized closings. They should be used sparingly and then only when they agree with the salutation in familiarity of tone.

The survey of business letters mentioned in the discussion of salutations revealed that "Yours very truly" and "Very truly yours" had the same high rate of preference as complimentary closes that "Gentlemen" had as a salutation. The following forms of the complimentary close are mentioned as "one-" and "few-time forms."

Sincerely,
Most sincerely,
Cordially,
Cordially yours,
Very sincerely,
Respectfully yours,

One is always correct in using some form of "Yours truly." If another complimentary close is to be used it should agree in spirit and tone with the body of the letter. "Respectfully" should be used only where you hold a deep respect for the reader of the letter. The message should be respectful; it is not consistent or effective to end a sarcastic letter "Respectfully." "Cordially" should be used only when an element of friendship is present and when the letter is warm and cordial.

"Cordially," "Sincerely," and "Respectfully" are sometimes used to create psychological effect—much the same as "Dear Friend" is used as a salutation. When so used the reader usually recognizes the device as a trick of the trade, hence it defeats the very purpose for which it was used.

Individualistic Closes.—To avoid the use of stereotyped phrases, some letter writers are creating phrases for certain types of letters to serve as complimentary closes. These ideas tie in closely with the subject matter of the letter. Naturally these original closings predominate in form sales letters.

One company which sells direct by mail closes its sales letters with meaningful phrases. One of the letters selling shirts had for its complimentary close:

Yours for Long Wear in *Good* Shirts,

A second letter selling ties ended:

Yours for a pleasant surprise,

A third, the main appeal of which was cooperation, closed as follows:

Yours for mutual cooperation,

A novel yet very appropriate close was used by a company selling Hart Oil Burners. The letter closed with:

Hart-ily yours,

A steamship company, in a letter attempting to sell a trip to Hawaii, used as a complimentary close:

Aloha!

Other original closes, all taken from form sales letters, are:

a. Yours for profitable advertising,
b. Yours for Service and Savings, (automobile supply company)
c. Yours for Greater Success, (service bureau)
d. Yours for Real Tire Satisfaction,
e. Earnestly yours,

These newer forms of closes are attempts to provide the spark that induces the reader to take the action suggested in the letter. Occasionally in collection letters this type of complimentary close is used. In other types of letters it is usually better to use the commonly accepted closings. Original closes are usually found in letters which have original salutations.

Whatever complimentary close you use be certain that in tone and formality it is in agreement with your salutation. Generally "Dear Sir" and "Cordially" are not in agreement. One is formal and indicates no element of personal friendship; the other is personal and implies acquaintanceship. "Dear Jack" and "Yours truly" also are not in agreement. "Cordially" would agree with "Dear Jack" and "Yours truly" would agree with "Dear Sir" or "Dear Mr. Noel."

The Signature.—The signature is the last formal part of the letter. It may have as many as four parts.

The company name (typewritten).
The dictator's signature (handwritten).
The dictator's signature (typewritten).
The dictator's official title (typewritten).

The signature part of the letter will look about as follows:

Johnson Hammer Company,
A. L. Johnson [handwritten]
A. L. Johnson
President

It is unnecessary to preface the signature with "per" or "by."

To avoid this four-line signature, some firms move the typewritten signature to the left of the page where the dictator's initials usually are placed. The above signature would then appear:

Johnson Hammer Company,
A. L. Johnson [handwritten]
A. L. Johnson/ OB President

A business man should adopt one form of signature and sign all documents with that signature. This lessens the possibility of error or question creeping in if the documents are brought into court later.

As the handwritten signature is the end of the letter, it is essential for the legal protection of the dictator that the firm name precede the dictator's signature. This arrangement makes the company, rather than the dictator, primarily liable for the content of the letter provided the dictator was performing his authorized duties. Thus in the following signature:

Alex Rosemore Company,
R. P. George [handwritten]
R. P. George
Treasurer

the company is responsible for the content of the letter.

However in the following signature:

R. P. George [handwritten]
R. P. George, Treasurer
Alex Rosemore Company

Mr. George assumes responsibility for the content of the letter.

Miscellaneous Parts. *Filing Numbers.*—Two kinds of filing numbers are referred to in business letters. One is the file number that the sending house puts on a letter for identification purposes. This number frequently is the basis for filing. If a series of letters are written on a single subject, each letter of the series probably will have the same filing number. These letters

normally will be filed chronologically, hence the file number should be near the date.

The exact position of the file number will be governed partly by the nature of the letterhead. A position just above or below the date is desirable. If correspondence is filed solely on the basis of file number it may be desirable to center the file number opposite the salutation, thus:

Fred R. Ripley Company,
Philadelphia, Penn.
Gentlemen: Our file No. 12, 472

The second kind of file number is that used by another company when writing to you and you are requested to refer to their letter by file number. Two positions are commonly used: centered opposite the salutation as illustrated above (the wording changes to "Your File No. B-1725") or mention the file number in the body of your letter, preferably in the first sentence.

Postscript.—Unity demands that but one subject be treated in a letter. It demands, further, that the subject be presented adequately. Coherence demands that the letter shall have smoothness. If an essential idea is omitted from a letter it is not satisfactory to add it in a postscript. To do so would involve sacrificing smoothness; sacrificing smoothness endangers the success of the letter. In other words, a smooth, persuasive effect cannot be secured if an essential fact is taken from the body of the letter and jotted down at the bottom of the sheet as a postscript. If a fact has been omitted, rewrite the letter. Thus the old function of the postscript, to give information that was overlooked when writing the body of the letter, no longer is recognized as good business policy.

New and more important functions have been given the postscript. It may:

1. Repeat an important fact.
2. Give an added fact and secure emphasis for that fact by position.

Sales letters offer the most fruitful opportunities for the use of the postscript.

Of the typical modern postscripts that follow *a* and *e* are unusually long. It is desirable to keep the postscript short so that it may be read at a glance. It is not necessary, nor is it desirable, that it be prefaced with the letters "P.S."

a. If at any time in the past you have not been completely **satisfied** in your dealings with us, I shall be very much obliged if you will write me a personal letter. Our business is based on "Satisfaction Guaranteed or Your Money Back" and we do not want one single customer to be dissatisfied.

b. If you prefer to come in the evening, Mr. W. R. Bibb, our manager, or myself will be very much pleased to stay. Just telephone for appointment.

c. Please note that the enclosed "Business Reply Envelope" requires no stamp.

d. *Our Written Warranty* guarantees the free repairing of any damage to your tires for a period of one year, at no extra cost.

e. That *Good News* in the first paragraph—I have a limited number of handsome three-quartered oak recipe boxes with scores of delicious tested recipes. As long as the supply lasts, I am going to give one of these boxes of recipes *Absolutely Free of Charge* to every woman who accepts the above offer without delay. And whether or not you decide to purchase the Library of Cookery, *I want you to keep this handy recipe box.* It's my present to you for your coutesry in accepting the 5 days' *Free* try-out of the Library of Cookery itself.

Enclosures.—If enclosures are to be made in a letter, that fact should be noted at the lower left-hand corner directly beneath the dictator's name or initials. The number of items enclosed should be shown by placing the number after the abbreviation for the word "enclosures."

IXR/AB
Encl. 2

This reference to enclosures does two things: first, it warns the stenographer that enclosures are to be made; hence it tends to insure the items being sent. Second, it tells the reader the number of items that he should find with the letter.

FORMS USED

Indented.—The indented form requires that in the heading, in the inside address, and in the signature each line shall be indented to the right of the preceding line. Ten years ago almost all business letters utilized this form. At present, however, the number of letters utilizing the indented form is small. Its chief disadvantages follow.

First, many individuals feel that the physical appearance of the indented form is not so pleasing as is a modified block form

Second, it is a little more trouble for the stenographer to throw the carriage of the typewriter back (on a three- or four-line inside address) to get the correct indentation on each line. This criticism is a minor objection because if the results are desirable the insignificant addition to cost is more than justified. Third, indentations are often unequal, which creates an atmosphere of carelessness and lack of interest.

The following letter illustrates the position of the parts of the letter when the indented form is used.

Letter 7.

A. McDonald Company,
Everett, Wash.,
April 9, 1930.

Mrs. O. E. Arnold,
5506 16th Ave.,
Los Angeles, Calif.

Dear Mrs. Arnold:

It has recently come to my attention that you were unnecessarily annoyed and inconvenienced through an error in our Bookkeeping Department.

Let me assure you that I personally regret this very much and have instituted methods in our office which we hope will eliminate the possibilities of the recurrence of such mistakes, which are annoying to our good customers.

If the matter has not been adjusted to your entire satisfaction, will ask that you please inform me—prepaid envelope enclosed for your reply.

Yours very truly,
A. McDonald Company
A. McDonald

Hanging Paragraph.—In this form the indentations are reversed as compared with the conventional paragraph. The hanging paragraph "hangs" from the first line. The hanging effect is secured by indenting to the right, each line after the first. Only the body of the letter is affected by the use of hanging paragraphs.

The effect is conservatively different. Short paragraphs are necessary to make the form most effective. Note the important ideas conveyed in the first line of each of the paragraphs in the following letter. The hanging paragraph form emphasizes those main thoughts.

Letter 8.

You don't know me and I don't know you, but—because we are both human—I know three things *about* you.

First, I know that you want to make more money. That's easy to know, because it is a universal human trait.

Also I feel very sure you do not believe that you are going to make more money just by luck. Every man who works for his living realizes—way down deep—that money is made by brains, and that the more his brains are trained the more he will make.

And the third thing—it's also universal and human—we are all more or less lazy. I don't mean lazy in connection with our eight-hour jobs but in connection with our *personal overtime*—the time that piles up the great big dividends for our futures.

Probably the only occasion to use this form is in letters where favorable attention and interest must be caught—usually in sales letters. In most types of letters interest is present and an odd (even though pleasing) form probably detracts from, more than it adds to, a given letter.

Pure Block.—The demands made upon business for lower costs led efficiency experts to criticize the indented form. It was pointed out that a stenographer's time could be economized by having her throw the typewriter carriage to the same margin for each line in the heading and in the inside address. Some saving of time undoubtedly is effected, but at best it is insignificant when measured in dollars and cents. As physical appearance is a major consideration in letter writing, the block form should be used if it improves the physical make-up whether or not it affects cost.

The pure block form calls for *every line* on the page to be blocked from an even vertical left-hand margin. To effect a further saving in time, punctuation usually is omitted in the inside address, the heading, the salutation, and after the complimentary close. The following letter illustrates the pure block form.

One glance at the letter indicates that something is misplaced. The general impression is that the letter is side heavy. We do not find the date in the upper right-hand corner where we are accustomed to look for it. We become conscious of the form and spend some time and effort locating the various parts of the letter and wondering why they are where they are. Unless the message is particulary interesting, it will receive less consideration and thought than the form. The form attracts attention (too much, in fact) but the attention is not generally considered favorable

to the cause of the letter. We are apt to think of the author of letters with this form as being eccentric. Certainly the form itself tends to prevent confidence from being placed in the writer and his proposition. The radical departure from accepted forms is sufficient to call forth the conservative instincts which prevent us from accepting the ideas conveyed. Eventually this form may be popular; at present it is better not to use it.

Letter 9.

December 2 1930
Mr. M. F. Sanderson
310 Pacific Avenue
Tacoma Washington

Dear Mr. Sanderson

In welcoming you to Tacoma one of the staunch friends of our city has authorized us to send you a complimentary annual subscription to the *Business Chronicle.* Your subscription has been paid for by the donor who wishes to be anonymous in the transaction, and you are under no financial obligation whatever.
You will find in our columns a dependable weekly digest of business and economic matters affecting the Northwest as a whole. Our editorials discuss current affairs in a constructive manner.
I trust you will come to enjoy the weekly visits of our paper and that you will find therein matter that will be helpful to you in your work.

Faithfully yours

Dael Edwards
Editor

Modified Block.—The modified block form—of which there are two types—simply uses the block form for each conventional part of the letter. The two types are based on whether or not the body is indented.

Paragraphs Indented.—Each conventional part of the letter is blocked. The body is indented, *i.e.*, paragraphs are indented. See Letter 10.

This form is perhaps the most popular among business men today. It combines economy with pleasing physical appearance. The extra white space provided by the paragraph indentations adds emphasis to the first line of each paragraph.

The ends of the longest line in the heading and in the signature

should, if possible, be even on the right. Obviously in many cases this cannot be done; in other cases by abbreviating the name of the month or state, or by writing out either, the typist may control the right-hand margin as well as the left.

Letter 10.

Excelcior Electric Co.,
Butte, Mont.,
February 27, 1930.

Mr. Gerald Anderson,
1009 6th Street,
Butte, Montana.

Dear Sir:

Subject: *Electric Service Agreement*

We note that you have discontinued our electric service at the above address, which we regret very much. The rates being the same, we naturally attribute the cause to some other reason.

It is our aim to give at all times the very best service possible, and we should appreciate it very much if you would inform us of any error that has occurred so that the proper steps may be taken to rectify it.

The contract provides for continuous service until March 12, 1933, and as we are both bound by the terms of this contract, we will require the payment of the minimum charge specified in the agreement until the term mentioned has expired.

We hope that you will permit us to reinstate the service. To this end we would appreciate your communicating with or calling at our Sales Department, Electric Building, Seventh and Olive.

We have removed our meter, but this has been done only as a protection of our property, and is without prejudice to any rights under the contract.

We appreciate very much your patronage and trust that the future will produce even better relations.

Yours very truly,

Excelcior Electric Co.
E. H. Robinson
E. H. Robinson
Manager

EHR/FS

Paragraphs Blocked.—Each part of the letter, including the body, is blocked. Paragraphs are not indented. See Letter 11.

Letter 11.

Southern Equipment Co.,
Atlanta, Ga.,
March 26, 1930.

Southern Mill Company,
Shreveport, Louisiana.

Gentlemen:

Please note specifications and photograph attached of a practically new locomotive we have ready for immediate shipment.

This, you will notice, is a 92-ton Baldwin 20½ × 28″ 2-8-2 Mikado type having tractive power of about 42,000#; low drivers; close coupled; Walschaert outside valve gear; wide firebox; power reverse; 5500 gallon tank with steel tender frame. This locomotive was built new in 1922, placed in service in 1923, but has had only light and irregular service under I.C.C. regulations.

This is a high class modern locomotive and we can quote an unusually attractive price.

If you are interested we shall send complete details covering it.

Yours very truly,

Southern Equipment Co.
F. H. Mastrom

SPACING AND PUNCTUATION

The application of the rules of paragraphing and of the psychology of emphasis, suggests the following spacings.

1. Single space between the lines of any part of the letter.
2. Double space between the parts.
3. Double space between the paragraphs.

Letter 11 illustrates correct spacing.

There is a tendency toward eliminating punctuation at the end of each line in the heading and in the inside address. The tendency is not pronounced. The main argument in favor of omitting the punctuation is that it is unnecessary, which of course literally is true. A thing may be unnecessary but nevertheless desirable. If omitting the punctuation from the heading or inside address causes the reader to question the judgment of the writer or if it causes attention to be directed to the form rather than to the message of the letter, punctuation is necessary. In other words, whether or not punctuation is necessary is not merely a matter of being permitted to break an established rule of English, it is a matter of effect on the reader of the letter.

If you were to write the following: 1847 Ravenna Boulevard, Corvallis, Oregon, May 17, 1930, you should place a comma after Boulevard, Corvallis, Oregon, 17, and a period after 1930. Why, then, should you omit those punctuation marks when you change the form to:

1847 Ravenna Boulevard,
Corvallis, Oregon,
May 17, 1930.

There is little to say for the contention that time is saved by omitting the commas and the period. Obviously the answer is that placing each part of the heading on a separate line effectively separates those parts so that commas are not necessary. Thus:

End punctuation omitted (short punctuation)
1827 Ravenna Boulevard
Corvallis, Oregon
May 17, 1930

is as clear as if the end punctuation were included. Note that this form of *short punctuation* is not synonomous with *no punctuation*. The commas after "Corvallis" and "17" are just as essential if short punctuation is used as if full punctuation is used.

The extreme form, no punctuation, illustrated below is not desirable. No good reasons can be advanced to justify it.

No punctation
1847 Ravenna Boulevard
Corvallis Oregon
May 17 1930

The most generally accepted punctuation is:

Full punctuation
1847 Ravenna Boulevard,
Corvallis, Oregon,
May 17, 1930.

Mr. R. J. Reader,
Pendleton, Oregon.

Dear Mr. Reader:

Very truly yours,

Acme Press Bureau
V. G. Hickner

Punctuate for clarity and meaning in the body of the letter. Remember that the inclusion or omission of a comma in the body of the letter may radically change the meaning of your words.

CONCLUSIONS

Conservative-progressive forms are the most desirable. The most popular form is characterized by:

1. Modified block form with indented paragraphs.
2. Single spacing in the body.
3. Double spacing between parts and paragraphs.
4. Full punctuation.

(See Letter 10.) The modified block form with the paragraphs blocked rather than indented is a poor second choice measured by popular usage. The indented form is virtually non-existent.

If you want to use a "different" form be fairly certain of the reader's reactions before you use it.

Although no one form is *the* correct form there are certain limits within which it is well to stay. As we go beyond these limits the form of the letter becomes primary in the reader's mind and the message becomes secondary.

Physical appearance is a matter of vital concern because it creates first impressions. It is desirable to have first impressions favorable, hence care should be exercised when writing a letter to have it physically perfect.

CHAPTER III

HOW TO WRITE A BUSINESS LETTER

Business letter writing is a practical subject. It is practical for two reasons: (1) it considers problems as they exist in business; (2) the values gained by studying business letter writing carry over nearly 100 per cent to other fields of endeavor. One of these values is the formation of desirable habits. Some of the habits built up are those of:

Concentration.
Analysis.
Judgment.
Tactfulness.
Use of psychology.
Logical arrangement.
Correct emphasis.
Tolerance.

To become proficient in writing good business letters, one must observe very much the same procedure that would be followed if he desired to become proficient in any game. First, the theory must be learned. This includes understanding the technique of the game. Second, the theory must be mastered by constant drill. This is secured by learning to apply the theories to assumed problems until a high degree of perfection has been reached. The third and last stage is the application of the knowledge gained to practical problems which must be solved.

The beginner and the experienced letter writer who wants to know how to improve the quality of his letters will usually be confronted with the perplexing problem: How shall I approach the problem of writing a letter? This chapter explains the technique of how to write a good business letter with a minimum expenditure of time and energy and with a fair certainty of maximum return.

Snap judgment on the approach proposed in this chapter may suggest that it is unduly time consuming and elementary. Expe-

rience has demonstrated that the procedure is, in the long run, time saving and that every good letter is the result of a plan similar to the one proposed. The actual analysis may be done mentally rather than on paper but it is done nevertheless. By following the suggested procedure closely for several months you should acquire a habit that will allow you to organize your material mentally. It will aid you materially in applying the suggested procedure if you analyze carefully the letters you receive. Outline them mentally or on paper. Is the outline coherent? Could the letter be improved by rearranging the paragraphs? Could some of the paragraphs be omitted? Once you get the habit of outlining letters—those you receive as well as those you send—you will find that it is relatively easy to write good letters quickly.

INTENSIVE METHOD

Approach. *Study the Problem.*—Know why you are writing your letter; determine your objective. Loose thinking, snap judgment, faulty analysis—these must be overcome. Before you do anything else determine what you want your letter to accomplish. Many irritating problems solve themselves when you decide upon your objective. Write your objective on a clean sheet of paper.

What is the objective in a letter of application? Snap judgment suggests a position. Sound analysis proves that positions usually are not given as the result of letters. Letters induce interviews, interviews secure positions. The objective in a letter of application usually is an interview. It makes considerable difference whether you write a letter which has as its objective an interview or a position. In the latter instance the letter must accomplish a number of things that ordinarily are done in the interview.

What is the objective of a letter refusing an adjustment? To refuse the adjustment? Not necessarily. Your task might be to set down factually your side of the story. If you are in the right and your reader is honest you need not refuse the adjustment outright. Thus a direct refusal—a most disagreeable task—is avoided. Retention of goodwill is perhaps as important as not granting the adjustment. Here, then, you have a twofold objective: refuse to grant the adjustment and keep goodwill.

When you add the goodwill factor you often change the character of the letter that should be written.

Study every phase of the problem before you decide your objective. If previous correspondence has a bearing on the letter you are to write, study that correspondence. If you err in your objective, which is the basis of your letter, regardless of how clearly you think and analyze thereafter your conclusions must be invalid.

Visualize the Reader; Get His Point of View.—Every letter should be adapted to the reader. This is true of form letters as well as of personal letters. Sources of information that will aid you in learning about your reader are:

1. Letters written by the reader. Study them. Read between the lines. They should give valuable suggestions as to the character, education, social, and in some cases perhaps the financial status of the writer.

2. Study salesmen's reports about the reader if any exist. Some human traits are almost sure to show up in these reports.

3. Study the individual's business as far as it is known. What is the size, location, character, and history of the business? Interpret the facts available in terms of character of the owner.

4. What are the credit standing and the past correspondence record of the reader? What does this information mean in terms of character?

To illustrate the value of visualizing your reader, would it make any difference in the assumed application problem whether you were writing your letter of application to (1) a bank president, (2) a sales manager, or (3) a salaried employment manager? Bank presidents are not favorably influenced by the same general style and choice of words that would be absolutely correct to the sales manager. Naturally so. They each meet daily different types of people. They have different objectives in life. One is inherently conservative; the other is accustomed to taking a chance. You cannot, then, just write a letter. You must write your letter with a specific individual rather clearly in mind.

Now that you have a picture of your reader's characteristics, your next task is to acquaint yourself with his point of view on the problem with which the letter is to deal. If you were an employer, what in a letter would induce you to give the applicant an interview? Certainly it would not be that the applicant was provoked with his present employer, nor would it be that he felt

that in your employ he could progress easily and quickly; nor would you hire a man who was "up against it" and needed "any kind of a position." As an employer, your task is to protect your company. You will interview those individuals who convince you in their letters that they have the necessary training and experience to fill the position for which they are applying and that they have the necessary personal qualifications.

As a prospective employer will decide strictly on the benefits to his company, when granting interviews, one must build his letter of application so as to bring out the advantages to the company of hiring him. This is the "you" attitude; it is vital to every business letter.

Suppose the problem is to write a collection letter. Salesmen's reports show that your reader's community has suffered heavy crop losses because of storms. From past experience you know the debtor is a good merchandiser and is honest. Put yourself in his position: you cannot pay your bills because your customers can't pay you. What kind of collection letter would *you* appreciate *receiving?* Send just that kind.

If the salesmen's reports show that payments and sales are both good, and if the customer's record shows a tendency toward slow pay, he should receive a different letter from the one that should be sent under other circumstances.

It is necessary continually to visualize the reader if the best possible letter is to result.

Collect and Organize Material. *Determine Points to Be Covered.*—The next task is to determine specifically what points must be covered to attain your objective. If your letter is to be clear and complete, it is necessary while learning that you write these points out on the sheet on which you have your objective written. Do not be afraid of listing too many points. It is easy to drop irrelevant points; it is dangerous to omit a single essential one.

We shall carry out an illustration based on a letter of application. The technique and principles apply to all types of letters.

In the assumed letter of application might be listed offhand, as the points to be covered, the following:

1. There is little chance for advancement in my present position.
2. Request an interview.
3. State my references.

4. I know personally several men employed by the company to which I am writing.
5. State my experience.
6. State my education.
7. Why I want to work for this company.
8. Personal facts.
9. I have heard that the company pays nice yearly bonuses.
10. What position I want.
11. Why the company should want me in its employ.

Assemble All Facts.—After having listed the points to be covered the next problem is to assemble all material available which may be used to build up the points listed above. Again taking the sheet of paper on which have been listed your objective and the points that might help influence your cause, list all the available facts. Again, do not be afraid of listing too many. That is a good fault. It is advantageous to list the facts under the specific points mentioned.

Eliminate Unnecessary Points.—Have all data available on one sheet of paper as there is then little danger of omitting important ideas. The weeding-out process may now begin. Study each of the points listed. Is it necessary? Cross off those that are unnecessary and those that injure rather than help your cause. Referring to the list given above, point 1 is better unsaid; cross it out. Points 2 and 3 certainly are essential. Point 4 is a bit of side information which may be of interest to your reader. Points 5, 6, 7, and 8 are necessary. Point 9 results from the I attitude; it fails to add to the letter and may detract; cross it out. Points 10 and 11 are both desirable. Eight or nine points remain to be included in the letter.

Arrange Points.—Arrange the remaining points so as to give the strongest total effect. Take plenty of time to work out your arrangement. Many letters are made ineffective by errors in coherence. Remember in writing business letters that coherence that brings results is more important than coherence that follows "rules." Thus you must look to emphasis and psychology when you arrange your material. The objective of the letter, the reader, the nature of the material, all will have a bearing on the arrangement.

Eliminate Unnecessary Facts.—The next task is to eliminate from under each point to be covered in your letter the superfluous

facts. Although the *process* is similar to that utilized when eliminating unnecessary points, the *material* is different.

Arrange Facts.—Arrange the facts, under each point, in the order in which you think they should appear in the letter.

You now have a complete outline of the letter you are to write. Each heading has been examined, each fact under each heading has been carefully scrutinized, and the arrangement has been checked. Furthermore, you know definitely what your goal is, what your letter is to accomplish.

Write the Letter.—Now write the complete letter in longhand, double spacing between lines of the body, or dictate it if you have the opportunity. Follow your outline; keep the reader clearly in mind; and write freely. If possible, allow this draft to stand several hours before reading it critically. If you can dictate to a stenographer, take the letter home and analyze it carefully that evening. Changes may then be made to polish the letter. If your first draft was written from a carefully prepared outline as suggested in this chapter, few changes will be necessary. Generally speaking, the fewer changes made the better the letter because naturalness may be lost if numerous changes are made.

Read the Letter.—Read carefully your typed copy before mailing it. Errors in punctuation, spelling, grammar, etc., should be corrected.

It is recognized that business men do not go through this relatively elaborate process in order to write or dictate a business letter. Nor is the beginner expected to continue the process indefinitely. As soon as the habit of outlining, arranging, eliminating unnecessary facts becomes firmly established, you may drop the detailed process which has been described. To form these desirable habits, it is necessary to follow a plan similar to the one outlined, while you are learning.

The lasting benefits to the writer of getting a good start cannot be overemphasized. A little extra time as you are getting underway will prove a time saver later on.

The method of approach just explained in detail may be called the "intensive method." It is opposed to the extensive method.

EXTENSIVE METHOD

Under the extensive method the writer makes a rough mental outline of his letter. With this outline in mind he either writes his letter in longhand or on the typewriter, or he dictates it.

If this letter fails to satisfy, perhaps a vital point was omitted, the letter is rewritten. Perhaps it is rewritten several times. The last copy is usually subjected to an extensive patching operation, cutting out words and ideas and substituting other words and ideas. The result is usually inferior to the result secured by following the intensive method. Furthermore, the extensive method fails to develop those powers of analysis and judgment that are exercised so carefully in the intensive method.

The extensive method, which necessitates rewriting a letter four or five times to secure a satisfactory copy, is not only unnecessary but it is also undesirable. It is almost impossible to get naturalness, personality, and style into a letter that has been reworked four or five times. Character, style and personality will be evident in the letter that was written from a carefully prepared outline.

CHAPTER IV

THE PSYCHOLOGY OF LETTER WRITING

Purpose of the Chapter.—The word "psychology" is used in the title of this chapter and throughout the text because no more accurate or descriptive word is available. It is a term that has become popular in recent years and like many ideas which have experienced sudden popular growth it has come to be a cure-all, a remedy for all merchandising and advertising ills, not to mention production and social problems.

The study of psychology has at least two distinct parts:

1. A study of the structure of the brain.
2. A study of human reactions and their causes.

It is with 2 that we are concerned. We are interested in analyzing human behavior to determine how people in general will respond to certain stimuli. In letters these stimuli consist of choice of words, arrangement of material, emphasis of ideas, and use of color. Then there are certain methods that may be used to secure the reader's attention. Finally, suggestive ideas and words frequently may be used so as to call forth anticipated responses. If the writer controls the suggestion he should be able to anticipate, with a fair degree of accuracy, the responses from a large group.

Thus we are trying to formulate a few principles with regard to the stimuli used in business letters so that a writer may control his reader's responses. Certainly no writer can anticipate or control a given reader's response to any one stimulus. He may, however, anticipate in general the responses of a large number of persons who receive a stimulus. Hence the discussion which follows is intended to apply only to large, fairly homogeneous groups of persons. No attempt is made to split hairs in defining controversial terms.

TYPES OF BEHAVIOR

Before analyzing the stimuli most frequently used in business letters, it will clarify our discussion if we explain the types of human behavior, *i.e.*, the bases for most human actions.

Reflex.—Many physical actions are reflexive. These actions are automatic, the subject has no control over them. Since the subject cannot control his own reflexive actions it is apparent that the letter writer could not influence such actions. Reflex actions are confined to the physical, hence are of small concern to the letter writer.

Instinct.[1]—An instinct is an innate tendency to respond in a given manner to certain stimuli. The response is automatic; it requires no thinking nor is it the result of habit. Instincts are common to the human race. They are fixed and definite and virtually all people give the same response to a stimulus that touches an instinct. Of course the response will be forthcoming only if the instinct is thoroughly aroused. Instincts are normally dormant within us; stimuli in the form of words (in letters) and ideas convert the dormant instincts into active desires which the individual seeks to satisfy. The action suggested in your letter should lead to that satisfaction, hence the reader takes the action you suggest. Because instincts are applicable chiefly to sales letters some are discussed in Chap. XXV, Psychology in Sales Letters.

Habit.—Responses resulting from habit are learned, hence they are not the same, for a given stimulus, for all people. The response becomes automatic or semi-automatic through repetition. Whereas instinctive responses to a given stimulus are the same for all people, habitual responses to a given stimulus will vary with different social, religious, political, and economic groups. As it is necessary to consider the reader of a letter in the light of his environment and training, habit is probably more important to the letter writer than instinct.

It is important that the writer be familiar with the habits of the reader and the reader's group for three reasons.

1. So that he does not unknowingly oppose the reader's habits and thus build resistance to his letter.
2. So that he may call habit into play to secure the desired responses.

[1] Some psychologists hold that there are no instincts, that all response results from thinking. Some responses, they contend, become automatic or semi-automatic because of habit. We are not attempting to take sides in that controversy. We merely want to point out that certain stimuli call forth much the same response from all human beings. Other stimuli are effective only with certain groups.

3. So that he may, by constant repetition, change a habit that is opposed to the writer's desired response or create new habits favorable to his cause.

Thinking.—Instinctive and habitual mental responses are automatic, they require little expenditure of effort. To think is to expend energy, to work. Naturally most of us will not think if we can respond to a stimulus automatically. The very fact that you require your reader to think sets up resistance to your letter. This is particularly true in sales letters.

The writer who arouses instincts can generally anticipate the response. The writer who plays up to his reader's habits knows in advance, for a large group, the approximate results. Can you cause men *to think* so that you can anticipate their responses? The answer is, "yes" and "no." Instincts do not change; habits are altered very slowly; but we may change our minds or our thinking processes instantaneously. A man may think as you think today—tomorrow he may think otherwise.

Thinking, furthermore, may result in an alternative action being suggested to the reader. A choice is undesirable because it leads to a weighing of the two possibilities which often results in delayed action and possibly in no action.

With all of these possible limitations to the control of thought responses, suggestion offers a valuable aid in controlling the reader's thinking process. If you have facts to present, it is often possible to arrange your material so as to make your reader think with you and hence accept your conclusion.

It is often difficult, if not impossible, to make a letter safely rational in its appeal. Furthermore, the responses to instinctive and habitual stimuli can be more accurately foretold. Hence, most letters should have some instinctive or habitual appeal.

Rationalization. *What It Is.*—The advancing of ficticious, though logical, reasons to explain or justify one's action is called "rationalization." The real reason for the action is that the individual has succumbed to an instinct or habit. This he may not be willing to admit, and because he knows that he will be called on to explain his action he concocts logical reasons for that purpose.

To illustrate, a business man decides to go to the ball game on a sunny afternoon. The real reason for the action is that the weather and the newspapers have made active the instinct (or habit) of play and pleasure. He would not admit that, so he

thinks out logical reasons to justify his action. "There is not much work at the office," "I need a rest," "Everyone else does it occasionally," "I am entitled to an afternoon off."

Significance in Selling.—The significance of this type of behavior in selling is twofold. (1) The one obstacle to a certain action sometimes is the inability of the person to justify the action. If the letter writer can supply, in addition to the emotional stimulus that is the true reason for the action, logical reasons to justify it, he removes that obstacle. He provides the necessary defense for the reader. (2) Frequently the inability of a person to convince himself that he should do something prevents him from doing it. The writer who understands the rationalization process may sell that person on an emotional basis and, by working in the rational reasons, convince him that those reasons are the basis of his action.

CONTROLLING READERS' ACTIONS

We all think in very much the same channels, thus: from cause to effect, chronologically, and from effect to cause. The remaining material in this chapter is termed "psychology"; you will note that it is merely an application of common sense to letter writing.

Reader action, either mental or physical, is the goal of every business letter. To a certain extent the writer, by controlling the stimuli which govern reader response, can determine the action that will be taken.

Stimuli.—Following are the more important stimuli available to the letter writer.

Mechanical.—1. General physical appearance of the letter.

2. Physical arrangement of the material in the letter.
   Hanging paragraph
   Indented material
   Postscript

3. Color, capitals, underscores.

Subtle.—1. Words, phrases, clauses, sentences.

2. Position of important material in the sentence, paragraph, and letter.

3. "You" attitude.

4. Suggestion.

5. Rational and emotional appeals.

We shall consider the psychology of arrangement, emphasis, attention, suggestion, and color as they aid in controlling reader response.

Psychology of Arrangement.—The psychology of arrangement recognizes that certain positions in some types of letters are desirable for certain material if the most favorable reader reaction is to be secured. It recognizes that an unpleasant or negative opening is apt to cause the reader to carry a negative or unpleasant feeling throughout the entire letter. On the other hand a pleasant initial impression causes the reader to look at the subsequent statements with a positive attitude.

Likewise a pleasant ending leaves a favorable impression on the reader's mind while an unpleasant ending may cause an otherwise pleasant letter to be regarded, in its entirety, as unpleasant.

First and last impressions are lasting; therefore they should be pleasant. The first impression should cause the reader to continue reading the letter. The last impression should build goodwill. Only pleasant material in these preferred positions will create the desired reactions.

The first principle with respect to arrangement of material is: *If you have something pleasant or favorable to the reader, place that material in the first part of the letter.*

This is an attempt to control the reader's state of mind while he is reading your letter. Regardless of difficulties the reader may have faced just before he started reading, if you show a benefit to him in the first part of your letter, you cause him to forget, temporarily, his troubles. Your pleasant material also helps to put him in a favorable instead of an unfavorable frame of mind.

To illustrate, assume you have received in the morning's mail a letter of complaint from a good customer. You decide to grant the adjustment requested. In building your adjustment letter you may decide to put in the following material:

1. Reason for error; explanation.
2. Try to prevent recurrence.
3. The adjustment.
4. Appreciation for his letter.
5. Statement of future service.

The question immediately arises: How shall I arrange the material in my letter? The first principle suggests that your opening shall be favorable to the reader. An analysis of the five points shows that the most significant statement, from the reader's point of view, is the adjustment. Explanations, appreciation, future service are all of secondary importance. When the reader opens

your letter he looks for one thing: Are they making the adjustment? Until that question is answered he is not in the best frame of mind to accept your explanations and promises. The statement of appreciation for his letter is likewise pleasant and positive but not to the same extent as is the granting of the adjustment. We shall see a little later how this statement may be used to advantage under different conditions.

Although an adjustment problem is used to illustrate the point, the same principle holds true and should be applied to other types of letters. It is said that the sweetest song ever sung to business men contains just two words:

Check enclosed.

If you are paying a debt, state in the first sentence that you are enclosing a check. Even though the check is attached to the letter it is well to open your letter with that fact.

The second principle, which is a corollary to the first, is: *End your letters with pleasant material.*

In the preceding adjustment illustration a statement of future service would be the logical, positive ending because it is pleasant and causes the reader to forget his original complaint.

The third principle of arrangement is: *If you have unpleasant material to convey, start and end your letter with pleasant material and place the disagreeable material in the middle.*

Refer again to the adjustment problem. Assume that you decide to refuse the adjustment. How shall the material be arranged? Clearly it would not be well, if the adjustment is a major one, to state point blank in the opening sentence that you are refusing to make the adjustment. Observing the third principle, you would probably use this order:

1. Appreciation for reader's letter.
2. Refuse the adjustment. (Or build your case factually.)
3. Statement of future service.

If you are refusing to grant an important request the situation is the same as if an adjustment were to be refused.

In both cases the writer's position should be built up factually (logically, of course) so that the reader sees the fairness of the refusal before it is made. As a matter of fact, in some cases it is not necessary to make an outright refusal. The reader will imply the refusal from your facts—which is more desirable than an outright refusal.

Keep these points of psychology in mind as you read the letters given in the chapters on types of letters. Note how the successful letters embody the psychological principles.

Psychology of Emphasis. *Mechanical Aids.*—Perhaps a majority of letter writers at some time or another seek emphasis through the use of color, underscoring, or capitals. This means underlining words or phrases, or putting them in color or capitals, to attract attention and hence to give emphasis to the ideas so treated.

Another common method of attempting to secure emphasis is by the extravagant use of superlatives. So many business letters are filled with "greatest," "best," "finest," "unsurpassed," and other superlatives (all generalities and all relative terms) that readers are no longer influenced by them. Admitting that your product or proposition is not the best, probably is more emphatic than making numerous superlative claims. Avoid superlatives; they hinder rather than help.

Subtle Methods.—The more subtle methods of securing emphasis are:

Position and arrangement of material.

Short paragraphs and sentences when contrasted with long paragraphs and sentences.

Amount of space devoted to each topic.

Position.—1. The first and last parts of a letter, paragraph, and sentence are relatively emphatic compared with the middle positions. Hence important ideas and words should utilize those positions.

2. The postscript, because it is the last idea received by the reader and because it is surrounded by white space, is an emphatic position. As noted in Chap. II, the tendency now is to reserve the postscript for ideas that are to be emphasized.

3. Material indented inside the regular margins is emphasized by being set apart from the body of the letter. Letters in the text illustrate this point.

4. Miscellaneous positions such as headings, marginal notes, parallel columns, notes on the envelope. The fact that each of these positions is surrounded by white space makes the written material stand out. They are less subtle than are the other methods named.

Short Sentences and Paragraphs.—Neither short sentences nor short paragraphs are by themselves emphatic. It is only when

the short sentence or paragraph is among longer sentences or paragraphs that emphasis is gained. A series of short sentences or paragraphs not only fails to secure emphasis but also destroys emphasis by giving a choppy effect. Short sentences are those having approximately 20 words. Short paragraphs are those having approximately six lines. These are estimates and should not be accepted as meaning that no sentences or paragraphs should be longer than the figures given. If you are attempting to place disagreeable material in the middle of a letter do not emphasize it by giving it a separate, short paragraph. If you desire to emphasize pleasant material put it in a short paragraph.

Space Given Each Topic.—In your desire to apply the principles of psychology do not forget that common sense is the best guide. If you have one major and four minor topics in a letter, and if you give each minor topic as much space as the major topic, you will not get proper emphasis. Important ideas should receive the largest amount of space. It follows that disagreeable material should be disposed of in as little space as possible.

Psychology of Attention.—It is impossible to secure good returns from a letter that fails to grasp and hold the reader's attention. Attention precedes all other steps in the reader's mental process; it is the basis on which successful letters are built. In many instances attention is present by virtue of past events. It is not necessary for the letter to be written so as to attract attention in those cases.

Attention may be gained by mechanical means or by the opening ideas. Some of the mechanical methods are:

1. Short first sentence and paragraph.
2. First sentence in capitals.
3. Use of color.
4. Headline.
5. Indent the first paragraph.
6. Facsimile or actual handwriting.
7. Underscore.
8. Illustrations, pictures, cartoons, etc.
9. Stunts. Attach penny, string, etc.
10. "Teaser" phrases on envelope.

Opening ideas that attract attention are:

1. You-attitude openings.
2. Arouse curiosity.
3. Statement of unusual fact.

4. Question.

(See Chap. V, First and Last Sentences, for a full discussion of opening sentences.)

Psychology of Suggestion. *What Suggestion Does.*—Suggestion is inculcating an idea into the reader's mind and guiding its direction so that imagination will lead the reader to take the desired action. The action may be mental or physical. Suggestion, then, must:

1. Inculcate an idea.
2. Guide the idea.
3. Lead to action.

The power of suggestion is tremendous. Nearly all national advertising utilizes it. Salesmen use it with telling effect. Quack medicine vendors have made thousands of dollars by applying it.

Factors Affecting the Use of Suggestion.—In business letters the success of the use of suggestion is dependent on two factors.

1. Degree of attention and interest.
2. The smoothness of the letter and the subtlety of the suggestion.

The hypnotist works through suggestion entirely. He is frank to admit that he cannot control the subject who will not concentrate on his instructions. Likewise the power of suggestion in the letter is directly dependent on the degree of attention and interest evidenced by the reader. Suggestion is absolutely wasted unless it is made after attention and interest are aroused.

This is one reason why stereotyped expressions should be rigidly barred from business letters; they have lost their power of suggestion.

Suggestion is present in individual words as well as in phrases, clauses, and sentences. Thus connotation is merely the idea suggested by a word, phrase, clause, or sentence. The writer must think in terms of the mental impressions the reader will receive rather than in terms of the literal meaning of the words used.

Positive and Negative Suggestion.—Unfortunately all suggestion is not favorable to the writer. If all suggestions were positive they would nearly all be favorable. Negative suggestions, however, are often more numerous in business letters than are positive suggestions. Negatives usually slip into the letter without the writer's knowledge.

Positive suggestions are pleasant and for the most part constructive. They require favorable action from the reader if he is to receive the benefits suggested. Note that the significance of suggestion lies not in the words used but rather in the trend of thought that is started in the reader's mind. Suggestion implants the idea; imagination carries it to its logical conclusion.

Negative suggestions usually are unpleasant. They emphasize the disagreeable rather than the agreeable. Negatives set up resistance in the reader's mind where none existed previously. They set up a trend of thought that leads the reader away from, rather than toward, the desired action. Hence negatives usually are unfavorable to the writer's cause.

Because they do not think or analyze, writers unknowingly put in their letters negative statements that oppose the action for which they strive.

Examples of Suggestion.—A few excerpts from letters will show how suggestion may be used. Note in the following letter the mental images aroused by the suggestion of a guaranteed income, how to provide for old age, etc., and then the suggestion that the reader should see the writer.

Letter 1.

There are many things I could tell you in about ten minutes. For instance—how to provide a *guaranteed* income for your widow; how to provide for your *own old* age; how to assure the education of your *children.* But when I call on you one day next week, it will be only to get acquainted and to ask you for just a few facts on which a definite proposition might be based.

The next letter is packed full of positive suggestions. Note how many times reference is made to the sweater. This letter illustrates also the psychology of starting and ending with pleasant material. Study each paragraph to see if suggestion is present. Intelligent use of suggestion accounts for much of the success of this method of merchandising to the class of people selected. You may not agree with the merchandising principles or policies underlying Letter 2 but it cannot be denied that suggestion has been used cleverly and effectively.

Letter 2.

I'll pay you $10 just to read and reply to this letter.

Here's my check for $5 right now and the other $5 I believe you'll say is fully represented by the

Handsome, Five-button, Sport Sweater
I'm Sending You Absolutely Free!

You've been selected to receive this double gift announcement because, by investigation, I find that your standing in your community is such that it would be very helpful to us to have you wear and recommend one of our new All-Weather, Water-Proofed "*Wonder*" coats.

These Cooperative Checks and Gift Sweaters are being awarded selected men in certain localities. We figure it will be worth a great deal to us in an advertising way to have you as one of our pleased patrons. That explains this most extraordinary offer.

Please Be on the Lookout for the Sweater
Coming to You by Separate Mail as Our
Positive, Outright, Goodwill Gift to
You with No "Strings" or Conditions
Attached Other Than That You Read
and Reply to This Letter!

The All-Weather coat we want you to have is a stylish combination coat that is really four coats in one—a top coat, motor coat, dress coat and rain coat—good all the year around for wear anywhere, on any occasion—a coat that will keep you warm in chilly weather, dry in wet weather and well-dressed all the time.

The coat and sweater are pictured on the enclosed circular. Attached is a sample of the wonderful, three-ply closely woven material from which the coat is made.

But you must see the coat itself—try it on, see how perfectly it fits, how well it is tailored, how stunning it looks—you must have it in your own hands for a personal, critical examination before you can really appreciate its value.

So we want to send you a "*Wonder*" coat in your exact size on 5 days approval.

We're not going to ask you our low scheduled price of $12.95 for this coat even though you might expect to pay *Double* our price if you obtained the coat in the usual way.

The enclosed $5 check—if endorsed on the back and mailed to us within 10 days—will be accepted by us as part payment on your "*Wonder*" coat. The actual money cost to you will be only the small balance of $7.95 you pay your postman when he delivers the coat and the gift sweater.

And We're Not Allowing You to Take One Particle of Risk! If the coat doesn't surpass your expectations—if it doesn't fit you like it had been built to your measure—if it doesn't make you "feel like a million dollars" when you put it on—if it doesn't look like the biggest $12.95 value you ever saw or heard about—just put it back in the box, return it to us and we'll immediately refund your $7.95.

And listen, friend, the sweater is *Yours*—You *Keep* the sweater along with our good wishes and our appreciation for your courtesy

in reading this letter and permitting us to send the coat for your examination *Whether or Not You Keep the Coat!*

You return the coat if you want your $7.95, but you *Don't* return the sweater. *That's Yours for Keeps* without cost or condition or obligation of any kind.

Now I thank you for reading my letter. I hope you get as much pleasure out of wearing the gift sweater as I am going to get out of sending it to you as soon as I have your instructions on the back of the check.

As we have set aside only a limited number of the gift sweaters I must limit the acceptance time to 10 days, so kindly let me hear from you by return mail.

Compare Letter 2 with 3. The following is colorless, dead, ineffective, largely because there is not a sentence or a word that carries a single iota of suggestion.

Letter 3.

We take this opportunity of soliciting your orders for the flowers you may require for your "*Home Coming*" decorations.

You will find in our store the *Best* and *Largest* assortment of flowers at *Most Moderate Prices.*

Our Floral Artist specializes in Table Center Pieces, Basket Arrangements and Corsages.

We are at your service.

We will appreciate your orders.

We desire to please.

Suggestion is valuable in all types of business letters. Note the clever, positive suggestion in the last paragraph of Letter 4, in which a request is refused.

Letter 4.

We refer to your letter of Aug. 13 requesting to be placed on our *Commerce Monthly* mailing list. Owing to the high cost of publication and the heavy demand for our magazine we have been forced to curtail its general distribution.

As we are sending *Commerce Monthly* regularly to the Library of your University we wonder whether it would not be possible for you to avail yourself of that copy.

The following ten-word telegrams for use in the collection of delinquent accounts depend upon suggestion and imagination for their effectiveness.

a. No response to our letters. Expect response without further delay.

b. Have you overlooked invoice March second? Attention appreciated. Reply collect.

c. Remittance must be here by January first. Patience exhausted. Answer.

The strength of the following collection letter lies in the suggestiveness of the ideas presented.

Letter 5.

We hope you liked those 5 fine Handkerchiefs, individually monogrammed with *Both* your initials, which we sent you a few weeks ago.

The price was only $1 for all five of them. That was pretty cheap, you'll agree.

Other men replied at once, enclosing their check for $1.

It is prompt payments that enable us to offer such a remarkable value. Don't you think the fair thing would be for you to send along your check, too?

"I didn't ask you to send them," you may say. True—but we were square enough; we even sent return postage and a shipping label for you to use if you didn't keep the handkerchiefs.

Now, six weeks have gone by. You haven't sent a check nor returned the handkerchiefs.

Yet we know that you are a fair and square man.

May we hear from you—by return mail—*Please?*

We'll be waiting.

Psychology of Color.—Color, in business letters, attracts attention and creates emotional effects. The attention value would be lost if a majority of letters utilized color. The contrast with black and white gives emphasis and attention value to letters with color. Magazines recognize this principle, hence only about 15 to 25 per cent of the total advertising space may carry color. The use of color in business letters is confined largely to sales letters.

Color may be used in a number of ways in letters. It may be in:

1. The stationery.
2. The borders.
3. The words.
4. The underscores.

The first two methods possess attention value for the letter as a whole; the last two may be used to emphasize a word, phrase, or sentence.

A colored envelope amongst a group of white envelopes stands out because of the contrast. This does not insure your letter receiving preferred attention. It does tend to give it preferred attention and probably in most instances the letter in the colored envelope is among the first to be opened. It must be remembered that this method of securing attention is entirely mechanical, hence it is important that the physical appearance of the letter and the opening sentence transfer attention from a mechanical to an interest basis. Since most letters are assured of attention because of the interest of the reader in the subject matter and the background of the letter, few letters, particularly sales, should resort to this method of attracting attention.

A colored border around an envelope serves the same function. The red and blue borders used on air-mail envelopes make those letters easily distinguishable.

Colored stationery and colored borders serve another attention function. A letter or return card in color or with colored borders causes it to stand out conspicuously amongst other letters on a desk or in a file basket. If the message is well written the sight of the colored or bordered letter may be sufficient to cause the recipient to recall the points conveyed in the letter. Colored borders make a return card so conspicuous as to increase the returns materially when compared with the same card without color.

The emotional values of color are greatest in sales letters. Many experiments and tests have been conducted to prove that under certain conditions color in letters increases returns. Other experiments have shown the emotional qualities of specific colors.[1] These tests and experiments are valuable to the letter writer only as guideposts. Because one concern selling women's apparel direct by mail gets larger returns from a delicate pink stationery than from any other color or from white does not mean that another concern selling the same product will get similar returns. "All other things" are never equal. If, therefore, you want to know whether or not color should be used by your company, conduct a series of tests. One test should not be taken as conclusive, because extraneous factors may have entered to invalidate the results.

Color, as it applies to stationery, was discussed in Chap. I.

[1] See texts on principles of advertising.

CHAPTER V

FIRST AND LAST SENTENCES

NEED FOR GOOD FIRST SENTENCES

Keep Interest and Curiosity.—Visualize yourself as a busy proprietor—any morning of the week. A small stack of mail awaits your attention. After clearing away a number of miscellaneous tasks you sit down at your desk and glance at each envelope in the pile. The most interesting looking specimens receive first consideration. Perhaps a check drops from one letter—that is fine—been expecting that for some time. The second letter is a request for an adjustment. That must be answered immediately. The third letter looks encouraging; you open it with your mind still on the request for an adjustment. Almost mechanically you read:

You Have Not Yet Bought Your Overcoat!

Your mind never completely leaves the previous letter. No, I have no need for another overcoat—don't need a new one. For fear you might be throwing away something important you glance at the second paragraph:

> Cold weather is here. Other men are hurrying into their warm overcoats. The sooner you select yours the more certain you are to be satisfied.

That paragraph convinces you that your initial impression was correct and the letter goes into the wastebasket.

Hopefully you pick up the next letter and read the opening sentences:

> How are you fixed for winter? If your coal is in the bin you are fortunate.

No my coal isn't in—wonder if this fellow has a good special on coal? The third and fourth sentences correct that impression:

> Quite as important is the insurance of your income—especially against personal accident during the cold weather. We have a plan which will just cover your needs in this respect.

If you read on it is in spite of the opening sentences not because of them.

The next letter clearly is a sales letter; the name *The Magazine of Wall Street* appears in the upper left-hand corner of the envelope. Not too expectantly you read the opening:

> Would you pay $7.50 to make $10,000 profit in addition to 20 to 25 per cent dividends on your investments?

Would I? Your mental processes are stimulated. Cost $7.50—profit $10,000—20 to 25 per cent return on an investment! Will you read the next paragraph? Most of us will—even though we have a hunch that this is just another exaggerated sales letter. The second paragraph says:

> Read the following letter from one of our subscribers:
>
> "I feel I owe you a subscription for the reason that a few years ago while taking your Magazine, I became interested in Southern R. R. through reading your article about this stock. I bought a block at 28 and have held it ever since. I am now enjoying 20 per cent to 25 per cent dividends besides having a paper profit of over $10,000."

Most of us will read on; the author has literally lured us into his letter with vitally interesting material and clever presentation.

We have discovered the first reason why opening sentences should be constructed with exceeding care: carelessly constructed first sentences, careless both as to content and construction, kill the inherent curiosity and interest that we have for each letter we read. If our spirits are sufficiently dampened by the first sentence we cast the letter aside without reading the entire message. Conversely an interesting, meaningful opening sentence stimulates desire, whets curiosity, creates interest, and induces one to read on. Regardless of the merit of the proposition, if the letter is not read there will be no response. Probably by far the majority of business letters are read in their entirety; estimates of the percentage of letters that go to the wastebasket unread often are too high. Nevertheless, and this is true particularly of unsolicited sales letters, the danger exists. It is possible to aid in reducing the danger to a minimum by having good first sentences.

Secure Favorable Attention.—A second and perhaps more important reason for good first sentences is that they are necessary to secure the reader's favorable attention if letters are to get

the best results. Psychologically, an idea that eventually causes people to act takes the following mental route.

1. Attention is attracted and held. Without attention-concentration people do not become interested in ideas or things. Hence, the opening sentence of the letter should attract attention. We shall see later that the attention-attracting statement need not necessarily contain an idea relevant to the main subject of the letter, although relevancy generally is a desirable characteristic of first sentences.
2. Next, attention merges into interest
3. Interest merges into desire.
4. Desire, if intense enough, induces action.

Because attention precedes, and is the basis for, the succeeding mental steps, it is imperative that the first sentences attract and hold *favorable* attention. Note that the opening sentence "How are you fixed for winter?" attracted attention but a later statement showed that the writer was deliberately trying to deceive the reader; hence *favorable* attention was not forthcoming.

Get Reader with You.—A third reason for the importance of good opening sentences is that they put the reader in the proper frame of mind, usually a pleasant frame of mind, for what is to follow. "You have not yet bought your overcoat" failed to put the reader in an expectant frame of mind. Compare that with the mental background this opening sets up:

Five Years from Now Will You Still Be a Clerk?

That sentence, of course, was contained in a letter to clerks only. It gives the clerk a ray of hope that the letter contains a solution to the problem he has thought about a good deal: "How can I advance beyond the clerk class?" The reader is expectant, which means he is favorably inclined to accept what the letter says. It induces the reader to go *with* you mentally, rather than to oppose you. If he agrees with you at the beginning of the letter you should be capable of building your letter so that he will continue to agree with you. This point is closely associated with the fourth reason for good first sentences.

Secure Undivided Attention.—A good first sentence stimulates thought and mental effort; it literally forces all conflicting ideas out of the reader's mind and allows the subject of the letter to receive undivided attention. This is essential, as the psychology of position and the choice of words may be lost if the reader's

mind is on another subject. The following opening does not stimulate mental effort toward the subject of the letter.

> We are now undertaking to market *Spearmint Tooth Paste* in a very big way. We have already run full page advertisements in *Liberty Weekly* and *Collier's Weekly* and large space in *American Weekly*. 7,000,000 people have been reached. The results obtained have greatly exceeded our expectation.

If you continue reading, you will learn that the subject of the letter is not Spearmint tooth paste but *stock* in the company. The opening sentences fail to stimulate thought toward the subject of the letter.

To summarize, good first sentences are important for at least four reasons:

1. They stimulate inherent curiosity and interest, thus they insure that letters will be read in their entirety.
2. They form the basis upon which appeals may successfully be built. Action cannot be secured without favorable attention as a basis.
3. They cause the reader to think with you, to agree with you. Thus he is in the proper frame of mind to agree with the action you suggest.
4. They secure undivided attention to the subject of the letter.

FUNCTIONS

Letters either initiate or introduce a subject, or they answer or acknowledge correspondence already begun. The correspondent has, then, two general situations to handle as far as first sentences are concerned: he must effect good opening sentences when answering letters and when initiating correspondence. The first situation apparently is the easier, judging from letters sent out in business. Two reasons will help to explain that and perhaps will lead to suggestions for improving opening sentences in letters that initiate correspondence. When answering a letter, one usually has both his subject and the action to be taken clearly outlined in his mind. It is the natural thing under these conditions to start the letter with a relevant fact of importance. A second reason why good opening sentences are more common in letters answering, rather than initiating, correspondence is because the former are less numerous than the latter. The more important types of letters may be classified as follows:[1]

[1] As opening sentences for sales letters are discussed in detail in Chap. XXVI, Writing the Sales Letter, sales illustrations are not emphasized in this chapter.

Initiating correspondence	*Answering letters*
Unsolicited sales letters.	Sales letters—answers to inquiries.
Inquiries and requests.	Answers to inquiries and requests.
Orders.	Acknowledgements of orders.
Credit requests.	Answers to credit letters.
Complaints.	Adjustments.
Unsolicited letters of application.	Solicited letters of application.
Collection letters.	
Introduction letters.	
Reference letters.	

Problems Involved.—A good opening sentence will introduce the subject of the letter, usually with material that is new and important to the reader, or it will attempt to control the reader's mental attitude by arousing his interest or curiosity. Often, when answering a letter, courtesy or clarity demands that you refer to that letter by subject or by date. Seldom should reference to a letter or an order alone constitute the opening sentence. Because the date reference is included primarily for clarity and economy of the reader's time it is relatively unimportant, hence it should not receive preferred position. On the other hand, to secure clarity and to economize the reader's time if he must check his correspondence on the subject of the letter, the date reference usually must be placed in the first or second sentence.

How to combine these two functions, (1) introducing material that is new and important to the reader and (2) referring to the date or subject of the letter being answered, is the chief problem involved in constructing first sentences answering letters. For letters initiating correspondence the problem is primarily that of (1) introducing the subject so as to include material that is new to the reader or (2) beginning the letter with statements that will, because they arouse interest or curiosity, or because they put the reader in a favorable frame of mind, control his mental status while he reads the letter.

Solving the Problems.—A good first sentence is the product of careful analysis of what should be said and how it should be said.

Answering Letters. Combine New Material and Date Reference.—Where reference to the date of the letter being answered need not be emphasized for legal or attention reasons it may be combined smoothly and effectively with other material in three ways.

1. Place the date in a dependent clause and other material in an independent clause.

In answer to your inquiry of May 10, I shall be available for any work you may care to entrust with me during the summer.

2. Include the date parenthetically.

Your order for 35 clocks, dated October 17, will be mailed October 22.

3. Include the date as part of the new material.

a. Your order of August 21, is appreciated.

b. I have delayed answering your letter of October 11, while making an effort to secure the material you desire.

Combine New Material and Subject Reference.—Frequently a reference to the date is unnecessary. The subject of the letter you are answering may then be woven easily into a statement of the action you are taking or the conclusion you have reached. Two illustrations follow.

a. The enclosed copy of the Swift and Company 1929 Year Book is sent in response to your request.

b. The 1930 samples which we intended to send to you a short time ago, but for which we sent 1929 samples, were forwarded to you on February 14, from this office.

Initiating Correspondence.—First sentences for letters initiating correspondence may be made effective by thinking your problem through before you start to dictate or write. Stereotyped, meaningless expressions are the greatest single weakness of opening sentences initiating correspondence. They are weak because they are meaningless, they waste a position of emphasis, and they fail to grasp the reader's attention or interest.

Present material new to the reader in the first sentence. Usually this consists of a statement of fact bearing directly on the subject of the letter. Many letters should be built chronologically, in which case the first sentence should be the first of a series of related facts. Or the letter may be arranged for psychological effect, which will demand important data for the first sentence so that the desired effect may be created. A few good first sentences will illustrate the types mentioned.

a. As my business relations have expanded since last year, I should like to know if it is possible to have an agreement with you that will give me a general agency covering the states of Washington, Oregon, and Idaho. [Chronological.]

b. With the closing of the year at hand, we are very much interested in knowing whether or not you will be available to work with us on any of our research problems during the next six months. [Chronological.]

c. It is our desire to have our Urbana store render as complete service to you as is humanly possible. Therefore we are appealing to you for advice and assistance to accomplish this end. [Psychological and chronological.]

d. Would you like to have Business Chronicle every week (no expense to you) for another year? [Psychological.]

CHARACTERISTICS OF GOOD FIRST SENTENCES

Attract Favorable Attention. *Mechanical.*—The use of capital letters, underlining, red ink, indented paragraphs, short paragraphs, and short sentences are mechanical aids which succeed in attracting attention, but the attention is not necessarily favorable.

Subject Matter.—If the material is interesting to the reader it will attract his favorable attention. What constitutes interesting material to the reader? Naturally the type of letter will have considerable influence on this point; however, we may generalize to some extent.

Specific Benefit.—Any specific benefit to the reader is interesting material. Three openings will illustrate the principle.

a. We are happy to tell you that a charge account has been opened in your name. [Credit letter.]

b. We are sending today by mail two new sockets to replace the damaged pair received in your last shipment from us. [Adjustment.]

c. We shall be glad to have your class visit our plant on July 10, 1930. [Answer to a request.]

Each of these openings suggests to the reader a specific gain which attracts favorable attention. The interest and attention elements induce him to read on. Besides the requirement that the material itself be interesting enough to attract favorable attention, it is necessary that the style of presentation be interesting. This implies that your opening sentences shall be original and individualistic, rather than stereotyped and worn. It is not only what you say but also how you say it that makes the desired effect.

a. "You seem to have no *policy*," people sometimes say. "In one issue you attack Prohibition or our intervention in Nicaragua, and in the next they are defended."

These were the opening sentences of a letter selling the *Forum*, "*A Magazine of Controversy.*" The conversational form certainly is a much stronger way of saying what was said than would have been the conventional form:

b. Our policy is to give both sides of every controversy.

In each of the chapters dealing with types of letters will be found letters with openings that attract favorable attention.

Arouse the Reader's Curiosity.—Few people can resist the dictates of an aroused curiosity. Tell a person he cannot see a certain item and he burns with curiosity until he has seen it. Challenge him with a puzzle and he will work for hours just to satisfy his curiosity to see what the thing looks like when solved. Ask an interesting question that he cannot answer and his curiosity nags him until he finds the answer. If your opening statement in a letter arouses the reader's curiosity he will almost always read on to satisfy his curiosity. This type of opening is used most often in unsolicited sales letters. In other types of letters the interest that is present in some degree should be capitalized. The sole function of the statement that arouses curiosity is to induce the recipient to read the entire letter. A retail hardware dealer (to whom this letter went) would surely be curious to know how the writer would answer the question he asked in the first sentence.

a. Is the existence of the distributor an economic waste?

Naturally you will want to tell your story completely before you allow the reader's curiosity to be satisfied. This in effect gives the letter a periodic quality.

b. "I am amused at my own thoughts in sending this order," writes a recent subscriber. "I am sure if you had ten guesses, you would never hit on just the right one which makes me sit down this morning, write my check, and send this letter to you."

A challenge! And we start guessing, mentally, to see if we can guess correctly. Which, of course, necessitates reading the letter to get the information we desire.

c. What in you opinion, is a fair period of time to determine the lasting qualities of Brass Plumbing Goods. Five years? Ten? Twenty?

You as a hardware dealer selling plumbing supplies will probably satisfy your curiosity by reading the letter to its end.

d. Possibly you misunderstood the special Dictionary Offer, as we find others have, in supposing that it refers to the edition of Webster's New International sold in the stores.

If not Webster's New International sold in the stores then what is being sold? Our curiosity compels us to read the letter to answer our own mental question.

Suggest a Solution to the Reader's Problem.—As suggested in the discussion of the you attitude we are all inherently selfish to a certain extent; certainly we are primarily interested in *our own* business and *our own* problems rather than in the business or problems of some one else. As the salesman finds the buyer's problems a vital point of contact, so the letter writer will find the reader's interest and attention caught and held by a statement that suggests a knowledge of, or a solution to, the reader's problem. This emphasizes again the fact that the letter writer must know his subject, his reader, and his reader's problems. So many letters are written that fail to recognize in the least the reader's problem or his side of the problem, that the letter which does clearly recognize them is a pleasant change. This type of opening is used almost exclusively in sales letters.

a. Why should Easterners have first choice of all our wonderful apples? Out here in Washington, it is generally just as difficult for you to get big, juicy extra-fancy apples as it is for people in California's orange-growing districts to buy anything but culls.

Since the allegation is common that good apples cannot be bought in western Washington, the reader is familiar with the problem. This opening indicates a knowledge of the reader's buying problems. The reader reasons from that fact that the writer also has the solution to the problem; hence he reads on. Not only does this type of opening catch our attention but also it causes the reader to place confidence in the writer and to let down the bars of resistance. When this is done the reader is susceptible to the logic of the writer.

If you have done any selling you will appreciate that the following opening paints a picture of problems that every salesman has faced many times—problems that most salesmen have never solved to their own satisfaction. Note how the ideas are placed in separate paragraphs to make the message easy to grasp.

b. Figure it out for yourself—

—how many times has the door marked Private stood between you and a sale?

—how many money-making hours have you wasted "cold-canvassing" indifferent prospects?

Aren't there times when you know that if you could only lay your proposition before your prospect, he would buy? And haven't you often wanted a sure way to pick the "live" prospects from the "deadheads"?

Few salesmen could resist reading on; they expect to find the solutions to some of their problems. Two more illustrations follow.

c. It is not always the man who struggles hardest who gets on in the world.

It is the direction as well as the energy of struggle that counts in making progress.

d. Two questions arise practically every day in the life of engineering school undergraduates. The first, which results from the assignments given during the regular course of study, is this: "*Where Can I Find Authoritative Information, Written by Engineers, and in an Accessible Form*"?

The second question, no less important, "*What Companies Employ Engineers, Where Are They Located, and Who Is the Man to See*"?

It is apparent from the illustrations given that when we attempt to attract attention by presenting a problem with which the reader is faced, or its solution, we must of necessity appeal to curiosity. The two are almost inseparable.

You have probably noticed that we cannot consider the first sentence alone. The initial effect is the result of the first sentences, usually, or what might be termed the "opening." Not infrequently this opening constitutes the first paragraph. It must be short enough so that the reader can grasp the meaning almost at a glance. Short sentences help attain that goal; long sentences generally should be avoided in the opening. The following first sentence violates the principles of short sentences and of short paragraphs. The paragraph is unattractive physically and the meaning cannot be had at a glance.

e. As I have a sincere desire to serve you in a very essential consideration for yourself and family, and having met your family through your kindness, I can estimate your insurance needs, income, and other things considered, especially your age and the age of your children, and knowing term insurance to be unsatisfactory, as it is paying for protection without any cash value and a liability at the end with a higher rate confronting you, I am submitting a form of insurance that is permanent or endowment. It is flexible.

Advance Your Cause.—A second characteristic of a good opening is that it shall advance your cause. Strange as it may

seem, many letter writers apparently think that what they have to say should begin not earlier than the second paragraph. The opening paragraph they use as a "warming-up" paragraph, an introduction to the material proper. Two underlying causes explain this error: (1) The writer does not appreciate the significance, from the standpoint of emphasis, of the opening; (2) he has a habit of starting letters with an "introduction," and the habit rules the man. Possibly a third cause is that he fails to outline his letter before he starts dictating.

By advancing your cause is meant that the opening sentence shall contain more than a mere reference to the letter that is being answered and it shall do more than restate the subject of that letter. There is no objection to including either of these ideas in the first sentence, but they should not constitute the entire first sentence. Nor does advancing your cause mean that the first sentence *must* introduce the subject of the letter. You may advance your cause by:

1. Advancing the subject of the letter.
2. Putting the reader in the proper frame of mind.
3. Attracting favorable attention by the use of irrelevant material, provided of course that later you transpose smoothly to the subject of the letter without the loss of attention or interest.

The principle of advancing your cause in the first sentence is in effect merely another way of saying that one of the two most important positions in a letter shall not be wasted.

Advancing the Subject.—Some opening sentences that advance the writer's cause by advancing the subject of the letter follow.

a. We regret that we cannot afford to carry your subscription longer without payment. [Collection.]

b. Enclosed is our check for $10.90. We are glad of the opportunity to make this adjustment.

c. Thank you for your order of July 11. Twenty-five of the machines will be shipped by express on July 27. [Acknowledging an order.]

d. This letter will introduce Mr. A. L. Fisken, a banker and a personal friend of mine who will be visiting your city the week August 5 to 10.

The reader is referred to the chapters dealing with specific types of letters for additional illustrations of opening sentences that advance the writer's cause.

Putting the Reader in the Proper Frame of Mind.—Often the writer of a letter realizes that to begin his letter with any statement dealing directly or indirectly with his conclusions would mean failure. The conclusions are apt to appear unfair and unfavorable unless a detailed explanation precedes them. Again, where perhaps a customer has sent in a letter of complaint that indicated he was angry it is necessary, when refusing an adjustment, to get the reader "with" you if his goodwill and business are to be preserved. The mental state of the reader may itself determine whether or not a given letter succeeds or fails. The writer can control, in many instances, the reader's mental state by being careful in the opening sentence to be congenial and by saying what is to be said in a tactful manner. Certainly a blunt refusal of any kind in the first sentence does not put the reader in the proper frame of mind to accept either your conclusions or your reasons. It is almost always possible to agree honestly with the reader's point of view, to see his side of a problem, and perhaps to go part way with him.

The reader certainly would appreciate the frankness and the uniqueness of the following opening.

a. The reason I am sending this letter to your home rather than to your office is because at home the *wastebasket* is probably a little farther away than at the office.

Your reaction to that sentence probably is that you smile a little, and because of the ultra-frank attitude you drop your defensive armor and tend to accept future statements as being frank and truthful. With your defense weakened the arguments advanced make deeper impressions than if you were on guard. Also, the humor in the situation puts you in a pleasant, positive frame of mind which is favorable to the writer's cause.

The same reactions, without the humor, may be received from this opening:

b. Five Years from Now Will You Still Be a Clerk?

This is a message straight from the shoulder.
Without any camouflage I want to tell you frankly that I got your name from the city directory. I selected your name because you are listed as a clerk.

Something for nothing never fails to put us in an expectant attitude, hence the next sentence puts the reader in a favorable mental attitude.

c. Will you accept *Free of Charge* a beautifully made wooden recipe box with scores of kitchen-tested recipes—in return for a little favor?

The following sentence placed the reader in a congenial frame of mind. It was designed to pave the way for a refusal of a major request.

d. Thank you for your inquiry of December 7. We are always happy to give information about our company when we can do so.

Following are three openings from collection letters designed to control the reader's mental approach to the letter.

e. Fair Play.
This is an appeal to your sense of fairness.
f. Would you be willing to save me from serious embarrassment?
g. Shortly after forming a new friendship most people wonder what sort of impression they made, particularly when they are anxious to please such newly made friends.

The reader, knowing that he is delinquent, is apt to project mentally the idea that is contained in *g* and to conclude that the creditor company is questioning his integrity. Note, however, how the second paragraph cleverly dispels that thought and replaces it with goodwill. The second paragraph follows.

We who are responsible for *Olds Magazine* are no exception, and I am wondering how you liked the magazine. Any time you think we're off on the wrong foot in the articles appearing, or the policies we pursue, tell us about it, for we welcome constructive suggestions.

Attracting Attention.—Where interest is definitely known not to be present, as in the case of unsolicited sales letters, it must be attracted by the opening sentence. Often it is necessary or desirable to resort to irrelevant material for this purpose. If this is done be certain that the transition from the irrelevant to the relevant is not too abrupt. Be careful also of misleading the reader. Your reader is skeptical at best when reading an unsolicited sales letter and if you deceive him to catch his attention he will not only resent the deceit but:

He probably will discount all other statements in the letter.
He will not be in the proper frame of mind; he will be antagonistic.

The writer of the next letter admits tactlessly, unconsciously perhaps, the irrelevancy of his opening statement. Note the

abrupt transition which breaks the trend of thought and note the feeling of distrust that arises with the reading of the third paragraph.

a. Heard of a man one time who was a failure at everything he tackled until he invented a revolving door.

And that was the turning point in his career.

It isn't so far fetched to say that a lot of buyers are like that about wire rope and kindred products.

They are content to be swayed by price appeal, flossy stories of service, etc.

Illustrations from sales letters of good openings, designed to attract attention are:

b. When two big energetic publishing firms merge, something has to happen.

c. *Facts First then Intelligent Planning.* That formula represents, I think you will agree, the ideal method of attacking a business problem.

d. There's no use trying. I've tried and tried to tell people about my fish. But I wasn't rigged out to be a letter-writer, and I can't do it. I can close-haul a sail with the best of them. I know how to pick out the best fish of the catch, I know just which fish will make the tastiest mouthfuls; but I'll never learn the knack of writing a letter that will tell people why my kind of fish—fresh-caught prime-grades, right off the fishing boats with the deep-sea tang still in it—is lots better than the ordinary store kind.

e. I would appreciate it—Mr. Guy—if you would drop me a line, and let me have the information asked for in my letter of March 1.

f. Just this morning we received a cable from one of our men in South America requesting our attitude on advertising. Our man was negotiating with a very fine account in a most desirable market. In fact, the original stock order will total five carloads of paint.

If the first sentence is not relevant, the transition should be smooth. Often it is desirable to have as the subject of your opening paragraph an idea that is not directly associated with the subject of the letter. Two principles should be observed if this type of opening is used. The idea should be so used that the reader does not feel as though he were being deceived. Second, the method of presentation should be such as to preclude the possibility of a sudden break in thought. The opening, dealing with the "revolving door," illustrates how an irrelevant beginning may both seem to be deceiving and cause a sudden break in thought.

g. I'll pay you $10 just to read and reply to this letter.
Here's my check for $5 right now and the other $5 I believe you'll say is fully represented by the

Handsome, Five Button, Sport Sweater
I'm Sending You Absolutely Free!

The facsimile merchandise discount "check" for $5 made out to cash or bearer aided in making smooth transition from the unusual first sentence to the subject of the letter.

In all types of letters other than unsolicited sales letters, relevant openings can usually be made to attract favorable attention. Where this can be done, the writer should not resort to irrelevancy.

Positive.—Positive and negative suggestions were discussed in detail in Chap. IV. It is important that your opening shall be not only positive but actually cheerful. The character of the opening sentences often determines the initial impression received by the reader. A positive, cheerful opening is likely to be reflected in the reader's attitude toward the remainder of the letter. A negative, unpleasant opening likewise is reflected in the reader's subsequent actions which tend to be negative because of the initial impression. Chapter IV contains illustrations of positive and negative statements.

Congenial with the Reader's Frame of Mind.—Each beginning should be "in step"—in harmony—with the reader's frame of mind. As each person has many personalities, it is impossible to know definitely in each instance the reader's mental state. We may analyze different situations, however, and attempt to predict the reader's frame of mind from the facts involved. For instance, you receive a letter of complaint from which you may assume, with a fair degree of accuracy, that the reader is both irritated and disappointed. Your opening sentence, in answer to his letter, should show clearly that you appreciate his position and that you should probably feel as he does if you were in his position. If the reader is convinced that you are in sympathy with him he has a more favorable mental attitude toward your letter than if you failed to establish your position in the opening sentences. For an illustration of this principle see *d*, p. 89.

You Attitude.—Because the letter as a whole should be built up from the you attitude it follows that the first sentence must be based on the reader's interest. It is interesting to note that the you attitude in the opening sentence may be regarded as cause

or as result. If you observe the you-attitude approach you are almost certain to have as by-products the other four points mentioned as qualities of a good opening. On the other hand, undoubtedly you will find the you attitude present if your opening:

Attracts attention.

Advances your cause.

Has smooth transition (if irrelevant).

Is positive.

Tone and material are consistent with reader's frame of mind.

Practically all of the good first sentences in this chapter have the you attitude.

TYPES OF FIRST SENTENCES

Having analyzed the reasons for good first sentences and having studied the problems and the requirements of good opening sentences, our final task is to examine the types of openings used. Because illustrations have been used freely in this chapter and because each chapter dealing with a specific type of letter contains many illustrations of openings, no attempt will be made at this time to illustrate completely the types mentioned.

1. Simple statement expressing pleasure, regret, or thanks. This type is commonly found in order acknowledgments, adjustments, and answers to inquiries.

2. Showing action taken. Commonly found in answers to inquiries, adjustments, acknowledgment of orders. This approach is usually taken when the action is favorable to the reader.

3. First of a chronological series of facts. Used in orders, complaints, inquiries, and occasionally in sales letters.

4. Question. A pertinent question as an opening sentence does several things. It attracts the reader's undivided attention because he will answer, mentally, the question asked. It is impossible to concentrate on a question and its answer and at the same time have your mind on another matter. The question, then, usually drives out of the reader's mind all conflicting ideas. If the question is so worded, and it should be, as to induce the reader to answer favorably to the writer's cause, it has accomplished a second purpose, that of getting the reader to think with the writer.

Of course the question must be one that challenges and stimulates the reader's mental processes. The answer should be obvious or should be tactfully suggested in the question. The writer should seldom answer the question, for to do so means that you are doing the reader's thinking, thus your opening sentence fails to cause him to think with you. Naturally the question opening is particularly valuable in sales letters because it attracts attention and arouses curiosity.

Two good question openings from sales letters are:

a. What is the difference between a $1 necktie and a $4 necktie? Do you know?

b. Would you pay the small salary of $1.50 a month for one year to have this staff of business experts work for you eight hours a day? B. C. Forbes—Homer J. Buckley—Wm. R. Basset—James H. Rand, Jr.—Elwood Lloye IV—Thomas Dreier—Herbert N. Casson —Roger W. Babson—John Moody.

It must be remembered in analyzing the openings given that each letter is sent to readers who are known to have at least a latent interest in the subject. A well-built letter presenting a favorable proposition is of value only if it goes to people who may be interested.

Each of the above question openings is positive in tone and each suggests an answer favorable to the writer's cause.

LAST SENTENCES

Importance.—Last sentences, like first sentences, are important primarily because of position. It is a fact that we tend to remember those things which we see last. Thus the last inning of a baseball game or the last quarter of a football game usually stands out clearly in our minds when the remainder of the game is forgotten. In reading a business letter we are apt to remember the last sentence longer than any other part of the letter, particularly if it is strong—strong as to subject matter and as to construction. Many letters, if not most, are climactic. A weak last sentence not only fails to complete the climax but it also sets up an anti-climax which has a detrimental effect on the reader. The last two paragraphs of a finance company letter illustrate the anti-climax situation.

a. It matters not whether you are married or single, if you hold a steady position we can accommodate you. *We Never* go to your employer, relatives or friends; neither do we go to your house and

take any kind of list of your furniture: *Remember, We Base Our Business on the Fact That You Hold a Steady Position, Nothing Else.*

Should you or any of your friends be desirous of opening an account with us, we assure you of the most courteous and considerate treatment. Do not feel backward about calling to talk to us about the loan.

A similar effect is secured from this closing:

b. These are only a few of our attractive offerings. May we suggest that you call at our office, or phone, and let us come out and show you our stock?

Thanking you in advance, we remain,

Characteristics.—The characteristics of last sentences are chiefly those which apply to the letter as a whole. Because last sentences have an important position from the point of view of emphasis, the characteristics mentioned become doubly important in last sentences.

Short.—Short, crisp, unified last sentences add punch to the message and stimulate confidence in the reader's mind. They add to the climactic effect of the letter. They motivate the reader to action. Long sentences, on the other hand, have the effect of inducing the reader to contemplate before he acts. They are apt to weaken the intended climax. Long sentences usually can be converted into short sentences without losing the meaning intended.

Original.—An original, interesting last sentence will stimulate the imagination, hence will be remembered. Stereotyped last sentences convey no important meaning; they injure rather than help. "Original" does not mean that the construction of the sentence shall be unique. It means, usually, that the last sentence shall be an important statement about the subject of your letter. "Original" implies also that the last sentence shall be a *sentence*, not a part of a sentence. Why anyone should tack on as last "sentences" any of the following is difficult to see. In each case the letter would be stronger if the last "sentence" were omitted.

a. Thanking you in advance, we remain, [Request].

b. Again thanking you for your interest we wish to remain, [Answer to an inquiry].

c. Again thanking you for your valued patronage, and trusting that you will derive a great deal of pleasure from the instrument, we are, [Acknowledging an order].

Good examples will be given when we consider the purposes or uses to which last sentences may be put.

Positive.—Questions, by nature, are usually negative when used as clinchers because they suggest two possible courses of action. If you want to use a question ending, so word your question that the answer that is (or has been) suggested induces favorable action. The reader tends to answer each question mentally. By habit and suggestion, we are apt to answer questions according to the lead conveyed in the question. Some negative endings will be given here; positive ones will be given later.

a. Why not jot down a few of your requirements on the back of this letter and let us prove each one of our claims?

Read that statement again but omit, this time, the first two words and the question mark. The reaction is entirely different. We respond to the suggestion "not jot down" as easily as we respond to "jot down." One is unfavorable suggestion, negative; the other is favorable suggestion, positive. One leads away from the action the letter is working for; the other (positive) leads toward the desired action.

b. Why not let us see what we can do for you? A telephone call will bring one of our representatives to you; or 'phone us and we will arrange an interview.

The suggestion is "*why not* let us see . . . " etc. We unconsciously seek reasons, as directed by the writer, why we should *not* do as he suggests. Omit the first two words and the question mark and the result is a positive statement.

Another type of negative suggestion commonly utilized in closing sentences is the statement "we hope or trust or think" that something will be acceptable. Hope, trust, think, and doubt are negatives and cause doubt rather than assurance to predominate in the reader's mind.

You Attitude.—If the reader gets the impression that your letter was written primarily for your benefit rather than his, he may not respond to your message. As every business transaction should be mutually profitable, the "you" attitude merely implies that you shall point out the advantages to the reader of following your suggestions, rather than the advantages that might accrue to you.

Whose interests are paramount in this last sentence?

a. If you can use any of these, we would appreciate your order.

That sentence could easily have been made a you-attitude sentence.

Contrast the impression you get from the above sentence with the following.

b. If there is anything we can do to make your car a source of more pleasure or comfort to you, please remember we are ready to serve you cheerfully—both *Day* and *Night.*

One Course of Action.—If your letter has been built up logically the reader should be ready to accept your conclusion. By offering a choice of actions you merely build resistance to your letter where no resistance would have been present if but one course had been suggested. Usually the course which is most beneficial to both parties should be suggested. It is recognized that in certain cases it is necessary to offer an alternative.

Uses.—Last sentences are used to accomplish one or more of five purposes.

To Call Attention to a Point Previously Made.—

a. As we have set aside only a limited number of the gift sweaters, I must limit the acceptance time to 10 days, so please let me hear from you by return mail.

b. But—after April 30 you will have to pay at least $20 more.

To Emphasize the Action Required.—

a. If you are urgently in need wire us at any time and we will ship at once. [Acknowledging an order.]

b. Please answer by letter and do not send a representative to call on me. [Inquiry.]

c. We shall certainly appreciate it if you will take such steps as will obviate the necessity of repeating this correspondence every month. [Complaint.]

d. We shall appreciate an answer by June 29, as our forms close on that date.

To Summarize the Letter.—

a. Persistence in these tactics will force us to discontinue all business relations with you. [Complaint.]

b. Kelly's Improved Boiled Linseed Oil is the highest type of boiled linseed oil on the market today.

c. We cannot urge you too strongly to use them often, for there is nothing like well-decorated windows to tie up with the magazine campaigns. [Manufacturer distributing free display material.]
d. Try one on today and begin to enjoy the tire-advantages which have won the confidence and continued patronage of so many thousands of experienced motorists.

To Build Goodwill.—

a. We sincerely hope your visit in Seattle will be both pleasant and profitable.
b. We shall look forward to making our department of service to you.
c. So well worthy of your inspection do we deem it, that this direct letter from Scotland reaches you as a special invitation.
d. They'll all be delighted, and *You* will see sales increased.

To Give the Last Fact or Idea.—When you have said all you have to say—stop. It is not necessary nor is it desirable to end all letters with a sentence designed to accomplish one of the first four purposes mentioned. Many letters which are built logically should properly end with the last idea to be conveyed. It injures a letter to add a last sentence the purpose of which is to "smooth" or "polish off" the letter. Seldom will a letter seem to end abruptly if the last sentence contains an important idea. Two last sentences containing the last idea to be conveyed follow.

a. Marmon reports an increase in sales for the same period and it is definitely known that other companies will show increased sales so far this year.
b. When sending orders please sign your official capacity as we do not allow commissions to individuals.

The last sentence is wasted if it performs the function of the complimentary close, *i.e.*, expresses a courteous "good-bye."

CHAPTER VI

FORM LETTERS

Definition.—A form letter has been defined as "a standardized way of saying a standardized thing." We all recognize that much of life is repetition. Each day we do certain necessary things which have been done each previous day and which will continue to require doing each succeeding day. In our daily lives many of these things are habits. That is, their performance becomes more or less automatic. We do them without thinking about them. Thus we save time and energy both of which can be devoted to other things which are not so usual and repetitive and which consequently require thought and special attention. Our physical movements of walking, eating, dressing, and many others are habitual. They become habits because they are repeated so often.

In business, as in our personal lives, there is much repetition. The same situations arise day after day. They must be handled in much the same way. The form letter is simply the adaptation of the habit principle to these business situations. The most convenient, economical, and effective way of handling commonly repeated situations is embodied in the form letter. It enables such situations to be treated habitually. Real thought and energy are conserved for the unusual and exceptional and personal situations that require individual attention and executive judgment.

Customers who do not pay their accounts promptly must be reminded of their oversight; dissatisfactions must be adjusted; orders must be acknowledged; credit information must be secured; facts must be sought about applicants. All these and many other tasks equally typical are so numerous and repeat themselves with such fidelity from day to day that it would be a ridiculous waste of time, effort, and money to dictate a separate letter for each situation each time it arises. The form letter affords the opportunity to make the treatment of these commonly recurring situations a habitual process.

Likewise there are occasions when the same information must go to a large number of individuals. Salesmen and dealers are to be given facts about products, company policy, advertising, competition. A product is to be marketed to a large class of consumers. The form letter is an economical method of presenting such information to a group of people, as large or as small as is desired, as carefully selected as is wished.

The form letter, then, is simply a convenient and economical means of making habitual the handling of a common, routine, much repeated business situation. Or it is an equally convenient and economical means of broadcasting identical information to a large audience. The distinguishing characteristic of the form letter is its purpose—the one-in-many idea—and not its form or method of reproduction.

PURPOSE

Economy.—The primary purpose of the form letter is to save time and money. The usual, off-hand idea is that a business letter costs a few cents, *i.e.*, two cents for the stamp and "a little" for paper and envelope. A careful analysis of costs by well-organized and highly efficient business firms, however, shows their letters to cost from 35 to 50 cents each. These figures include, as they must, not simply the cost of stamp and stationery but the salary of the dictator and of the stenographer as well as something for depreciation of equipment and for overhead. In less efficient firms the cost would undoubtedly run higher. In contrast to the expensiveness of the individual, personally dictated letter is the relative cheapness of the form letter. Modern methods of reproduction make it possible to prepare good form letters which, placed in the mail box, cost not to exceed 10 cents.

Save Time.—The saving in time is of equal if not greater importance. At the best a good dictator can turn out only a few letters an hour, and they are transcribed at an even slower rate. Thus the time of two persons is consumed on each individual letter. If many of the letters are alike, if they cover the same or similar situations, much repetition is inevitable. This is a waste of time that is absurd to continue if it can be avoided. The form letter provides the means of saving the time consumed in the repetition of the same words by the dictator and the

repeated copying of the same letter by the stenographer. The letter is dictated once instead of a score or a hundred times. It is transcribed only once. Yet this form letter may do its work as well, meet its problems as effectively, as does any one of the individually prepared letters.

Better Letters.—Not only are time and money saved by the use of form letters, but better letters can be produced. No dictator can write uniformly excellent letters day in and day out. His own physical and mental condition affect the quality of his work. Other factors, such as weather and conditions in the office, also affect his work. Moreover, the constant dictation of letters on the same situation may become monotonous and result either in poor letters or in the mere mouthing over of what has already been many times repeated. There is likewise a considerable variation in the letters of different dictators. Some are better prepared for their task and are more facile writers than others.

The greater inequalities in a company's correspondence can be eliminated by the use of form letters. The form letter can embody the very best letter writing ability in the business. It is usually prepared in either of two ways. The first is to have the letter prepared by the best writer available. He can make it the result of hours or even days of careful planning, of writing and rewriting. The result will be a letter which will vastly extend the ability of this best man and substitute it for lesser or even mediocre ability. It can be used whenever the given situation arises, whereas he would probably not be able to write all the letters personally.

The other method of preparing a form letter is to make it an embodiment of the best work of all the dictators. According to this plan, all the carbons of letters on a typical situation are collected, say it is making an adjustment when the customer returns defective merchandise. From these letters the best few are selected. Then the best points of these are combined into a new letter—a form letter which is as good as the best and better than most of those that have been previously written. If the form letters used by a firm are occasionally revised and improved, they can be kept to a much higher plane of perfection than is possible with the daily correspondence of a number of different dictators.

KINDS

Complete.—The complete form letter is, as the name implies, a complete letter ready to mail without any further attention. The name and address of the recipient may, if desired, be typed in. Because it is complete this is the simplest and easiest to use and is the least expensive.

Fill-in.—The fill-in form letter is one in which blank spaces are left in the body of the letter to receive typed words or phrases which make it more nearly a personal letter. The name and address of the recipient are nearly always typed in as the inside address at the head of the letter, though this alone does not distinguish the fill-in from the complete form letter. It is the insertion of material in the body of the letter that characterizes the fill-in type. Material usually written in the blank spaces in the body of the letter includes:

The name of a salesman or agent or the addressee.

The name of a city.

A date, an amount, or other figure.

A page reference to a catalog.

The goods ordered.

Frequently the letter is so planned that the blank spaces come at the ends of the lines. This makes the task of filling in easier, for the typist needs to match her work at one side only. It also allows for variation in the length of the fill-in without overcrowding or leaving extra space, because the right-hand margin of the letter is naturally slightly irregular. The following letter is an example of this type of fill-in.

Letter 1.

My dear Mr.

In re: *Policy No.*

My attention has been drawn to the fact that we have not yet received any remittance from you on account of your policy loan of $ which fell due on

You may either repay this loan or renew it for one year, whichever you wish. The interest to renew it for one year would amount to $

This is a very important matter, Mr.
and should be given your immediate attention. You cannot afford to let your loan run on in this way and run the risk of losing your policy. Please let us hear from you by return mail enclosing your remittance for either the face of the loan or the amount of the interest.

The fill-in is absolutely essential to the use of form letters for some purposes. Obviously a complete form letter used by the insurance company for policy loans would be of little value. The amount of the loan, the due date, and the interest comprise detailed information that should go to each addressee, and they differ for each letter. The policyholder's name in the last paragraph is not necessary, but it is evidently used to make the letter seem more personal.

Form-paragraph.—A third type of form letter is the form-paragraph letter. This is a letter built up of form paragraphs to fit a given situation. The separate paragraphs will have been selected previously from the best letters of the company. They will be those that have been found by experience best to meet typical repeating situations or best to express company policy. When the dictator prepares his letter he can choose from among these selected paragraphs and write a better letter than if he had to rely on the inspiration of the moment.

The form-paragraph method is more flexible than either the complete or the fill-in form letter. But just to the degree that it is flexible it requires thought and constructive ability on the part of the dictator. His letter is not ready-made for him. He must assemble it or build it by choosing the proper paragraphs to meet the situation before him, and he must be sure that they fit together so as to make a unified and coherent letter. For this reason the proper filing of the form paragraphs is a necessary prerequisite to their efficient use.

Filing the Form-paragraphs.—Two ways of filing form paragraphs are in common use: the scrapbook method and the card file method. First, the paragraphs are classified as to the type of letter in which they belong, *e.g.*, sales, credits, collections, adjustments. These general divisions are made and indexed in the scrapbook or the card file according to an alphabetical system: A, B, C, etc. Next, the paragraphs in each division are carefully arranged according to a logical order, numbered 1, 2, 3, etc., and typed or pasted on the pages of the book or the cards in the file. A further subdivision can be made, if desired, by having several alternative paragraphs pertaining to each situation. They would then be further indexed as 1a, 1b, 1c, etc. It is best, however, to keep the system as simple as possible, otherwise it may not be used to its fullest advantage.

The scrapbook or card file is made in duplicate, one copy for the dictator and another for the stenographer. The dictator, when he goes through his correspondence, either dictates the numbers of the paragraphs to be used or writes them on the letter which is being answered, thus: B1-M7-D4. There he has a complete letter. It is necessary, of course, for the dictator to be thoroughly familiar with the form-paragraph file or scrapbook, or it loses its value. Paragraphs should be added and changed frequently if the correspondence is to be kept from becoming stereotyped. Whenever the dictator writes or discovers a paragraph which seems to him to be a peculiarly apt or effective expression of a situation he faces frequently, that paragraph should go into his file. Care must be taken to see that the paragraphs are so written that they can readily be put together to form a smooth letter. The use of form paragraphs is economical of the dictator's time, but nothing is saved in typing. Although a form so far as its construction is concerned, the form-paragraph letter escapes the adverse criticism of form letters from the point of view of the recipient because it comes to him as an individually typed message.

Guide Form.—The guide form is the most flexible of all and the least like the complete, or orthodox, form letter. It is simply an outline or skeleton form to guide the writer in his dictation. It leaves perfect freedom to the dictator within the limits prescribed by a certain arrangement of material. The letters are to all intents and purposes personal letters individually dictated and typed. They are standardized only in plan, inasmuch as company policy or experience has shown a certain order of material to be best or preferable in typical situations. The dictator, with the guide form in mind or actually before him, dictates his letter. A page from a book of guide forms used by one company is quoted. Each number represents a separate paragraph in the dictated letter.

I. Replace Returned Merchandise.
  A. For old customers and small returns.
    1. Thanks for his letter.
    2. New goods shipped when, how.
    3. Regret his inconvenience.
  B. For new customers and large returns.
    1. Replacement made or credit entered.
    2. Explain defect—see inspection sheet.
    3. Thanks for letter.
    4. Assurance of satisfaction.

METHODS OF PRODUCING FORM LETTERS

The most common devices used for the production of form letters are the mimeograph, the multigraph, the automatic typewriter, printing, lithography, and rotogravure. All, except the automatic typewriter, provide only for the production of the same letter in multiple copies with no alteration or fill-in except such as may be done afterward by hand.

Mimeograph.—The mimeograph is the least expensive. A stencil of the letter is cut on the typewriter and from this are reproduced as many copies as are wanted. A fairly absorbent grade of paper is required to take up the ink rapidly enough so that the words of one sheet will not be smeared by the next sheet falling upon it. By running the machine slowly and using blotting sheets a hard surfaced or bond paper may be used.

Multigraph.—For multigraphing the letter is set in imitation typewriter type on a cylinder. This is inked in its revolutions much as is a printing press and the letter is reproduced. Because it is printed directly from type the multigraph letter is usually better looking than the mimeographed. It can use any good grade of paper. The cost is slightly higher than mimeographing.

Lithography and Rotogravure.—Lithography and rotogravure are special processes closely related to printing but both more expensive. In lithography the letter may be etched on stone, or it may be photographed and the picture reproduced by a process known technically as "offset printing." In rotogravure the letter is engraved on a copper cylinder. These processes are coming into more general use for business letters despite their cost because they make very handsome letters and offer special advantages for the use of color and illustration. In large quantities the cost is by no means prohibitive.

Automatic Typewriter.—The automatic typewriter is a device which makes it possible to reproduce letters in any quantity desired and still make each actually an individually typed letter. The letter is first typed on a stencil much like a player piano roll. This stencil is then inserted in a special typewriter driven by an electric motor. The perforations of the roll operate the keys of the machine to type the letter automatically. The stencil can be cut so that the machine will stop whenever it is desired to fill in a name or date. This can be typed in in the usual manner by the operator, after which the machine will continue to the next stop or to the end of the letter. This can be readily visualized by

referring to the insurance letter quoted on page 101. If it were written on an automatic typewriter, the machine would stop at each blank until it was filled by manual typing. One operator can keep a battery of several machines going, even though each stencil requires several fill-ins. The cost is greater than that of the quantity production methods but less than that of hand typing. It permits of mechanically perfect letters which may be reproduced in any number, and yet each one is an individually typed message. It is none the less a true form letter.

USES OF FORM LETTERS

Common and Necessary.—Form letters are much more commonly used in business than the man in the street imagines or some business men like to admit. The president of a large bank, when asked for samples of his form letters, replied quite haughtily that it was beneath the dignity of his institution to use form letters; they never had one in the bank and would not consider using them. By tactful handling of the interview the inquirer gained access to the correspondence files. It was found that the bank possessed a remarkably complete card file of form paragraphs and guide forms. These were used by all dictators in their daily correspondence. Because each letter was individually typed, however, the banker believed that he was not using form letters. As a matter of fact, half the correspondence of the bank was by means of form-paragraph and complete form letters

There is no stigma attached to form letters if they are good letters. In fact it would be wasteful and inefficient not to use them. In some style or other they are employed by nearly every business. They comprise a very large percentage of all the correspondence about sales, collections, adjustments, and orders. Their use is growing as new methods of reproduction make possible better letters at less cost

OBJECTIONS AND CRITICISMS

Form letters have been and still are the butt of much criticism. Most of the objections apply only to the poorer form letters. All of them overlook the fact that form letters are necessary in business and despite their faults and weaknesses must be used. Moreover, the criticisms of form letters will nearly all apply equally to personal letters and often with more force. For by and

large, it is highly probable that the form letters in circulation are as a whole better than the personal letters that fill the mails.

Lacks Personality.—One of the most common criticisms is that the form letter is impersonal or lacks personality. A somewhat vague and indefinite word is "personality." When pressed for a more definite statement, these critics usually offer objections which fall roughly into two classes:

1. Those against the appearance of the letter—lacking the personality of the writer.
2. Those against the tone or attitude of the letter—impersonal from the reader's point of view.

In Form.—Originally form letters were known as "circular" letters. They were generally cheap in appearance, on a poor grade of paper, badly typed, and often wretchedly written. They usually began with the salutation "Dear Friend" and ended with a rubber stamp signature. They were associated with patent medicines and get-rich-quick selling schemes. Whatever personality they reflected was not such as the legitimate business of today would care to emulate. Although most modern form letters are greatly improved in appearance and can and do express the personality of reputable firms, yet in the minds of many this type of letter still suffers from the ill repute of its forebears.

In Tone.—It is true that many form letters are impersonal as far as the reader is concerned. They are obviously not written to or for him as an individual. The fault lies with the writer of the letter, however, rather than with the type of letter. If the writer lacks the imaginative ability to write to a group of people and yet seem to write to each member of that group, his letter will have little individual appeal for the reader. If the writer lacks the ability to picture his readers, to analyze them, to select types or common characteristics, his letter will have little personal appeal. If, as a result of the consciousness that he is writing to a group, the writer uses a general and abstract style rather than an individual and concrete style, his letter will fail of its mark. As has been said, these are faults of the writer and not of the letter, for the form letter can be personalized.

If the writer will picture a typical member of the group to whom his letter is to go and will then write a personal letter to that individual, his letter can be reproduced for all other members of the group and yet be equally personal in effect. The fault of the

writer is apt to be that he thinks of his letter as going to the group and hence requiring general terms. Though the letter be sent to thousands, it will be read in each case by an individual. If this is borne in mind when the letter is written, it can be made a personalized letter. Human beings are so much alike and business situations are so similar, that typical reactions can be foretold. The typical situation and the typical reader are therefore the key to the personalized form letter.

Deceptive.—Another criticism of form letters is that they are deceptive. It is alleged that by a clever fill-in at the beginning and even in the body of the letter and by special means of reproduction an attempt is made to deceive the reader into thinking that a form letter is a personal letter individually written to him. The answer to this criticism is twofold.

First, it may be safely asserted that few people are actually deceived. Many forms give themselves away as such. Fill-ins can hardly be made so adeptly that a close examination will not reveal them for what they are. Certainly the poorer form letters cannot disguise their origin. They fairly shriek out to the reader that they are forms. The criticism is therefore invalid wherever a casual inspection will reveal the truth. If any writer thinks that by putting into an obvious form letter such expressions as "My personal attention has been called to your past due account," "I should like to help you, Mr. Blank," or "Please let me know personally what your intentions are" he is deceiving the reader, he is quite likely to be mistaken. He deceives no one, unless it is himself.

The second answer is that business has no need to deceive and it does not try to deceive. Form letters are recognized as necessary in business. They require no apology. To make the form letter as good looking as possible, to make it as nearly as possible like the personal letter is no proof of deception or the attempt to deceive. It is simply a frank recognition of good business trying to make the best of its economic necessities.

"The Curse of Perfection."—Some object to form letters on the ground that they are too perfect. They are said to suffer from "the curse of perfection." It is alleged that they are so carefully prepared, so thoughtfully worked over, so much rewritten, so highly polished that they lose all "humanness." Their very perfection proclaims them as form letters and thus they lose part of their effectiveness. It is said that the indi-

vidually dictated, personally typed letter is never perfect. It will display some mechanical fault or even an unessential grammatical error or misspelling, and these slips brand it as a personal letter. Since it is assumed that letter-perfect dictation is impossible, it follows that the letter-perfect letter is *per se* a form letter. This criticism has gained such currency that some firms have intentionally introduced slight errors—a mistyping for instance—into their form letters. Such an effort will rarely make the difference between a "human" letter and one blighted by "the curse of perfection." The difference goes deeper. It lies in the *attitude* of the writer.

So far as any of the foregoing criticisms are valid, they all center in faults which are as likely to appear in any personally dictated letter as in the form letter. It must be recognized that the form letter is an economic necessity in the correspondence of modern business firms. Happily, it is being greatly improved in appearance, and to the extent that it is personalized its effectiveness is being greatly enhanced.

CHAPTER VII

LETTERS OF INTRODUCTION, REFERENCE, AND RECOMMENDATION

INTRODUCTION

The letter of introduction is the letter through or by means of which you introduce a friend or acquaintance to a third person. While both the friend and the third person are known to you, it is assumed that they are strangers to each other. The letter of introduction is one of the "courtesy" letters of modern business. Usually the writer will not profit in any way from the letter. The gain of the reader is nearly always indirect and may not be readily apparent. The person who is introduced is often the only one who is benefited. His is most of the pleasure and all of the profit.

There is a moral obligation in connection with letters of introduction that is sometimes not so keenly sensed as it should be. When you introduce your friend Mr. X to your friend Mr. A, you recommend X to A and vouch for him. If you do not wish your introduction to be so interpreted by A, the letter should not be written, or if it is written, it should be so worded as to indicate unmistakably the degree to which your introduction is also intended as a recommendation. Without a definite statement or an obvious hint to the contrary, A is justified in assuming that your introduction of X is tantamount to a recommendation.

Content of the Letter.—The content and arrangement of the letter of introduction are pretty well standardized.

1. The "formal" introduction: "Mr. A, this is Mr. X."
2. The purpose of the introduction: "Mr. X is moving to your city," or "He is seeking data on a subject with which you are familiar."
3. Facts establishing the business identity of the one being introduced.
4. Request that courtesies be extended.
5. Expression of appreciation of favors that may be granted.

Typical examples follow.

Letter 1.

The bearer of this letter, Mr. W. M. Clark, is our accountant. He is desirous of securing some information that I think you are just the man to supply.

If you can help him in any way he will appreciate it and so shall I.

Letter 2.

I take pleasure in introducing to you Mr. A. C. Gregory, the secretary of our North Side Improvement Club. He is on a business trip to New York but I have persuaded him to stop off at Milwaukee to see how your district associations function. Of course I have told him of your outstanding success there and at St. Paul.

I have known Gregory for a number of years and recommend him as entirely worthy of your confidence. Any courtesy you may show him in giving him information and in introducing him I shall regard as a personal favor to me.

If the introduction is of a casual acquaintance or of one for whom you do not wish to vouch, points 4 and 5 of the outline given above may be omitted altogether or so modified as to make your position clear. The next letter affords an illustration.

Letter 3.

This is to introduce to you Mr. F. G. Howard, representative of the Gold Stock and Bond Company.

Mr. Howard and I were in college together, though I graduated a year before him. Since then I have not kept in close touch with him, but he has been dealing in investments, as that was the field in which he specialized at college.

Mr. Howard would like an opportunity to explain to you a special proposition from his company. As a keen student of financial matters you may be interested to go into it.

Letters of introduction may be fairly short because they should be very definite. They must be both simple and sincere.

REFERENCE

An applicant for a position will usually furnish the names of friends and former employers as references. The potential employer will write to some or all of these references to check up on the statements made by the applicant, to secure additional facts, or to solicit the judgment of the reference on the applicant's

fitness for a specific position. Letters to references should, above all things, be specific and definite. A common fault of such letters is illustrated in the following example.

Letter 4.

Mr. L. P. Worthington has applied to us for a position and has given your name as reference.

Will you please give us your frank opinion concerning this man as to his honesty, reliability, and habits, and greatly oblige,

Such a letter is very difficult to answer. The reader has no way of knowing just what information is desired. He is not even told what position Mr. Worthington is applying for. Consequently his reply must be so general that it can be of only slight value.

Content of the Letter.—The letter to a reference should contain the following material, not necessarily in the order listed.

1. The name of the applicant.
2. The position for which he is applying.
3. Enough supporting details—some facts about the requirements of the job, for instance—so that the reader will be able to visualize the applicant in relation to a particular position or a certain set of circumstances.
4. Pertinent facts the applicant has already told about himself.
5. Exactly and definitely what the writer wants to know about the applicant.

The letter should be made easy to answer. If questions can be so listed that space for answers is provided on the original sheet, the letter becomes in effect a self-contained questionnaire. Suppose that the following letter had been sent instead of Letter 4. It would be pretty sure to bring definite, usable information.

Letter 5.

L. P. Worthington, who states that he was employed as assistant to the purchasing agent in your office from November 1, 1918, to December 15, 1929, has just applied for a similar position with us. He has given your name as reference.

Will you please answer the following questions concerning Mr. Worthington:

1. Was his record with you partly, fairly, or wholly satisfactory?
2. Are his personal and business habits good?
3. Why did he leave your employ?

This information will enable us to judge more accurately of the applicant's fitness for our work. Your prompt reply will be appreciated and gladly reciprocated at the first opportunity.

Often a detailed, printed questionnaire is used for securing information about applicants. It is frequently accompanied by a short letter which makes a simple, courteous request for attention. The letter may even be printed as a part of the questionnaire. An example follows.

Letter 6.

We have been asked to place Mr. ——— in a position as ———. He has given your name as a reference.

Your answers to the following questions will be treated confidentially and under no circumstances will they be shown to the applicant.

The letter is sometimes used to present a persuasive argument to influence the reader to give real thought and care to the answering of the questions. The following letter is an illustration.

Letter 7.

Mr. Robert Edwin Beall is applying to us for a selling position and refers us to you as one with whom he is well acquainted.

It will assist him in getting properly placed if you will please answer the questions on the attached sheet. An addressed envelope is enclosed for your reply. You realize, we are sure, that you will be of real service to Mr. Beall if you aid him in securing the position in which he is best fitted to succeed.

Every effort is being made here to select only the highest type of representatives. When we believe we have found the right man, we require a thorough course of training, including three weeks at the home office, and extend our cooperation in an endeavor to start him off with maximum possibilities for success.

In order that he may have every consideration, we hope that you will give the questions your prompt and thoughtful attention.

RECOMMENDATION

The letter of recommendation is intended to help an applicant secure a specific position. It may or may not be an answer to a reference letter. It is always written at the request, direct or indirect, of the applicant. Since its sole purpose is to help the

applicant, it should not be written unless it will help him. It does not follow, however, that the letter of recommendation must be one of praise and laudation. It should state facts, but the writer should choose those facts most favorable to the applicant and state them in a way that is best designed to aid his cause.

There is at the same time a moral responsibility to the reader that must not be ignored. If in fairness to the prospective employer some unfavorable things should be said about the applicant, they must by all means be included in the letter. In fact, a bit of negative criticism in the letter of recommendation is good psychology. It brands the subject of the letter as a human being with slight faults rather than as a paragon of all the virtues. It proclaims the writer to be a man of discernment and good judgment. As a result the reader is more apt to believe all the good things that are said in the letter and to be more favorably inclined toward the applicant.

There are two classes or types of recommendation: the personal and the general.

To-whom-it-may-concern Recommendations.—The general or to-whom-it-may-concern recommendation is the least valuable. In fact its value is so low as to be almost negligible. This type of letter has always been associated with positions of low pay and little responsibility. It is given scant attention by any employer. Such a letter must of necessity be general in its statements, for the writer has no idea what use is to be made of it. Consequently he is likely to protect himself by statements that are either wholly noncommittal or so vaguely general that they are of no real value to the applicant or to the employer to whom the letter may be presented.

The following recommendation was written by a doctor. Evidently it was to be carried by a laborer.

Letter 8.

To Whom It May Concern:

The bearer, Mr. Brown, has worked for me for two and one-half years. I know him to be honest, reliable, and a hard worker.

The following letter attempts to be more helpful but the inherent weaknesses of this type of recommendation greatly reduce its value.

Letter 9.

To Whom It May Concern:

Due to a decrease in the activities of this office and the administrative necessity of a corresponding reduction in personnel, the services of Miss Anne E. Morgan, typist and clerk, are being discontinued, effective September 30, 1929.

It is desired to state that Miss Morgan is a most loyal and industrious employee and in her one year's period of service at this office has efficiently performed all duties assigned her in the position of typist and as assistant mail clerk.

The Personal Recommendation.—The only recommendation that is worth the time and effort necessary to write it is the personal letter. Because it is about a specific applicant for a particular position the letter can say something of value in relating them to each other. Because it goes to a known, individual reader, the letter may contain a frank statement of facts, not a vapid statement of generalities.

Unfortunately not all personal recommendations are good letters. The fault lies with the writer, however, not with the type of letter. The following personal letter is as vague, indefinite, and valueless as any "to-whom-it-may-concern" letter.

Letter 10.

Answering your letter of February 27. Mr. Bonning was with us several years, having come here direct from college. Think he has ability to fill all requirements you may engage him to do.

A good personal letter follows. Note that it is truly personal; it is about Mr. Bonning, his history and qualifications; it gives the writer's personal judgment of him. From this letter the reader will be able to verify his own opinions and decide on Mr. Bonning's fitness for the work he has in mind.

Letter 11.

I was very well acquainted with Nelson B. Bonning during his last two years with us. He came into my office from the sales department and during the last year was my assistant. As a consequence I know him rather intimately.

It is a pleasure to recommend Bonning because he has demonstrated his ability. As far as I know his morals are above reproach. I don't

believe you would ever have occasion to be ashamed of anything he might do or say. In short, Bonning is one of those rare individuals we are always so glad to have on our staff—conscientious, cheerful, industrious, able. My regret is that our organization hasn't enough money to hold him.

I recommend him highly.

CHAPTER VIII

ORDER LETTERS

Orders Common; Carelessly Written.—Orders are so common in business that relatively little care is exercised in writing them. The buyer feels that he is doing the seller a favor by sending an order. He knows that the seller will be glad to receive the order and will probably give it prompt attention. He realizes, moreover, that the seller knows all about the subject of the order, *viz.*, the goods which he manufactures or distributes. Often these facts so influence the writer of an order that, consciously or unconsciously, he relaxes the care and attention which should be devoted to all his correspondence. Consequently he may oftentimes purposely omit information which he thinks is already known to the seller. At other times he may simply neglect to include facts which are essential to the proper filling of the order.

While it is true that orders are among the easiest of business letters to write, they are perhaps the type of letter most often written incompletely. The president of a large department store stated that 75 per cent of the correspondence of his organization had to do with orders. The buying for this store is done by specialists who are in most cases dealing with organizations and individuals in America and abroad who are experts in their fields. Yet even under these circumstances orders are so frequently inaccurate and incomplete as to necessitate three times as many letters as are written from this store on all other subjects combined.

Requirements of an Order.—An order should contain *all* the information that is necessary to enable the reader to fill it properly and accurately. This usually includes:

1. Complete information about the goods ordered (quantity, description, catalog number, price).
2. Shipping instructions (name and address of person to whom goods are to be sent, routing, shipping date).
3. Manner of payment (charge, C.O.D., check, draft, money order).
4. Financial references, with first order requesting credit.

Not all the details just enumerated need be included in every order. They are, however, usually required in orders sent by individuals and in first orders of business houses. Some of them, notably under 2 and 3, may be omitted from routine or "repeat" orders of business firms. It is then understood that shipment and payment will be handled in the manner established by previous orders. Care should be taken, always, that no essential information is omitted. If there is any doubt, it should be included.

An order may be properly considered a favor to the reader. Nevertheless the writer can do himself a real favor by taking enough care with his order to insure that the reader can fill it correctly. If the order is correct in every detail and contains all necessary facts, responsibility for error is thereby shifted to the seller. The delay, inconvenience, and misunderstanding which often result from correspondence about orders are all obviated by proper care in preparation of the order.

The Order Blank.—Many business organizations supply their customers with forms or blanks on which to send orders. There need be nothing said here about the order blank except the admonition to use it if one is available and to fill in all the blanks and give all the information requested. Presumably the seller has worked out this form very carefully and is asking for just that information which he must have in order to make sure that you get exactly what you want. The order blank is designed to lessen the probability of error and to relieve both parties to the transaction of useless effort. It serves its purpose in proportion as it is intelligently used and conscientiously filled out. If it is to be used at all, the information it calls for should be supplied. If it seems to be inadequate, it should be accompanied by a letter of explanation.

The Requisition or Purchase-order Blank.—The requisition is usually simply the buyer's order blank. It is prepared to serve the interests of the buyer rather than of the seller and is usually made out in duplicate with a copy kept in the buyer's files for reference. Standardized requisition forms have been worked out by the purchasing agents' associations and are rapidly displacing the order blank in those organizations in which the buying is centralized in the hands of a purchasing agent. Often a letter is used to accompany the requisition, although sometimes detailed instructions and additional information may be typed on the purchase-order blank.

Letters Ordering Goods.—The order letter should be as nearly as possible a duplicate of the order blank. It should contain all the necessary information. The material should be arranged in a logical manner that will enable the reader to fill the order with least likelihood of error. A tabular arrangement of the items wanted, with prices carried out and totalled, is an effective form to insure accuracy. The following letter is a good example.

Letter 1.

Please ship at once by freight the following articles taken from your catalog #35:

#589—1 only crosscut saw, 7'	$ 7.50
256—2 double bit axes @ $2.50	5.00
329—1 only steel maul, 10 lb	2.00
129—2 steel wedges, 6 lb., @ $1.10	2.20
485—1 only peavie, 2½" × 3'	3.50
985—1 only cant hook, 2¾" × 5'	2.75
Total	$22.95

Post office money order for $22.95 is enclosed.

Repeat orders, or those that are sent in the routine course of business after satisfactory relations have been established and the parties to the transaction understand each other's practices and requirements, are not always bound by the requirements of a complete order. The following order is an illustration. It was sent by an Alaska purchaser to his customary source of supply in Seattle. Prices are omitted through necessity. The buyer had no way of knowing what prices would prevail at the time his order was shipped, but he knew that they would be governed by market conditions and would be public. The method of payment is not stated. Since the buyer is a regular customer, it is taken for granted that the goods will be charged to his account in accordance with established practice. The comment about the time of shipment is primarily a reminder, as the expression "as usual" indicates.

Letter 2.

The following is the fruit we shall need for our winter trade:

25 boxes	Delicious apples
25 boxes	Northern Spy apples
25 boxes	Spitzenberg apples

25 boxes Winesap apples
10 boxes Oranges
2 boxes Lemons
25 boxes Pears d'Anjou
5 lugs Grapes
3 kegs Grapes
1 box Grapefruit
5 small boxes Crab apples
60 pounds Sweet potatoes

Please ship this order as usual about the 20th of September or in time to catch the last boat down river.

This order is technically incomplete. Nevertheless it contains all the data necessary in a transaction that is subject to established business practices that are understood by both parties. It is, however, in just such situations that too much is often taken for granted or that carelessness leads to the omission of essential information and incomplete orders result.

Incomplete Orders.—The order letter is incomplete when essential facts are omitted. The writer may have definitely in mind exactly what he wants; but his order is complete only when it tells the reader, just as definitely, exactly what is wanted. Therefore, the order should be written with the reader in mind. He is the sole judge of its completeness, not the writer.

A retail book store in a large city received the following order. No doubt the writer had a particular book in mind. Evidently she overlooked the fact that the store had thousands of books in stock and must be given some more definite clew than "a book" before it could send her the title she wanted. It is an extreme example, but, unfortunately, it is a type that is all too common in business.

Letter 3.

Please send me the article of the book, the price is $1.50. I want only one of the books. I am sending a money order.

Indefinite Orders.—Orders should be definite. They should state exactly what is wanted and in what quantities. The following order is for gold wire for dental work. An inch more or less would change the cost materially. Three inches, moreover, might not have been enough for the purpose in view, whereas five inches would have been too much. Apparently the writer

wanted just four inches. Yet his order is so indefinite that he would have no valid criticism if he had received more or less than that amount.

Letter 4.

Please send me about four inches of half-round clasp wire same gauge as sample inclosed.

The next letter is typical of many situations in which an order is placed by one company with another for shipment to a third. There is nothing in the letter to indicate who is to be charged for the reamer. The order was sent by a Des Moines dealer to a Rockford manufacturer. The charge might be made against Nettleton or against the Des Moines firm. A simple statement, such as "Charge to our account" or "Bill them direct," would have made the order complete.

Letter 5.

Please send to Nettleton's Motor Sales Depot of Cedar Rapids, Iowa, one only ⅜ inch straight reamer for valve guide work. This is a solid reamer and should be about 10 to 12 inches in length.

If possible please send us price lists and information covering this line.

The Inquiry-order.—An inquiry may be, in effect, an order. It says: "Do you have Article X? If so, please ship it." The requirements of completeness and definiteness which hold for the good order ought to predominate in such an inquiry. The articles needed should be tabulated in the letter as in an order. This gives them emphasis and attention value. The inquiry and such explanatory material as is needed should precede or follow the list of articles. A common error is illustrated in the following letter.

Letter 6.

We are in need of half a dozen crystal receiving sets for the use of convalescent patients.

We were of the mind that you had these and if so please send them by express. The ear phones should be equipped with wires at least six feet long and even longer would be preferred. Please send, also, three extra crystals.

Note the improvement by rearranging this letter so that the order material forms one unit and the explanation another.

Letter 7.

Please send us promptly by express:

6 crystal receiving sets complete with earphones.
3 crystals (extra) for above sets.

As these sets are to be used by convalescent patients we should appreciate your equipping the ear phones with wires six or more feet in length.

Letters Accompanying Orders.—One important reason for using the order blank or requisition form is that the order can then be sent immediately to the production department or to the shipping clerk. If it is limited to the factual material necessary to the execution of the order there will be no complication in filing and but little likelihood that anything important will be overlooked. If explanatory material is to be included, particularly if there is information that should reach an executive of the selling company, it should be couched in a separate letter. The order should be specifically mentioned by number or contents. Sometimes it is advisable to repeat the gist of the order, though this is not always necessary. The two letters which follow are typical examples.

Letter 8.

Enclosed find our purchase order No. 3071, to inspect and accept for our account, subject to our standard specifications, 3,500 Admiralty condenser tubes, 17 BWG, ¾ inch diameter, 11 feet 2½ inches long.

These tubes have been ordered from the Matthews Copper Works, local representative for the United States Brass Company, to arrive in Chicago on or before September 10.

Detailed certificate and invoices to cover should be mailed promptly to the Purchasing Office.

Letter 9.

Enclosed is our order No. 102 consisting of:

"Twilflex" axle blade.
Taper pin reamer.
Taper hand reamer.
Morse socket finishing.

This is in accordance with your price confirmed by cable dated December 13.

It is understood that the prices given us are C.I.F. Houston and that delivery is to be executed within 60 days from the confirmation of our order in acceptance of your price.

Letters Ordering Services.—Not all orders are for goods. In the well-regulated business every authorized payment must be made for goods received or services rendered, and both alike must be supported by orders or requisitions. It would be a mistake, therefore, to leave the consideration of orders without at least calling attention to the fact that services may be ordered as well as goods and that letters pertaining to such orders are numerous in American business.

The following letter is an illustration of the service order letter.

Letter 10.

The Chinese-American Development Corporation have purchased 400 red cedar poles 35′ in length, Class A untreated butts in accordance with National Electric Light Association's specifications for shipment on Ocean Steamship Company's steamer *Celia* to Chinese-American Development Corporation, Canton, China.

These poles are being supplied by the T. B. Cross National Pole Company of Mukilteo, Wash., who advise me the poles are at Mukilteo and will be ready for inspection July 27.

Please send an inspector to pass on this lot of poles in accordance with National Electric Light Association's Class A specifications, sending this office report in quadruplicate and send bills for this service to this office in quadruplicate.

CHAPTER IX

ACKNOWLEDGMENTS OF ORDERS

Purpose of Acknowledgment.—The purpose of an acknowledgment is to thank the buyer for the order, to express your appreciation of his business, and to state what is being done with the order. In the case of complicated or special orders it may be necessary to repeat certain details for verification so that there will be no misunderstanding. If the order is incomplete or indefinite, the acknowledgment must ask for the missing information.

Necessity for Acknowledgment.—The president of the largest mail-order house in the world says that the receipt of the goods is the best possible acknowledgment of an order. His institution boasts of shipping 95 per cent of its orders within 24 hours after they are received. This is a record that can be equalled by few business houses. Several days must often elapse between the receipt of an order and the shipment of the goods. In many lines weeks are required. It is therefore necessary to acknowledge the order so that the buyer will know that it has been received and that it is being given proper attention.

It is the practice of many business firms to acknowledge all orders. Some do not acknowledge small orders, on the theory that they are relatively unimportant and shipment will probably be fairly prompt anyway. Such a policy ignores two very pertinent facts: (1) the order that seems unimportant to the seller may be of tremendous importance to the buyer; (2) there is no way of knowing when the small buyer of today may become the big buyer of tomorrow if he is given proper consideration and encouragement. Hence it would seem advisable to acknowledge every order, no matter how small, unless shipment can be made so promptly that the goods would reach the buyer as quickly as the acknowledgment.

Acknowledgment Should Be Made Promptly.—Few firms can make all shipments as promptly as can the mail order houses, which are organized especially for that purpose. There

is no reason, however, why any firm cannot acknowledge every order the day it is received. If the buyer cannot receive the goods immediately, he can receive promptly the next best thing—an acknowledgment. It keeps alive his interest in the goods. It stimulates his confidence in the house.

FORM ACKNOWLEDGMENTS

The Card Acknowledgment.—In routine business transactions with old customers a postal card is frequently used as an acknowledgement. It assumes that friendly, and fairly permanent, relations have already been established. Consequently its chief purpose is to keep the records clear. It is easily, quickly, and economically sent, and it enables the buyer to complete his files. Two types of card acknowledgment are in use: the "complete" and the "fill-in."

Complete.—There would seem to be scant justification for the complete card. It is sometimes used by concerns having a "one-sale" product and by others whose transactions with individual buyers are very infrequent. A valuable sales opportunity, which these firms ought to embrace, is thus neglected. The following acknowledgment is typical of the complete card used by a one-sale company.

Letter 1.

In accordance with the order recently given our representative we have entered your subscription for one set of the World Wonder Encyclopedia.

The books will be shipped to you at once by express.

Thank you.

Fill-in.—The fill-in card is a form with blank spaces in which may be inserted the order number and date, and sometimes the name of the salesman. In contrast to the complete card it allows of specific reference to a particular order and when received provides the buyer with a definite check.

Letter 2.

Thank you for your order No. ———— of ————. The goods will be shipped within a week.

If you have occasion to write us about this order please refer to our No ————.

We appreciate your business and strive to make our goods and services warrant a continuance of it.

The Form Letter Acknowledgment.—A form letter acknowledgment is only slightly more valuable than a postal card. It is favored by some firms because it seems more personal and carries more dignity than the card. The only real difference is that which distinguishes any message enclosed in an envelope from the same message written on a postal card.

The foregoing discussion of complete and fill-in cards applies equally to the two types of form letters in common use. A complete letter follows.

Letter 3.

We acknowledge and thank you for the order recently given our representative.

This order will receive our careful attention and will be shipped as near the date specified as possible.

The same company uses the following fill-in letter to give credit to the salesman. There is no need for more specific reference, because the order is sent by the salesman, not direct by the buyer.

Letter 4.

We acknowledge and thank you for the order recently given Mr. ———.

These shoes are receiving our careful attention and will be shipped as near the dates specified as possible.

A still different fill-in acknowledgment is used by this company for orders that come direct from the buyer.

Letter 5.

We acknowledge and thank you for your order of ——— which we have just received.

This order is receiving our careful attention, and shipment will be made about ———.

We await your future orders.

It must be borne in mind that form acknowledgments, whether letters or cards, are designed to meet the common and routine

situations in business. They should not be used unless they exactly fit the facts. The last three letters quoted are used by the same company and cover the different situations surrounding most of its orders. Form acknowledgments should never be used for irregular or unusual orders and rarely, if ever, for first orders.

PERSONAL ACKNOWLEDGMENTS

Acknowledging First Orders.—A large percentage of the activity of every business is directed toward making sales, or securing orders. Advertising exploits the value of the product and the virtue of the company. Salesmen exert their efforts to bring in orders and to change prospects into customers. Every activity and expression displays a solicitude for the consumer. His interests are paramount, and to serve his needs is the *raison d'être* of the business.

When, as a result of this effort, a new customer sends in his first order, that same spirit of friendly service and genuine interest ought to be carried on into the entire transaction. It should begin with the acknowledgment of the order. Here is opportunity for the display of genuine sales ability. Anything may properly be said which will increase the buyer's confidence in the company, give him valuable information about goods or service, intensify his satisfaction with the transaction, and thus lead to future orders. The acknowledgment should contain thanks for the order and such factual data as are necessary, but it should not stop with these.

A mere expression of "hope" for future orders or "trust" that business relations will continue does not make an effective acknowledgment of a first order. The spirit of the following letter is commendable, but there is nothing to justify the "trust" that orders will continue to come regularly.

Letter 6.

Your order goes forward on the S. S. *Northwestern* sailing tomorrow morning. Invoice and bill of lading accompany this letter.

We have filled your order complete with the exception of turnips. We were obliged to omit them as they are unfit to ship at the present time.

We are pleased to enter into business relations with you and trust that we shall be favored with your orders regularly in the future.

The second paragraph of the next letter is designed to make the reader feel thoroughly satisfied with his purchase and to await the arrival of the goods with confidence. The last paragraph, however, is a limping repetition that is typical of far too many acknowledgments.

Letter 7.

Your valuable order received and with this we are thanking you for the courtesy extended to our representative as well as for your patronage.

You can rest assured that order No. 1543 will be shipped to you by July 30, properly packed, so that it will arrive in a perfect condition and to your full expectation.

We again thank you for your order and trust that we may have the pleasure of serving you in the near future.

Often the first order is a trial order, though that fact may not be explicitly stated. The customer may simply be trying out your company service or the quality of your goods. He is therefore critical and may be particularly sensitive to a routine and impersonal handling of his order. If so, he will certainly notice the absence of an expression of genuine appreciation for his business. The following letter is weak in this respect.

Letter 8.

We thank you for your good order which we have just received. We are asking our office at Chicago to make delivery to you of the goods ordered.

For your future reference, we are giving the address of our branch office, hereunder, and know that when you are again in need of twine, Mr. Sheridan, manager, will be very happy to have your order direct, and it will, of course, expedite your service.

At the same time the new customer is in a receptive mood to believe readily the best about you and your goods. He knows nothing of either from personal experience. The letter acknowledging his first order offers you the opportunity to tell him something about both in such a way as to build business for the future. The following letter would surely stimulate the confidence of the reader in the writer's desire to give satisfactory service and in the intelligence with which he approached his problem. It is a business building letter.

Letter 9.

Many thanks for your letter and order of October 8. You will find, herewith, acknowledgment in duplicate of this order as we understand it.

If the terms and specifications in this acknowledgment meet with your approval, please sign and return one copy.

A color proof of your label will be submitted before we go to press with it.

It is very gratifying to learn that our samples, which have been mailed you, have influenced you to give us this trial order.

You may be sure that no effort will be spared to justify a continuance of your orders.

The recipient of the following letter will no doubt be inclined to begin the use of his new service with confidence that it will benefit him. The service itself is less likely to prove unsatisfactory after this letter than might have been the case had he received a form card acknowledgment of his subscription.

Letter 10.

We acknowledge with thanks your order for Blank Service given our salesman. You may be interested to know that perhaps never before have we made such an attractive offer to business men.

Never before have business men been so responsive as now. Over 700,000 enthusiastic readers are absorbing the ideas in Blank Productions—and using these ideas with profit.

Let us welcome you most heartily in joining this large group of representative business men. It is really an association banded together for the constant interchange of successful business ideas. We know you will be highly pleased with this service and profit daily from its use.

Suppose that as the owner of a retail shoe store you had on the same day given first orders to the salesmen of two different shoe manufacturers. You knew nothing about either of these companies except what their salesmen had told you and what you had seen of their advertising. You had the idea that their shoes were of about equal value for the price. A few days later you received from each manufacturer a form acknowledgment similar to Letter 3. In the next mail you received from one company the following personal letter. If the goods were of equal quality and deliveries satisfactory, from which company would you be inclined to buy your future shoe requirements?

Letter 11.

The order which you were good enough to give to our representative, Mr. J. O. Metcalf, has already been acknowledged in our usual form. In this particular instance, however, we cannot refrain from adding a few words and in this manner letting you know of our especial appreciation of this initial order.

You are doubtless familiar with the line from reputation, but we are trusting that this business is indicative of your confidence in both the merchandise and our business methods. We assure you not only of our appreciation of this confidence but also of our willingness in turn to make every effort to see that you are provided with satisfactory merchandise and deliveries.

Acknowledging the Incomplete Order.—The acknowledgment of an order that is incomplete frequently offers some difficulty. The buyer is at fault in that he has omitted certain facts which are essential to enable you to be certain of giving him what he wants. If you write for the necessary information you will delay the shipment of the order and possibly arouse the antagonism of the buyer. If you use your own best judgment in supplying the missing data and send the buyer what you think he intended to order, you may make a mistake that will incur his displeasure. No definite rule can be given which will be generally applicable. It is necessary to analyze each case and decide it on its merits. If the omission is unimportant, the seller should use his best judgment in filling the order. Time may be such an important factor in some cases that it is better to take the chance of error on a prompt shipment than to delay delivery. In all such instances a letter should be written stating what has been done and why and offering to make whatever adjustment the buyer may desire.

A careful examination of the order, and particularly of all the facts surrounding it, will often uncover information on which reasonably safe action can be taken. This was true with respect to the book order quoted in Chap. VIII (Letter 3). When this order was received, several methods of handling it were proposed.

1. That a letter be written asking for the author and title.
2. That the order be returned with a letter, to show that it was her error.
3. That any $1.50 novel be sent her, on the assumption that she probably wouldn't know the difference.

Then someone who, through imagination, was able to put himself in the place of the woman who wrote the order solved

the riddle. On the previous Sunday the store had featured "The Sea Hawk" at $1.50 in a half-page advertisement in the newspaper which had a large circulation in the territory from which the order had come. The woman had no doubt seen this paper and had ordered "the book." "The Sea Hawk" was immediately sent to her and the following letter was written. This analysis of the case proved to be accurate.

Letter 12.

Thank you for your order.

We are today sending you by parcel-post a copy of "The Sea Hawk" which we advertised in Sunday's *Times*.

If by any chance this is not what you wanted, mail it back and tell us the author and title of the book you prefer. We shall be glad to make the exchange promptly.

Even if this "reasoned guess" had proved incorrect, the financial risk involved in sending the wrong book was not great. One would hesitate for some time, however, before shipping a furnace from Seattle to Alaska without being certain that it was exactly what was wanted. The necessity of securing the information which was omitted from the order called forth the following letter.

Letter 13.

This will confirm our night letter of today replying to your telegram of December 31.

We are unable to secure the Whiteheat Furnace, and as you do not state whether you want a pipe or pipeless furnace, we thought best to get this information before shipping a Red Hot. The Red Hot Furnace is very much superior to the Whiteheat, but a trifle higher in price. We believe you should be able to work up quite a nice business on this furnace in opposition to the Whiteheat.

Acknowledging Orders That Cannot Be Filled.—When an order cannot be filled, either in whole or in part, there are a number of ways in which it may be handled. The particular method selected will be determined by the circumstances involved and by the business policy of the firm.

1. Substitutions may be made.
2. The short items may be "back-ordered."

3. The order may be diverted to the factory or to another source of supply.
4. The order may be cancelled or returned.

In all these cases a special letter of acknowledgment is required. It should express appreciation for the order and explain exactly what is being done with it. If the reasons for the action taken are not obvious, they should be carefully stated. There is nearly always opportunity in such a letter for the introduction of sales material. It will be necessary to make clear to the reader that you are acting for his best interests. You want future orders even though the present one cannot be completely filled.

When Substitution Is Made.—When the particular product ordered is not in stock, the seller will have to decide whether or not the difference between what was ordered and what can be shipped is really vital. If it is, no substitutions should be attempted. If it is not, another article may be sent. The letter will call attention to any deviation from the order. It will attempt to give reasons that will be accepted as valid by the reader. If they are clearly to his advantage, as in speeding up delivery, he will seldom object. The following letter is a good example.

Letter 14.

We are in receipt of your telegram and are making shipment of your valued order via boat sailing Saturday morning.

In the item of Mueller E-3175 Bath Cock: As there are none of these stocked in Portland and it is impossible for us to get them in time for shipment on this boat, we are therefore shipping the No. 53 Empire of the same type.

In the item of Expulso Bowl: As Standard have but one type for use with flush valve, we are securing this and making shipment. Other Expulso combinations, such as back inlet bowls, are sold only in complete combinations, consisting of tank, seat, and bowl.

Thank you for the order.

When Goods Are Back-ordered.—Goods ordered may be permanently or only temporarily out of stock. If stock is only momentarily depleted, it is customary to "back-order." The order will then be held and filled as soon as goods are received. This is the usual practice where orders are at all frequent between a given buyer and seller. The letter of acknowledgment should, if possible, give a definite date for shipment of the back-ordered

goods. It is recognized that the buyer has the privilege of cancelling his order under such circumstances. He will not know whether he should exercise this right unless he has definite information on future delivery. Both the following letters observe this requirement.

Letter 15.

We thank you for your order given Mr. Thornburg and are shipping you three No. 1772 and will follow with balance within the next three or four days. We trust this is satisfactory.

Thank you for your continued business.

Letter 16.

The base plates on your order of April 11 will be sent in about a week's time, as our stock is exhausted. A new supply is enroute from London, and as soon as it arrives, your order will receive our best attention.

If goods are not in stock they may be ordered from the factory, to be shipped direct to the buyer. The prime requirement of the letter of acknowledgment is that it shall give as accurate and as definite information as can possibly be furnished. The next letter meets this requirement, but it does nothing more.

Letter 17.

This will acknowledge your order of the 27th.

We have asked the factory at Chicago to ship you the electro on the Plain Step Cut Ring which you requested.

We are sorry that we could not furnish this from here but are sure the factory will forward it without delay.

The following letter makes effective use of sales material. It is an acknowledgment of the order quoted in Chap. VIII, (Letter 5.)

Letter 18.

Accept our thanks for your order of the 5th covering:

1 only ⅜" Valve Guide Reamer with 12" shank to be shipped to Nettleton's Motor Sales Depot, Cedar Rapids, Iowa.

This has been forwarded to the factory as your order caught us between shipments and temporarily out of that size. However, Nettleton's should have the Reamer within a week's time.

We are enclosing price list on this line. The long discounts—from 25% to 50%—will show you a handsome profit if your salesmen will push these items just a little. All these tools are fast sellers in garages and repair shops because they make the hard-to-get-at jobs easy.

A supply of illustrated booklets is being mailed you today by parcel post. More will be sent if you need them.

When the Order Is Diverted.—Practically the same considerations hold when the order is diverted. The buyer's primary interest generally is in receiving the goods he has ordered. Usually he is only secondarily interested in the source from which they come. Realizing this, business firms make it a common practice to suggest to the buyer other sources for goods which they do not handle or have in stock. In the case of their regular customers they frequently secure the goods themselves or transfer the order to another company. In the latter instance there may be a shift in credit responsibility. The letter of acknowledgment should, therefore, make clear that the transfer is subject to the buyer's approval. The following letter is an illustration.

Letter 19.

We are very glad to receive your order #3101 for 2 grinding wheels, 12″ × (⅞″ × ¾″) × 1¼″-F-30-4.

We have no wheels of these specifications in stock here or in any of the Pacific Coast Branches. However, in order to give you the quickest possible service we have taken the liberty of entering this order on the Jordan Company, subject to your approval.

Please write or wire them how to proceed. They can make prompt shipment.

When the Order Is Returned.—When goods are not in stock or for some other reason the order cannot be filled, it may be returned. This is the regular practice of mail-order houses. It is not common in other types of business, except, perhaps, for "sale" items and "special offers." In these cases the money may be returned or it may be held pending another order. If the money is retained, the letter of acknowledgment will be aimed primarily at securing another order or allowing shipment of other goods.

Letter 20.

The goods you ordered on the 10th are sold out at present but a new supply is expected soon.

We have credited you with $47.50, the amount of your order. If you wish us to send the goods when they arrive, let us know. We shall be glad to transfer the order to any other goods in our stock you may select.

The National Special described on the enclosed leaflet has proved very popular with many of our customers. Here is a chance to make a profit of 50% while you are waiting for the other goods.

Your letter will be given special attention if you will address it to the attention of the writer.

The leading mail-order houses always return the money with orders that cannot be filled. It simplifies their accounting problem and makes for better feeling among their customers. As a rule their letters work for the "next" order. The following one, however, is cool and quite devoid of salesmanship. There is nothing in it that would incline the buyer to send another order.

Letter 21.

From our Portland Store can be furnished only such goods as are shown in our catalog. As the merchandise you desire is not listed in this book, the money you sent us is being returned with this letter.

Any order you may send us for merchandise sold by us will receive our prompt attention.

The next letter is somewhat more cordial, and the suggestion that the reader make another selection is at least a positive sales effort. Both this letter and the one above were accompanied by the seller's new catalog, a fact that might profitably have been mentioned in the letters.

Letter 22.

Your order was selected from a catalog no longer in effect, and as no more of this particular merchandise will be carried in stock your money is being returned.

While sorry to disappoint you, we feel sure that you will be able to make another selection from our latest catalog that will prove satisfactory.

Note how the following letters seem to take the next order for granted. It is good psychology if not pressed too far.

Letter 23.

We cannot match the sample you sent us and will return your money with this letter.

Perhaps you can make another selection from our catalog, where you will find all the goods we sell carefully described. If you can, please make out a new order in the regular way, giving the number in the catalog, and other description necessary. We are sorry to disappoint you now.

Letter 24.

The demand for the goods you wanted has been much greater than we anticipated and they are now sold out. Since we cannot send just what you want, we believe it best to return your money.

We are expecting another supply in a few days and we should like to have you send in your order for them later. Your reply *On the Back of This Letter* will receive our special attention.

We regret very much that we have to disappoint you now.

Acknowledging Orders When Credit Is Involved.—Sometimes a first order cannot be filled because proper credit arrangements have not been made. In this case the acknowledgment becomes primarily a credit letter. The same is true of the acknowledgment of an order which exceeds the customer's credit limit. For this reason, the consideration of these letters is reserved for Chap. XVI, Credit Letters.

CHAPTER X

LETTERS ABOUT ORDERS

Correspondence about orders does not cease with the letter of acknowledgment. Other letters will frequently have to be written by both parties before the goods are finally delivered. These may be inquiries concerning the status of the order, requests for shipping information, directions as to delivery, or instructions of any sort. Whatever other classification might be possible for such letters, they are primarily "letters about orders." They have their origin in orders; their purpose cannot be dissociated from orders.

These letters may be written by either the buyer or the seller. They are sure of attention because both parties to the transaction are interested in its satisfactory completion. Since the subject is already familiar to both writer and reader, the letter will usually not be long. Its essential requirements are clearness—an unmistakable inquiry, request, or direction—and definiteness—a specific reference to the particular order.

Letters from Buyer to Seller.—Correspondence about orders is most often initiated by the buyer. He may desire some change in the order—in items, or quantities, or routing, or shipping dates. More likely he will want to know when shipment is to be made, or he may seek to speed up delivery. To the seller any one order is much like all the others and goes through the usual routine. To the buyer this one order may be of such special importance that his anxiety about it will cause him to write letters in an effort to raise it out of the usual routine. Some typical illustrations follow.

Delivery may be enhanced by a simple request for prompt shipment, supported by a statement of the urgency of the need for the goods.

Letter 1.

Please ship promptly the rest of our order #52607 dated January 5. We are urgently in need of this merchandise and your prompt attention will be appreciated.

It is often an effective move to enclose a duplicate of the order. This forestalls any further loss of time through a reply that the order was not received or has been misplaced. It likewise emphasizes the need for immediate action.

Letter 2.

We are attaching a copy of our order D-27659, and should be glad to receive definite shipping information regarding these Lag Screws by return mail.

Unwarranted delay may readily be overcome by a diplomatic threat of cancellation. This is effective, of course, only when the "deadline" date is fair to the seller.

Letter 3.

Please ship the remainder of the following orders on or before June 20 or do not ship at all:

#66789—February 1
#11578—January 22
#45661—March 3

Please acknowledge receipt of this letter.

Letter 4.

If you cannot make shipment of our orders #19327 and #19328 by September 30, please do not ship them at all.

Please acknowledge receipt of this letter.

Letter 5.

Please change routing on our order #23485 to read

N. Y. C., D. M. & St. P., W. S. R. R.

Shipment is to come forward open freight.

Letter 6.

Please send us an invoice as requested on the enclosed memorandum #225.

Your prompt attention will be appreciated as we cannot complete this transaction until the invoice is received.

Letters from Seller to Buyer.—The letters written by the seller will usually be answers to those written by the buyer. The following letter will be recognized as a reply to Letter 2.

Letter 7.

Please refer to your order D-27659, covering a quantity of $\frac{5}{8}$" Machine Bolts and $\frac{1}{2}$X4" gimlet point Lag Screws.

We now have the 12" Machine Bolts in stock and are holding these for the 30,000# stock shipment. The other items will be ready when this car moves, but, as yet, we cannot give you a definite schedule as to when this shipment will go forward. As soon as additional weight is produced and received, we will write you stating when the car will move.

The seller's letters can rarely be as short as those of the buyer. He must state what is being done.

Letter 8.

We have correctly interpreted your wishes regarding shipment of spring hats, as repeated in your letter of the 29th.

One dozen stiff hats were forwarded on November 29, and the rest of the order will be shipped about February 2 by freight.

If an explanation is necessary, a still longer letter may be required.

Letter 9.

In reply to your letter of the 16th we are pleased to say that we are shipping, L. C. L., the items marked "Rush" on your order #701.

It is necessary for us to have this hardware drayed from our plant to docks in San Francisco so as to make the *H. F. Alexander*, sailing the 18th. In this case, there will be a slight drayage charge for this extra handling.

We will write you later regarding the forwarding of 30,000# carloads.

When it is impossible to comply with the buyer's request, the letter should "sell" him on the refusal. This will call for a logical explanation carefully presented from the buyer's point of view. The refusal should grow out of conditions beyond the control of either party or from considerations of the buyer's interest, never from mere whim or perversity of the seller.

Letter 10.

We have your letter of the 22d concerning speeding up of shipment of belting from the Hardy Belt Company now on steamer *J. L. Luckenbach*, trip 619, bill of lading K-7-D.

This steamer is due at Los Angeles harbor March 1 and with due despatch cargo should be discharged March 2 or 3. In the event it were possible to locate or get at this shipment while steamer was at San Pedro it would take a week at least by the fastest steamer freight to bring it on to Seattle, which would mean delivery here about March 10. There is the possibility also of not making expeditious connections in trans-shipping, which would set this date back still more.

The *J. L.* is scheduled to arrive in Seattle March 14 and we have every reason to believe she will be on or ahead of time. Thus you see there might be the possibility of saving at most about four days in the arrival of the shipment.

As this shipment would be amongst the Boston cargo stowed for Puget Sound discharge, which naturally comes out of the steamer last, it is not likely it could be uncovered at San Pedro on account of San Francisco and Portland freight being around it.

In view of these facts we do not believe it feasible to consider trans-shipping. We are, however, anxious to assist you, and will do everything possible to expedite delivery of this shipment.

Letters of Buyer and Seller to Carrier.—The transportation company enters as a third party into practically every order transaction. It is therefore frequently necessary for both buyer and seller to write to the carrier about orders—to trace shipments, to hasten delivery, to return undelivered goods. These letters can often be limited to the barest statement of facts.

Letter 11.

On September 1, W. H. Brown & Company, New York, shipped us

1 Box Dry Goods No. 21642—345# routed
N. Y. C., C. B., W. S. R. R.

Please show delivery to connecting line.

Letter 12.

We enclose on hand postal notice covering shipment we made January 5 to

Mr. R. C. Andrews,
450 Pine Street,
Los Angeles, Calif.

Please return this shipment if still on hand.

Usually no reference, or at most only the briefest reference, is necessary to reasons or motives. Sometimes, however, the carrier will be stimulated to action by a tactful statement of facts showing its responsibility and the writer's potential loss.

Letter 13.

On September 1, W. H. Brown & Company, New York, shipped us

1 Box Dry Goods No. 21642–345 #
routed
N. Y. C., C. B., W. S. R. R.

This shipment is overdue and the goods are urgently needed; therefore please trace and hasten delivery, informing us the result of your tracer.

CHAPTER XI

INQUIRIES AND REQUESTS

Requests and letters of inquiry may be written about goods, prices, people, business policies, or anything else on which the writer desires information. Their subject matter encompasses the whole range of human interests. They are among the most common and numerous types of business letters. As such they are usually classed as "routine" letters. Unfortunately there is a tendency among business men, and likewise among students of business correspondence, to pay scant attention to routine letters. Consequently they are among the least effective of business letters and there is room for much improvement in their quality.

From the writer's point of view inquiries and requests fall into two rather well-defined groups: (1) those which may lead to purchases and (2) those which have no bearing on purchases. From the point of view of the reader these same letters may be classified as: (1) those which may lead to sales and (2) those with no apparent bearing on sales.

INQUIRIES AND REQUESTS WHICH MAY LEAD TO SALES

Solicited Inquiries and Requests.—Everyone in business is openly or passively soliciting inquiries. The window display of the retail store invites the passerby to enter the store in search of further information concerning price, quality, or style. Every advertisement is an invitation, not simply to purchase but to take any step that may ultimately result in a sale. The coupon attached to an advertisement is designed to make it easier for the reader to become an inquirer. The inclusion in the advertisement of such a statement as "Write for further information," "Send for free booklet," "Ask for our catalog," "Free sample will be sent on request" is a definite attempt to secure inquiries.

The letter written, directly or indirectly, at the invitation of the seller may be called a "solicited" inquiry or request. The writer of such a letter is under no obligation to buy or even to continue

his interest. Presumably the reader is at least equally interested in the subject of the inquiry, for he stands to profit as much as the writer. Hence it is not necessary to enclose stamps or a return envelope. Neither is any persuasive material needed to induce a reply. It is necessary only to state the request or make the inquiry clearly, concisely, and courteously.

Types of Solicited Inquiry.—Solicited inquiries may be differentiated as (*a*) simple and (*b*) specialized.

Simple Requests.—The simplest letter of request is one which asks for a catalog, a booklet, or a sample that has been advertised. The letter should be short but clear and courteous. It may be short because the one to whom the letter is addressed, through his advertisement, has invited you to make the request. Hence there is no need for explanation. It must state clearly what is wanted so that there will be no delay or error in complying with the request. It should be courteous as a matter of course.

The following postcard request brought the catalog asked for, but it is unnecessarily discourteous. Doubtless the writer did not intend to be discourteous, but his request is curt and sharp. It comes to the reader almost as a command.

Letter 1.

Send the catalog advertised in this week's *Post.*

The children of one household may say, "Pass the bread," while those in another always say, "Please pass the bread." Both probably get what they ask for, yet we call one family crude and the other courteous. It costs nothing to add the touch of courtesy to even the routine business letter. Note how much difference is made by the one word "please" in the following courteous request.

Letter 2.

Please send catalog of Midwest Radio advertised in the October 13 issue of the *Post.*

Specialized Inquiries.—The specialized inquiry is one in which specific questions are asked or detailed information is requested. The letter will necessarily be longer than the simple request, but it need not contain an explanation or apology. Clearness

is still the prime requisite. If you have questions to ask, make them clear and definite. It is a mark of courtesy as well as of a logical mind to arrange your questions so they can be readily seen and to phrase them so they can be definitely answered. Mention of the advertisement by date or publication, or some other specific reference to the subject of your inquiry, will usually be of assistance to the reader in giving the definite information you want.

The first sentence of the following letter, while not wholly objectionable, is unnecessary. The writer's interest in phonographs is manifest in the very fact of his inquiry.

Letter 3.

I am interested in a phonograph. The ones you advertise are new to me, never having heard of this particular make before.

How do they compare with the Victor or Sonora? In order to play the various records, is it necessary to have special appliances?

Should I buy one, I would want to pay cash. What is your discount for all cash on the phonographs?

The foregoing letter, as well as the following one, would be improved if mention were made of the publication in which the advertisement appeared.

Letter 4.

Are the musical qualities of the "Marvel" and the "Supertone" exactly the same? Can high class records of the Brunswick, costing $2, be played on them? Can high class records, such as Strauss waltzes, be played on them, and records advertised by the Victor Company?

A better letter, because it gives all the information needed, is the following.

Letter 5.

Will you please inform me whether the knives shown in your advertisement in the November *Good Housekeeping* are stainless steel? If not, what would be the price of that same set with stainless steel, hollow handled knives?

The last sentence of the next letter should not militate against its being answered. The inquirer knows his own situation and

has a right to set forth the conditions under which he seeks information. If the advertiser does not approve of these restrictions he can refuse to give the information, or he can undertake to write such an effective sales letter that the objection will be overcome.

Letter 6.

I have noted your advertisement in the October 13 issue of *Collier's*.

However, I am not interested in a radio set that requires batteries for operation. Please tell me if you manufacture a set that can be plugged in on an ordinary light socket for complete operation

Please answer by letter and do not send a representative to call on me.

As an aid to the reader in giving definite and specific information, the device of listing the questions in tabular form as in the following letter, is highly effective.

Letter 7.

I have read your advertisement in the *Saturday Evening Post* and should like some further information about your product.

1. If the "Protectahood" is used on a motor car in moderately warm weather, would there be any danger of the motor overheating?
2. Would it eliminate the necessity of using alcohol in the radiator in extremely cold weather?
3. Does this invention fit all types of cars?
4. Please quote price on your model for a 1928 Ford coupé.

Unsolicited Inquiries and Requests.—In contrast to solicited letters, unsolicited inquiries and requests do not relate directly to an advertisement or other invitation of the seller. They are initiated by the writer. Yet these letters are not unwanted or unexpected by the recipient. Every seller expects, or at least hopes, that inquiry will be made about his goods. He welcomes the opportunity to answer such letters, for they may lead to sales.

In writing unsolicited letters you should be bound by the basic requirements of clearness and courtesy. In addition, it may often be necessary to explain the reason for your request or the purpose for which the information is to be used. If you are a stranger to the reader, this will be especially desirable. If

there should be doubt about receiving a favorable reply, it would be well to include in your letter something to persuade the reader to favorable action or some facts designed to convince him that it will be to his advantage to give your request special consideration.

Types of Unsolicited Inquiry.—Unsolicited inquiries and requests may be classed as (*a*) simple or (*b*) explanatory, depending on their nature and the relationship existing between writer and reader.

The Simple Request.—A simple and common form of inquiry is the request for quotation. It is restricted to a clear statement of the goods on which prices are desired.

Letter 8.

Please quote f.o.b. mill and state shipping point and earliest shipment on the following:

Western Red Cedar

10 M lin. ft. capping S4S finished to 1¼ × 5¾ net.

15 M lin. ft. trunking S4S—grooved one side 1½ × 1½ finished to 2¾ × 3¾ net.

Lengths: 8 to 20′, 50% 16 to 20′, 35% 10′ and up.

Another example is the following broker's letter inquiring if he will be permitted to handle the reader's goods.

Letter 9.

Our representative in Brooklyn, N. Y., needs a connection on White Pine to sell in that territory.

Are you interested in letting us handle your output of this product on a commission basis? We should consider wholesaling for you in Brooklyn territory if you prefer that arrangement.

Usually it is a matter of courtesy to the reader to limit the letter to one inquiry or to a group of related inquiries. It would be permissible to list a number of items in a letter developing the "Do you carry this?" idea. Such was the intention of the writer of the following letter to a catalog house.

Letter 10.

Have you any foreign note paper? I think it comes under the name of bond.

I also would like to know how far you can see an object so you would know what it was with the extra high grade telescope shown on page 47. Can you see anything clearly at a mile? That of course would be on a clear day.

I would also like to know if you have carrying case for the telescope.

Do you happen to have any books on mine timbering?

Do you carry blacksmith's leather aprons?

In the simple inquiry completeness must not be sacrificed to brevity. The letter should state the request definitely and explicitly so there can be no doubt in the reader's mind as to just what is wanted. Even though the recipient of the following letter did stock metronomes and repair parts, he probably could not answer the question without knowing some facts about the instrument in question, such as its make and size.

Letter 11.

I am writing to you to see if you have any repairs for a metronome, especially the weight that slides on the pendulum. If you do not have the repairs, can you give me the address of some one whom I could send mine to for repairs?

Explanatory Requests.—If you are a stranger or the subject of your inquiry is unfamiliar to the reader of your letter, it will be advantageous to include some explanation about yourself or your request that will induce a favorable reply. Such explanatory matter should be pertinent to the situation. Personal details, however interesting in themselves, should not be included unless they are necessary to a clear understanding of the request. The following letter is an amusing human-interest document, but the question it intends to ask is almost lost in the writer's enthusiasm for his new "plaise" in Canada.

Letter 12.

I have bought a plaise here in Canada. Can I sand fir stoff from here and bay in your store in Siattle. I just to bay pretiner all my stuff de time i vas in mt vernon Wash. I have yust bougt mi a plase hare and i am goin to build a house and barn on de plaise.

Personal information about the writer may be used to good advantage in the letter. It is so used whenever it appears as

an argument or a reason why the reader should comply with the request. The first and fourth paragraphs of the next letter are designed to inspire confidence in the writer's ability to sell lumber in export trade. This confidence should induce the reader to sharpen his pencil and quote prices that are "in line."

Letter 13.

We are interested in locating manufacturers of Idaho White Pine lumber.

Are you interested in quoting on the following specification:

25 M feet #2 Clear and Better 1 × 8
and wider 12 to 16′, with not
more than 10% 8 to 11′

What is your capacity, and what part of your output would be available for this territory?

We deal entirely in the export markets and believe if your prices are at all in line, it would be possible to create quite a demand for this lumber.

When quoting on the above specification, please base your price f.o.b. the following points, choosing the one closest to you: Seattle, Tacoma, Grays Harbor, and Portland.

We shall appreciate your giving this your prompt attention.

The somewhat longer letter which follows contains explanation that would seem to be made necessary by the fact that it is addressed to a foreign source of supply. Here time is such an important factor that correspondence must not be needlessly prolonged. Hence the broker includes in this first letter all the details that experience has taught him are necessary to make it a complete letter.

Letter 14.

We are in the market for 200 dozen of crash linen table cloth sets. Our client expects to place the order at about 95¢ per set consisting of table cloth 45 × 45 and six napkins to match.

This live inquiry will be a forerunner of an order for 2,000 dozen sets provided the samples you will submit for his consideration are items of quality, style, design, and colors.

Please furnish a code word with every sample that you are submitting so that when cabling you the order, if what you have to offer is of merit, we may be in a position to save some cable expense and at the same time have you fully understand the requirements of our client.

We await with interest the arrival of your offering and hope that you will be fortunate enough to get this initiatory order.

A still longer letter follows. The details about the lumber, its method of manufacture, and the purposes for which it is to be used are included to insure that the recipient will quote on the right quality.

Letter 15.

There is possibility of selling a good round lot of the following delivered here. It is made into boxes, and knot holes would be no objection. Previously, No. 2 Common and Better Southern Pine has been used. You can ship White Fir, Fir and Larch, any kind of White Pine from California or Arizona or New Mexico.

A Kansas City commission outfit has offered some stock in here at the price mentioned below and stated the grade would be about like No. 2 Common and Better Southern Pine and if so that would be all right. They offered mostly 10′ and 12′.

1 × 6-S1S & matched to $1\frac{1}{16}$″—$22.50 delivered St. Louis.
50¢ per thousand commission to me.
(Also some 1 × 8 shiplap—same thickness might be used.)

You will note this is S1S only and permits of running thick stock through the machine making two tongues on one edge and two grooves on the other edge at one operation and then resawing or splitting in the center. That method is quite familiar to manufacturers of Southern Pine.

Please state what you can do on this giving me as good an idea as possible as to lengths and the general character of the stuff you would propose to ship.

I know of one sample car coming in here now and, if satisfactory there will be an order in that case of 400,000, which was all the man offered for sale.

NON-SALES INQUIRIES AND REQUESTS

Inquiries and requests which have no apparent sales bearing differ somewhat radically from the letters thus far discussed in this chapter. They present a one-sided situation in that the writer is the only one who will directly profit by the exchange of information. The reader is asked to give information for which there is no return except the appreciation and goodwill of the inquirer. There is, therefore, an added responsibility on the writer.

How to Write the Letter.—Observance of the following suggestions will make for better inquiries and requests and will increase the percentage of satisfactory replies to such letters.

Be Sure the Letter Is Necessary.—Before you take the time of a busy man with your inquiry, be sure it is necessary. Requests and inquiries are not looked upon by most business men as impositions, but rather as a necessary part of business. They write them as well as answer them. But an unnecessary inquiry is an imposition. Make sure your letter is vital by a self-examination before it is written.

Do you need the information? Or is your interest in it only that of idle curiosity?

Have you exhausted all your own sources of information? Or are you using the letter as an easy way out?

Does the man to whom you are writing have the facts? Are you reasonably sure he can give you the information? Or do you only hope that you will hit it right?

If you answer all these questions in the affirmative, there would appear to be no reason why you should not write the letter. The recipient will likely answer it if it is properly written.

Don't Apologize.—If your letter is necessary, there is no need for apology. It weakens the letter. It suggests that you believe that you should not have written.

Be Appreciative.—You can express appreciation without being apologetic. It is only courteous to state your appreciation for the attention and interest of the reader. Be sure to do this without thanking him "in advance."

Avoid Negative Suggestion.—Such statements as, "If you are able to give this information," "If you are willing to answer these questions" suggest to the reader that you really do not expect him to do what you ask. They reduce your chances of receiving an adequate reply. You can be positive without being presumptuous or overbearing.

Enclose a Return Envelope.—To most people a postage stamp is of trifling significance. Yet the stamp or the addressed, stamped envelope enclosed with your non-sales inquiry marks you as a courteous and thoughtful individual, considerate of the other person, and conscious of the fact that you are asking a favor. The full psychological value of the enclosure is secured only when it is specifically mentioned in the letter. The omission of the return envelope does not mean that the reader will refuse to reply.

Including it does not put the recipient under obligation to answer. Nevertheless it is good policy—and profitable—to enclose a return envelope when you ask a favor.

Types of Non-sales Inquiry.—The most common types of non-sales inquiries are (*a*) credit inquiries, (*b*) inquiries about applicants, and (*c*) letters asking favors.

Credit Inquiries.—It is a common thing for the credit manager to make inquiry of banks and business houses concerning the financial integrity and credit responsibility of firms and individuals. Detailed discussion of these letters is reserved for the chapter on Credit Letters. One example will illustrate their kinship to all non-sales letters of inquiry.

Letter 16.

We are desirous of securing a full report on the financial responsibility of A. Muller of Kaltag, Alaska. We understand that your firm has done considerable business with Mr. Muller, and we are wondering just what line of credit you have extended and how he takes care of his obligations.

Any information you feel free to pass on to us will be held strictly confidential and for our files only. We assure you that we shall be glad to answer a similar inquiry when called upon.

Inquiries about Applicants.—A review of the discussion of letters of reference in Chap. VII will make clear that they are a type of inquiry letter.

Letters Asking Favors.—A thoughtful consideration of the reader will necessitate the careful organization of a letter asking a favor. The logical arrangement of the following letter is obvious. There is no unnecessary material, and yet it is not too short.

Letter 17.

I have taken in your instrument #14658 as part payment on wages.

As far as I know and am able to determine by the advice of users of scleroscopes, this instrument is in good condition. But I have no use for it and know of no one who has.

Would you be able to make use of this instrument? May I return it to you for examination and such payment as you can make?

A decided contrast is provided in the next letter. It creates the impression that the writer is in financial difficulty and does not

inspire confidence in him or his patent. Perhaps this is partly the reason why it failed to bring a response.

Letter 18.

I have U. S. patent rights on a household article, that I am desirous of getting some large company to manufacture and market.

I thought perhaps your company might be interested. I see you have two such articles listed in your catalog but this has several improvements and advantages over yours, which I would be glad to show you if you would grant me an interview.

At present I only have the patent office drawings and specifications, but after looking them over if you would be interested I would get a full working model made for your inspection.

I would sell my rights outright, or contract the manufacturing and sales rights on a royalty basis. Would prefer the latter, as I am sure I would get more out of it. On account of financial difficulties I am unable to develop this myself, and for the same reason would like to get some one else to take hold of it at once.

The last paragraph of the following letter is a not untactful explanation of the reason for the request and a suggestion that it should be successful.

Letter 19.

A couple of families' homes here were destroyed by fire and they lost everything they had. I am writing to you to find out if you would help out in any way, by sending anything you cannot sell, shelf worn goods or damaged goods, anything our Aid could fix over or make.

I received several boxes from Chicago, when we lived in Dakota, so I thought maybe you would help us again. We would thank you very, very much.

CHAPTER XII

ANSWERS TO INQUIRIES AND REQUESTS

This chapter is limited to a discussion of the principles which apply generally to letters answering inquiries and requests and an analysis of the special characteristics of letters answering non-sales inquiries. The inquiry about goods, particularly the solicited inquiry, is recognized as the first step toward a sale. The answer to such an inquiry is, or ought to be, a sales letter. It is impossible absolutely to separate the sales inquiry from the non-sales inquiry. Many inquiries and requests ultimately may be turned into sales if properly handled. Yet there is a large body of inquiries evidently from writers who are interested in the goods as possible purchasers. The answers to these letters call for expert salesmanship. Because of this special requirement the detailed examination of the sales answer to inquiries is postponed to that section of the book which deals with sales letters (see Chap. XXVII).

GENERAL PRINCIPLES

Whether the request is granted or refused, whether the information is given or not, every good letter answering an inquiry will embody certain fundamental characteristics.

Promptness.—Every letter ought to be definitely designed to promote goodwill. At the very least it can studiously avoid creating ill will. There is perhaps nothing that tends more surely to develop ill feeling in an inquirer than to have his letter neglected for so long a time that when the answer finally does come he will have forgotten the subject of his request. The inquiry may seem insignificant or of little consequence to the recipient, but it was important to the sender or he would not have written the letter. The most progressive business firms make it a policy to answer every letter received, and to answer promptly.

Failure to answer an inquiry with reasonable promptness puts the writer at a disadvantage. When he does answer he will nearly

always offer some sort of apology for the delay. This is apt to weaken the letter, for it puts him on the defensive. It may almost be said that it is better not to write at all than to answer after unreasonable and unwarranted delay.

Courtesy.—For two reasons the requirement of courtesy deserves special attention in connection with letters answering inquiries and requests. (1) The recipient of the inquiry is apt to consider it an imposition on his time. He is busy. He probably does not know the inquirer. He may not even be interested in the subject of the request. In this event it is difficult for him to avoid revealing his true feelings in his answer. Even though he grants the request or gives the information asked for, he is likely to be surly about it. An ungracious letter is discourteous. The careful correspondent, no matter what his first reaction, will be sure when he writes that his letter is considerate, friendly, and courteous.

(2) Some requests must be refused. It is remarkably easy in a letter of refusal to seem discourteous even though one may not intend to be so. The reader will be disappointed at not receiving what he expected. He will therefore be acutely sensitive to the tone of the letter. The writer must take particular pains to make his letter genuinely cordial and sincere. He has nothing to gain by displaying a petulance that will cause the reader to regret having made the request. A colorless and impersonal letter will not generate goodwill. Only the obviously courteous letter will demonstrate the writer's good breeding and cement the friendship of the reader.

Adequacy.—A letter answering an inquiry is inadequate when the information it contains is either insufficient or inaccurate. It is not always possible or advisable to give all the information requested. When data must be omitted, it is well to call attention to that fact, stating the reason for the omission if possible. If the inquiry contains specific questions, they should be specifically answered. If they are not answered the writer should be considerate enough to indicate that he knows he is not supplying all the data. It is discourteous to answer part of an inquiry and ignore the rest. Often the material omitted is more vital to the reader than what is included. When the writer of the letter undertakes to determine what information to give, he should try to look at it from the reader's point of view. This will mean giving the information, suggesting where it may be secured, or courteously refusing to give it.

Inaccurate information is frequently less valuable than none at all. It may be assumed that few people will purposely write a misleading or inaccurate letter. Yet many answers to inquiries are both inaccurate and misleading, for the inaccurate letter is almost certain to be misleading. Guesses, opinions, and generalizations, unless specifically labeled as such, may readily be interpreted as facts by the reader. If the information sought cannot be authoritatively given, it is only fair to state that fact.

Brevity.—How long should the letter be? Just long enough to answer the inquiry adequately and courteously. The short letter need not be curt. It will not give the impression of too great brevity if it contains all the information sought by the inquirer. Not all answers can be so brief as the following single-sentence letter, because not all situations are so simple as this one. The length of many letters could be reduced, however, if they were as carefully restricted to their subjects as is this.

Letter 1.

We have located the package which your daughter lost in our store and will send it to you Friday, August 7, on our out-of-town delivery.

An inexperienced employee in the store wrote the following letter about the lost package. It is typical of many letters that are being sent in answer to inquiries. It is not long, yet it is too long. The customer is interested in the recovery of the package but not in the internal store machinery by which it was found. Fortunately this letter was not mailed. It was intercepted by the head of the department and the letter quoted above was substituted.

Letter 2.

We have your letter of August 5 saying your daughter thinks she left a package in our hosiery department.

We immediately took the matter up with our Lost and Found Department and they instituted a search with the result that we are glad to report that the package has been found. It will be sent to you tomorrow on the first delivery that goes into your territory and ought to reach you soon after this letter.

We are glad you wrote us about this as it gives us an opportunity to demonstrate the type of efficient service we always try to render our patrons.

WHEN THE REQUEST IS GRANTED

How to Begin.—The date or subject of the inquiry provides a logical beginning for the answer letter. Sometimes specific reference to the inquiry is desirable. Such would seem to be the case in the following letter because of its legal character.

Letter 3.

In answer to your letter of September 25, File #1743, regarding our service station #92, which we leased from Knapp and Felt, we submit the following information.

The lessors have sold all interest in the personal property and equipment located upon the premises to our lessees, Grofut and Larus. We have not acquired any property interest in this station, and all buildings now located on the premises are owned by the original lessors.

Unless the letter has legal significance or for some other reason must be definitely fixed in a correspondence series there is scant justification for devoting the first sentence to a bare acknowledgment of the letter that is being answered. Such an opening as the following is nearly always a waste of time and energy and injures the letter.

We have your letter of the 22d requesting information on sailing dates.

The letter should begin as directly as possible with the information in which the reader is interested. This may be effectively tied in with an acknowledgment of the request, as in the following letter.

Letter 4.

In reply to your request of October 8, we are sending you in this mail two copies of our C & K book, which explains the making of felt hats. We are also including our two pieces of advertising copy: "Strawberries, Yellow Bantam, and Hats" and "How One Dealer Increased His Business 400%."

Even this much reference to the inquiry may often be omitted without loss to anyone and with distinct gain to the effective-

ness of the letter (see Letter 1). If the answer starts immediately with the subject, the reader will usually have no difficulty in relating it readily to his inquiry.

How to End.—The general admonition, "When you are through, stop," applies with special force to answers to inquiries and requests. Suppose Letter 3 carried an added paragraph: "Trusting the above is the desired information," would the letter be improved? Either the information given is that desired or it is not. "Trusting" that it is will not make it so. The writer should take care to answer the request by giving the proper or desired information. Then there will be no need to add a stereotyped "suggestion" that after all this may not be what was wanted.

If this sentence were added to Letter 4: "We trust that these will suit your needs," the letter would not be so effective as it is now.

Expressions such as those quoted seem to appeal to many writers as "concluding" paragraphs which enable them to close the letter courteously. While they may seem to add a touch of courtesy, they weaken the letter if they suggest, even faintly, to the reader that the material supplied is inadequate. In any event, the whole letter should be so courteous in tone that the appending of a "closing" paragraph would be obviously superfluous.

A Warning.—Grant the request cordially and generously. If a special favor is granted or an exception to company policy is made in order to comply with a request, that fact may properly be noted. Such statements should not be made, however, unless supported by facts. The mere assertion, "As a favor to you," "Out of consideration for you," "We are making a special concession in your case" is not convincing. The nature of the subject matter of the letter will usually prove or disprove the writer's genuineness. He gains nothing by seeking to make it appear that he is doing more than he really is.

A Suggestion.—It adds a human touch to the letter to express an interest in the inquirer as well as in the inquiry. The writer will gain goodwill by showing himself human enough to take a genuine interest in the person who has asked for information or assistance. It may be that he is only a college debater gathering material for his forensic efforts. He may be a young man about to take a new job. He may be the executive of a large organization seeking

guidance in the solution of some of his problems. In any event nothing is lost and much may be gained by taking the little time necessary to express a friendly interest in the inquirer, his position, or his problem. The letter which follows illustrates this attitude.

Letter 5.

We are interested to know that you will have charge of the courses in Commercial Correspondence and Business Report Writing in the University of Erewhon next fall and we hope that we shall be able to be of assistance to you in various book needs.

We believe that Black's *Actual Business English*, Brown's *Actual Business Correspondence*, and White's *Business English Projects* would be suitable for your purpose and we are sending examination copies of them under separate cover. We enclose a copy of our catalog of business books which we hope will prove of interest to you.

WHEN THE REQUEST IS REFUSED

The progressive business man recognizes the value of inquiries and undertakes to create goodwill by answering each one as completely and as satisfactorily as possible. Some concerns go so far as to set up separate departments—often supported by libraries and laboratories—which specialize in answering inquiries. Yet even these firms find it impossible to grant all requests and give all the information asked for. The facts may not be available. To comply with the request may involve a violation of company policy. For any one of a number of reasons it may be necessary to refuse the request. If the requirements of a good letter of inquiry set forth in Chap. XI were observed, many inquiries that must inevitably be refused would never be written. But perhaps not even the most scrupulous care by everyone would eliminate the necessity of writing letters of refusal. Since they must be written they should be well written.

The arrangement of material in a letter refusing a request is often something of a problem. Should the refusal be put first, should it be preceded by reasons for the refusal that is to follow, or should an explanation of conditions open the letter? Either method may be used, but the plan followed should be selected with the knowledge that it best fits the circumstances of the particular case.

Refusal First.—The refusal of the request, or a statement that the information cannot be supplied, may open the letter. If the

situation is simple and obvious and no explanation is necessary, this is perhaps the best way to begin. An expression of regret at the writer's inability to comply with the request serves well to temper the refusal. When combined with a frank statement of the reason for the refusal, as in the following letter, it cannot possibly leave a sting.

Letter 6.

We regret very much that we are unable to send you a copy of our catalog, as this is issued to out-of-town customers only.

We should appreciate a personal visit from you and believe our extensive stock will prove of interest to you.

The letter of inquiry frequently asks a question that must be answered "yes" or "no." The writer knows that there is probably as much likelihood of a negative answer as a positive one. If the answer is "no," there is ample justification for giving it in the first sentence. Especially is this true if the negative statement can be immediately followed by some helpful suggestions that will enable the reader to secure his information elsewhere. The following letter illustrates the way in which many business organizations render genuine assistance to inquirers. Note that complete addresses are given so that the reader has in this letter all the information he needs to enable him to pursue his inquiry further.

Letter 7.

We do not have any books on Mine Timbering. The writer is not familiar with the schools or state accommodations in Idaho but is quite sure you can obtain information of this nature from the Washington State College, Pullman, Washington.

It might be a good idea to write to the Bureau of Public Documents, Washington, D. C., telling them exactly what you want. Quite a number of valuable pamphlets are distributed free or at a very small cost from that office.

Acknowledgment of the inquiry is effectively combined with the negative answer in the opening sentence of the following letter.

Letter 8.

We are sorry not to be able to send you the report requested in your letter of the 19th.

The document has never been printed and our remaining single copy is in frequent use in the office.

Reasons First.—If the request is of such a nature that its refusal is likely to cause more than slight, passing disappointment, it must be handled with extreme care. These are the cases which involve friendship and goodwill. The letter must be written so that the refusal will appear logical, in fact almost inevitable, to the reader. To state the refusal in the opening sentence might so disappoint the reader that he would not go on through the letter. Even if he did read it all, he would not be in the best frame of mind to admit the logic of its reasoning. In such instances it is best to put the refusal late in the letter and to lead up to it by such a logical process that the reader is convinced even before he reaches it.

The woman who wrote to the mail-order house asking for a donation of shopworn goods for fire victims (Letter 19 in Chap. XI) might have been lost as a customer by a tactless or unfeeling letter. The following reply convinced her of the justness of the refusal and the kindly interest of the firm, and she continued to buy from them. Nowhere in the letter is there an outright refusal. The first sentence contains a hint that the request will not be granted. This is followed by reasons stated from the customer's point of view, not the company's. The last paragraph contains the refusal, but it is so phrased that the company does not actually refuse but, in effect, suggests that the customer withdraw her request.

Letter 9.

It would be a pleasure to grant your request and the many similar requests received at each of our stores, but if we were to do so, all of our patrons would be equally justified in asking for presents. Since we have customers in every one of the 50,000 post offices in the United States, the total amount involved would be so great that ultimately the selling prices of our goods would be affected.

In the interest of our customers as well as of ourselves, we must guard carefully against any policy tending to increase expenses. Our only hope for continued patronage must be in the saving we can effect for those who buy from us and the service we can give them.

We appreciate the fact that you thought of us, but we believe that, for the above reasons, you will excuse us from complying with your request.

The foregoing letter demonstrates that it is not necessary to take the first sentence of a refusal letter for an acknowledg-

ment of the inquiry. It is sometimes argued that this is a good thing to do because it makes it possible to "bury" the refusal in the middle of the letter. An innocuous opening sentence is supposed to help in leading the reader gently to his disappointment. It is difficult to accept this reasoning when it results in such vapid beginnings as the first sentence of the next letter. The refusal is well handled in the second paragraph, but it could have been done just as effectively, with but slight recasting, without this particular opening sentence.

Letter 10.

We have your letter of the 11th and note you have a scleroscope which you wish to dispose of.

As the instrument in question was shipped out March 9, 1920, and inasmuch as it has since been much improved and enlarged, we are not in a position to take it in as a second-hand instrument. Should we have a call, however, for a set of this kind, we would be pleased to write you further.

Explanation First.—It should not be inferred that every letter of refusal must begin with the refusal or with the reasons for it. There are conditions which make it highly advisable, sometimes even necessary, to use an opening sentence which sets all the scenery, so to speak. Two examples are cited.

The inquiry to which the following letter is a reply was addressed to the president of the motor company in Detroit. It was answered by an official of the Cleveland company which had purchased the physical assets of the Defunct Corporation at a receiver's sale. The first sentence gives the reader a picture of his own letter being forwarded from one place to another until it finally reached some one who felt he had authority to open it.

Letter 11.

Your letter of the 26th addressed to the President of the Defunct Motors Corporation, Detroit, Mich., has finally found its way here.

We are sorry but we have no information here on the subject you mention and can only refer you to Mr. A. J. R. McCracken, 1925 Central Merchants Bank Bldg., Chicago, Ill., who may be able to answer your questions intelligently.

Similarly, the opening sentence of the next letter tells the story of an inquiry that was addressed to a man who could not give

the information but was thoughtful enough to pass it on to one who could. Both this letter and No. 11 are illustrations of the scrupulous care with which intelligent business men answer all letters that reach them.

Letter 12.

Mr. Rosencranz has passed along to me your letter of September 26 in reference to copy of the *Proceedings* of the Better Letter Conference during 1918–1919.

I have been unable to find a copy of these *Proceedings*. I am of the opinion that there aren't any available for distribution. As I recall it, only a few copies were printed and these were distributed immediately after delivery from the printer.

ANSWERS TO SPECIALIZED INQUIRIES

The discussion in this chapter concerning the characteristics of letters granting and refusing information applies with equal force to all letters answering inquiries and requests. There are, however, certain well-defined types of inquiry which, because of their peculiar characteristics, require specialized answers.

It has already been stated that answers to inquiries which point directly toward sales will be discussed in Chap. XXVII.

Answers to requests for credit information and inquiries on credit matters occupy a large part of the time of the credit department. They call for technical information and require specialized handling. Consequently they are discussed in Chap. XVI, Credit Letters.

Letters answering inquiries about applicants for positions are a form of recommendation and have been treated in Chap. VII.

CHAPTER XIII

LETTERS OF COMPLAINT

Complaints Are Inevitable.—As long as business is conducted by human beings, mistakes will be made. Sometimes the wrong goods will be shipped, or the wrong quantity, or they may be billed wrongly. Goods will be damaged or delayed in transit, and even when promptly received they will not always be up to expectations. Clothing will wear out sooner than is anticipated, machinery will break down or give way earlier than is expected, and unnoticed flaws will come to light in various products. Likewise, despite all the training possible, some employees will be discourteous or untactful, some will be inefficient, and others will make statements and promises that cannot be fulfilled.

This is no pessimistic view of business but simply a recognition of human frailty in business. The ideal state of perfect goods supplied by infallible methods to completely satisfied customers may be a worthy ideal to strive for, but it is scarcely more than that. We all know that we make mistakes. So far as we are aware, it is impossible for human beings in the aggregate not to make mistakes. Mistakes mean dissatisfaction, disappointment, regret, sometimes anger. Hence it is inevitable that as long as business is conducted by human agencies, occasions for complaint will arise and letters of complaint will be written.

No Disgrace to Receive Complaints.—There was a time not so long ago when it was considered something of a disgrace to have a complaint registered against one's goods or service. Complaints often were ignored on the theory that if nothing were said the customer would soon forget his disappointment. Now conditions are vastly different. That merchandising genius, the late John H. Patterson, builder of the National Cash Register Company, opened the eyes of American business men when he boldly solicited complaints from the users of National cash registers. It was freely predicted that his business would be ruined. Complaints were sent in by the score. They were used by Mr. Patterson to improve the cash register and to make

more nearly perfect the service of the entire organization. This pointed the way to other business concerns, and now every forward-looking organization solicits complaints either directly or indirectly. Every company wants to know exactly what customers think of its product and how it stands up in use. Unless they know the weaknesses, both of product and of service, they will be unable to improve either so rapidly as it is necessary to do in order to keep ahead of competition.

No Disgrace to Write Complaints.—The customer should therefore realize clearly that in registering a valid complaint he is doing exactly what the company wants him to do. He is not considered an enemy of the organization because he makes known his dissatisfaction with the product or the service rendered. The writer of a letter of complaint is not only performing a service for the company to which he writes, in that he gives the company an opportunity to improve its product or its service, but he is also helping himself and other customers and prospects. Whenever he registers a complaint about the quality of a product he minimizes the likelihood of himself and others receiving faulty goods in the future. Whenever a complaint results in the improvement of business practice, it reacts to the benefit of everyone who is touched in any way by this particular phase of business.

If people realized more definitely that complaints are inevitable, that they are expected and even solicited by business organizations, and that they are of benefit to business, there is no doubt that more letters of complaint would be written, and perhaps better ones. The buyer who is disappointed with the quality of a product or the service given by a company and who simply transfers his patronage to another organization without saying anything is unfair to the first seller. If he had made known the cause of his dissatisfaction, he would make it possible for the seller to correct the error rather than to go on unknowingly inflicting it upon others. Likewise the buyer who leaves in a fit of temper after accusing the seller of dishonesty and unworthy motives is forgetful of the actual business situation which holds good in the vast majority of instances, namely, that the seller's interests must be identical with those of the buyer.

Purpose of Complaints.—The writer of a complaint ought to have a definite objective before him in writing his letter. His purpose should be to call attention to a fault or an error in such

way as to effect its removal or correction, primarily, of course, to his own benefit. This implies the necessity of his securing action on the part of the reader of his letter. If he will bear in mind when writing letters of complaint that he is seeking to move someone to action which will benefit him, many of the errors common to letters of complaint will be avoided.

Appropriateness of the Terms "Complaint," "Claim," "Request for Adjustment."—It is said by some students of the subject that the word "complaint" should not be used in connection with business letters. It is an unsavory word and has a bad connotation. It is suggested instead that these letters be called "claims" or "requests for adjustment."

There is no doubt that the term "complaint department" as it is used in some railroads and other public service corporations has tended to give the word "complaint" a bad taste. The change of title to "claim department" has improved the situation but little. The leading retail establishments of the country have shown their understanding of psychology by changing the name of this department to the "adjustment department." This removes emphasis from the fact that the customer is filing a claim or registering a complaint and places it on the idea that the company is making adjustments favorable to the customer. Some organizations give the handling of complaints to the sales department on the ground that the task of keeping customers satisfied is primarily a selling problem. It often involves reselling the goods or services of the company, a task that frequently calls for the highest arts of salesmanship.

As far as letters are concerned the changed attitude of business means this: whereas letters of complaint are considered by the writer as complaints, they are treated by the recipient as opportunities for adjustment. From the writer's point of view the purpose of his letter is to file a claim or to make known an unsatisfactory situation. The recipient, on the other hand, does not look upon the letter as a complaint but rather, from his point of view, as an opportunity to cement the friendship of a customer. Hence his reply is logically a letter of adjustment.

HOW TO WRITE COMPLAINTS

Write Promptly.—Before writing a letter of complaint you should first determine beyond any question that you have reason to complain, that the fault, mistake, or error to which

you object is not your own but is inherent in the goods or is a result of causes beyond your control. Having determined that you have ample cause and just reason for complaint, it is important that the letter be written promptly. This will tend to allay suspicion as to the genuineness of the complaint, and it will give the seller an opportunity to make immediate correction. Most business organizations find it necessary to protect themselves against unscrupulous complaints by placing a time limit on the allowance of claims for damage, shortage, and other errors. Prompt filing of your complaint is, therefore, a matter of fairness to yourself as well as to the other person.

Be Courteous.—Perhaps the admonition that needs to be most emphatically given to writers of letters of complaint is that they should be courteous. Differently stated, this means: do not write when you are angry. If the suggestion given above, that the letter of complaint should be written promptly, means that it will be written in anger, then promptness should be sacrificed to courtesy. Unless you are very sure that your letter of complaint is courteous, it is well to hold it over a day for rereading before it is mailed; then if the letter is obviously discourteous it should be destroyed and another one written.

Discourtesy in a letter is poor business. Not only does it fail to help you get what you want, but it may even hinder, if not prevent, your securing favorable action from the person to whom you are writing. The last sentence of the following letter does little more than reflect the testy disposition of the writer. It completely ignores the fact that the reader is vitally interested in rendering satisfactory service and will be alert to remedy any defect as soon as it is brought to his attention. The last sentence, certainly the last clause, could be omitted to the improvement of the letter. Cheerful action will not be stimulated by the whip lash of curtness.

Letter 1.

On August 8 I bought and paid for some lacquer and penetrating stains. You were short 1 quart light walnut stain (penetrating) and 1 quart red mahogany staining filler which you agreed to send by parcel post the following day. I paid for the goods but I haven't received them or heard from you. I also placed an order for a quart of black penetrating stain.

Please let me hear from you at once, as I think your service is the worst I've ever heard of.

Anger nearly always develops sarcasm, vituperation, accusation, or the impugning of motives. The letter written in anger is usually a poor one. It generates heat but it seldom throws the clear light of logic and order on the facts. Note the illogical and ungrammatical jumble of statements in the following letter. The writer was so angry that he fairly sputtered. The result is a letter that makes anything but a favorable impression.

Letter 2.

Referring to the 200 pounds of bulk that we wanted shipped over the Merchants Transportation, we find that you did not do so. We called up these people and they told us the boat did not leave before 6 o'clock. You sent us a bill stating on it that you had shipped it.

Now we do not feel that you are giving us service in this matter. We had an order for two drums to go out at 9 o'clock this morning, and we had to ship short. Either you are at fault or the draymen. Both of you are slack in carrying out agreements, and we do not like it a bit.

When shall we expect these two drums?

A letter may be discourteous from mere thoughtlessness as well as through anger. The omission of the common objective evidences of courtesy is very apt to make a letter of complaint seem discourteous even when the writer does not intend it to be so. The addition of "please" to the last sentence would make a different letter of the following.

Letter 3.

Yesterday I got Socket Wrench Set #600 but no handle was included. The set is no good to me without a handle. Let me know at once if you will send it.

How much better is the letter as obviously courteous as the following and how much more likely it is to secure results.

Letter 4.

My recent order received in due time all O.K. except that the round salad bowl was broken and the oval open vegetable dish was cracked. The number of the set is 3509785. Am very much satisfied with them. Think they are exceptional value for the money and feel sure you will be glad to make this right.

Be Tactful.—Tact is a form of courtesy. The tactful individual can always say what has to be said without discourtesy and without unduly injuring the feelings of the other party. He will not take upon himself blame which he should not carry nor will he go out of his way to blame or abuse someone else when his object can be gained equally well without that. The first sentence of the next letter probably stated the exact truth. Nevertheless, it is quite certain that the emphasis on "your men" and what "they" did in loading the car wrongly will not make the reader of the letter feel more kindly toward the writer. If the letter were written impersonally, it would simply state that the bad condition of the car was due to poor loading. The reader knows who did the loading and would be able very quickly to place the responsibility when informed that the work was faulty. Moreover, he would then think of the writer as a courteous gentleman. This letter is probably another example of unintentional discourtesy. Note how it is improved by omitting the phrase "by your men" from the first and last paragraphs.

Letter 5.

The last car of board just received from you arrived in very bad condition, due, we feel sure, to the poor bracing done by your men in loading.

While they inserted some upright posts, or braces, these were not nailed, and, as a result, board loaded in one end of the car was in the other end when the car arrived.

There will undoubtedly be considerable waste in this board due to damaged edges caused by the bundles sliding around in the car.

It is a case where we cannot hold the transportation company responsible as the damage is due to faulty loading by your men.

A similar want of tact is evident in the next letter. This simple request could have been effectively phrased: "Please send the screws to hang the barn door track."

Letter 6.

How do you expect me to hang the barn door track without screws? You didn't send any. This track certainly is not complete without screws and I paid for the whole thing. When do I get them?

What shall be said of the lack of diplomacy displayed in the dictatorial attitude of the retail merchant who wrote the following

letter to a paint manufacturer? The shipment contained cans ranging in size from half pints to gallons. From the last sentence it may be inferred that it was one of the gallon cans that burst, though this is not specifically stated. The writer might have made a tactful suggestion about the manner of packaging if he had substituted for his last paragraph a statement that the gallon cans seem too heavy for cardboard containers.

Letter 7.

On September 9 I ordered 50 gal. of paint. It arrived in very bad condition. One can of pearl gray was bursted and a quart or more of the paint was gone.

I wish you would be more careful in packing it. One gallon cans should have been in wood boxes.

State the Facts.—A letter of complaint should state facts. It should contain all the facts necessary for the reader to understand the situation thoroughly and know what should be done to remedy the difficulty. To this end the facts should be stated clearly and concisely and in some logical order. Beyond this most letters of complaint need not go, but it is often effective to marshall the facts so as to lead to a request for the specific adjustment the writer desires.

The following letter no doubt presents facts, but they are not clearly stated.

Letter 8.

I had receipt your three pair of shoes an the Cloth is O.K. Only the two pair of pant more that I did not receipt it yet which I had waiting for three weeks from now. I guess you had for gotting to ship it.

If the complaint is about goods it should contain reference to the order by date or number or both and a specific statement of just what is wrong. To this may be added a request for adjustment or a suggestion as to what you think should be done. Note how these three ideas are handled in the following letter. There is nothing superfluous in the letter, yet it contains all the facts necessary to secure the action the writer wants.

Letter 9.

On January 16 I placed an order for one tub of Cloverleaf Butter at $3.50. This was to be shipped via the Great Northern to Shelby, Montana.

The order was acknowledged on the eighteenth. The butter has not arrived yet.

Please send a tracer after the order if it has been shipped, as we have only a small supply on hand.

The letter should contain only essential facts. It is not necessary to chronicle your actions or to detail the various movements which have led up to the writing of the letter. Seldom if ever is it necessary to say that you have checked the order or examined the goods. The reader has a right to expect that you will do this before you write. The fact that you write—your letter itself—is evidence that certain preliminary steps have been taken. To detail them in your letter is to take up valuable space with non-essential information. The following letter would be improved by the elimination of self-evident facts and the addition of the date or order number. The essential material in the letter is this: the one dozen boxes of Schraeder valve caps, checked on the enclosed invoice, were not received with order 163; please send them promptly.

Letter 10.

I am writing about the last order you sent us.

I have carefully checked over all the goods in the two boxes in this shipment and do not find the dozen boxes of Schraeder valve caps.

I have checked on the invoice the items that are missing. Please send them to me as soon as possible.

Logical Order.—The essential facts which the letter contains should be arranged in logical order. The habit of including non-essential details, which has just been illustrated, frequently results in the important information being scattered throughout the letter. The reader must then pick out these facts, put cause and effect together, and draw conclusions which the writer should have stated clearly and logically. Note how the ideas are jumbled in the following letter and how simple is their logical arrangement: (1) our client has refused your shipment of Jacquard tapestry because the workmanship and quality are not

equal to the samples. (2) The goods are in our warehouse awaiting your instructions. (3) We are sorry, etc.

Letter 11.

We received shipment of your Jacquard Tapestry and on inspecting the shipment just received we found that the workmanship and the quality of your tapestry are not equal to samples. We regret indeed that our first order turned out unsatisfactory to us and to our client.

We would like to receive instructions as to the disposition of the shipment now in our warehouse. Our client refused the acceptance of the shipment.

We hope that in the near future more careful attention will be given to all of our orders.

Chronological Order.—The most effective arrangement of material in the letter of complaint is often the chronological order. This calls for a clear statement of essential facts in the order of their occurrence. It is important to note that the chronology should be limited to facts that the reader needs in order to make the proper adjustment. This requirement will rule out the recital of obvious and self-evident details.

Letter 12.

On August 27 I sent you an order for 3 pairs of ladies silk hose #4CK7, and float for Economy King separator, part #116-2. Check was enclosed for $3.27.

On September 2 the hose arrived. The next day I received a small box of adjustable bands marked "Bolling." These I never ordered.

I have waited a week for the float to arrive and am now returning the "Bolling" box by parcel post and will ask you to send the float at once.

Psychological Order.—A simple chronology is adequate for most routine complaints. It may be deemed advisable, however, to arrange the material in the letter in a manner definitely designed to induce favorable action by the reader. This arrangement is called the "psychological order." Facts are marshalled in such a way as to create the kindliest feeling for the writer and to persuade the reader to do the most for him. This does not call for flattery though it often means that things complimentary to the reader will be included in the letter. It does not necessitate a departure from the truth, but it does require a nice discrimina-

tion in the selection of facts and particularly in the way in which they are stated. Everything is pointed toward persuading the reader to make a prompt and generous adjustment.

The following short letter affords a simple illustration. Note how the writer's appreciation of "unusually good service" seems to stand out above the error.

Letter 13.

The order which I sent you on the 9th arrived today. This is unusually good service but the package was short one gross of HH Venus pencils, bill for which I am enclosing.

There may be real psychological appeal in the body of the letter, as in Letter 13. It comes more frequently at the end, however. In the following letter the writer seems to say: "Here are my reasons for thinking I should not pay full price for the blouse. If, however, after considering them you think I should pay, I will do so." In the last paragraph she shifts the responsibility to the company in such an appealing way that it would be a hard-headed business indeed that would deny her the adjustment.

Letter 14.

Statement and reminder have been forwarded me here. I very much regret that I did not write in regard to payment of $98.50 for a suit purchased in March.

It was necessary for me after purchase of the suit to return the blouse, as it had been cut the wrong way of the material and rolled and pulled so badly it could not be worn at all. I took it to your alteration department. The young lady who waited upon me was most courteous, recognized the fault in cutting, and later informed me over the telephone that she was ordering another blouse for me from the factory. This was most satisfactory to me, as I preferred a new blouse to a refund but delayed payment pending the receipt of the garment from the east.

I have since had two telephone calls asking me to come in for fittings, but perhaps you can realize just what a busy season I have had due to vacations and business matters. I feel that delivery of the blouse two months after the original purchase is too late a date. The blouse is of wool material and very warm for summer wear, while it was most delightful when I made the purchase.

However, if you feel that I should pay the entire amount, be assured I shall do so. My relations with Black and Brewster have always been most pleasant and I want them to remain so.

In the following example both the beginning and the end are designed to touch a responsive cord in the reader. Who could resist its appeal?

Letter 15.

I am sorry to have to complain. As a rule anything from your firm comes through in fine shape.

Today our order #912 contained two broken dolls, #7717 and #7623. Both these were special orders for Christmas presents.

The time is short—but I am sure you will help us keep faith with Santa Claus.

Ending the Letter.—The psychological order or arrangement of material is frequently confused with an "appeal" at the end of the letter of complaint. It may be good psychology to close the letter with a definite request for an adjustment or even with a statement of what the writer thinks should be done. This has real appeal value, however, only when the rest of the letter provides a proper background for it. Some common faults in the manner of ending complaints should be noted.

Weak Request for Action.—Complaint letters frequently end with some such statement as, "Would you kindly look into this matter," "Please look this up and send as soon as possible," "Kindly let me hear from you at your earliest convenience." These admonitions are valueless and had better be omitted. They simply tell the reader to do what he would do anyway. There is no appeal to them. If the letter has been well written, if the necessary facts have been clearly presented, the case will be complete without the addition of a banal request that it be attended to.

The "Hurry-up" Close.—Another common type of ending is the "Hurry-up" close. It is so much overworked that it has lost whatever appeal it may have had. The reader takes it for granted that every writer is anxious to have his complaint promptly adjusted. Consequently he will not be moved to give special or exceptional attention to any letter simply because it makes an unsupported request or demand for speed.

Here are some examples of the hurry-up close culled at random from routine complaints.

Please send it right away.
Thanking you for quick attention to this.
Will you give this your prompt attention.
Kindly look this matter up and rush it as I need the table badly.
Please send this at once.
Send at once as we need it.
Please rush this as I need it right away.
Wish you would correct this promptly.

It is possible, however, to put real appeal into the hurry-up close. This is not done by shouting, because when everyone shouts no one can be heard. It is done by presenting a reason for the speedy action that is desired. A woman who received a set of dishes from a mail-order house and found some of them broken ended her letter with this sentence:

> I need this set badly for a thrashing crew and wish you would replace the eight sauce dishes and four cups by Tuesday of next week when the crew comes here.

The reader of that would be woefully wanting in imagination if he did not exert every effort to get the dishes to the customer before Tuesday.

Threats.—The closing appeal of the complaint letter sometimes takes the form of a threat. It then becomes an appeal to fear and is designed to stimulate prompt and favorable action, usually through fear of the loss of an order or perhaps of a customer. The writer should bear in mind that the reader is equally interested with him in a satisfactory adjustment. Threats are useless in routine cases. If the circumstances are unusual they may justify the use of threats. There is seldom any excuse for forgetting the common requirements of courtesy even when making a threat. The conditions are rare indeed in which the threat is not rendered more potent by being tactfully and courteously stated.

The veiled threat in the following letter was instrumental in bringing a satisfactory adjustment.

Letter 16.

> We would never have purchased the quality of coal which we did from your company if we had known what we were getting. Being a little wary of the offer made, I think I was quite explicit in my conver-

sation with your salesman in informing him that our furnaces have coarse grates and we cannot therefore use anything finer than a good grade of "nut" coal and we prefer "lump-nut." Now, however, we find ourselves inconvenienced and very much disgusted with the quantity of "dust" with which our doubtful grade of "nut" coal is padded.

Perhaps our patronage is of small moment to your company. However, we feel that we have a right to expect that any "special offer" shall be given in good faith and in respect of our needs.

The following letter is a splendid illustration of the addition of a veiled threat to the chronological arrangement of material so that the letter has also the psychological order.

Letter 17.

On September 10 you acknowledged our order of the 8th and promised shipment in a week.

We advised you on the 20th that the goods had not been received.

Tomorrow is the first of October. Will it be necessary for us to cancel this order?

Demonstrate Your Fairness.—If goods are received in damaged condition or for some other reason are unsatisfactory and a complaint is registered, they should be returned or held subject to instructions from the seller. They should not be used or sold unless you expect to pay for them. This much might be taken for granted in every business transaction, but it is well to have your letter demonstrate your fairness. State definitely that the goods cannot be used, that they are in your warehouse, or that they are being returned. With most cases of damaged or defective goods the seller will accept your statement of their condition and make replacement on that basis. It is only fair, however, and it is one way of adding appeal to your letter, to offer to return the goods for inspection. The offer may not be accepted, but it will aid in bringing a prompt and satisfactory adjustment.

The offer of return is used in the following letter as proof of the writer's judgment concerning the defective piece.

Letter 18.

On June 27 we purchased from you one Eze-Run farm truck #1800. Recently we broke the reach. Break indicates a flaw in the wood. Will you furnish a new one?

I will cut out the break and forward piece by parcel post for your inspection if you so desire.

FOLLOWING UP THE COMPLAINT

Unfortunately not every letter of complaint brings a satisfactory adjustment. The letter may be ignored. The particular error cited may be corrected, but it may be repeated in the next transaction. The reply may propose an adjustment which fails to clear up the difficulty. In these instances, and on all other occasions when the first letter fails to complete the job, a second and even a third letter may be required. The tone of these letters may properly be more insistent and severe, though it need never be discourteous. The use of the chronological order in the follow-up letter is often a telling means of securing action. By sheer weight of cumulative evidence it emphasizes the strength of your own position and enhances the urgency of prompt and favorable action.

The following letter, written from Sand Point, Alaska, explains that the adjustment which the seller thought he had made apparently miscarried.

Letter 19.

The order that your letter of July 29 refers to has not been received to date.

This order was mailed to you on May 20. I have been greatly inconvenienced by not receiving the merchandise it called for. I wanted the goods for the summer trade and now it will be well along toward the winter before I can even receive the material in question.

If you have already shipped the goods, as your letter states, I think you will probably find that your shipping department has sent the order to Sand Point, Idaho, by mistake. The fact that I have not received an invoice would indicate that a mistake has been made.

I am sending you a wire today regarding this matter which is costing me $3.50. I think it only right that you should credit me with this amount.

I trust that you will rush this shipment to me without any further delay.

The telephone company which continued to make wrong charges against one of its subscribers after he had protested twice received this as the third letter.

Letter 20.

For the past three months our bills have been mixed up with those of some other subscriber. Charges wrongly attributed to us have been

adjusted the two previous months after some delay and unwarranted correspondence.

We enclose our latest bill. We are sure you will find that the first, second, and fifth items should be charged to some other telephone. These three charges amount to $14.50 out of a total bill of $27.50. Will you please make the correction and advise us before the end of the month so that proper accounting can be made.

We should certainly appreciate it if you would take such steps as will obviate the necessity of repeating this correspondence every month.

In rare instances a seller may seem to attempt to take unfair advantage and to ignore letters of protest. When once satisfied that these facts exist there is no reason why a letter so emphatic as the one that follows should not be written. The threat in the last paragraph seems amply justified.

Letter 21.

We are today in receipt of your invoice of July 2, for 100 #3681 Brakeshoes. We did not place any order with you for these shoes and shall not have any use for them this year.

Early this year we told your salesman, Mr. Johnson, who offered us a special price on Brakeshoes, that we would not need any. Under date of February 24 and March 14, you wrote us that you were holding 100 Brakeshoes for us. These were made up without our authority as we told you in our letter of March 1, but on March 19 we gave you permission to ship them. This you did, billing us under date of March 23. This second shipment, covered by the July 2 invoice, means that you are trying to force two lots of Shoes on us which we did not order.

Persistence in these tactics will force us to discontinue all business relations with you.

POLICY COMPLAINTS

Not all complaints have to do with a specific error in a particular piece of goods or in the handling of a single order. These are by far the most numerous. There is a type of letter known as a policy complaint, which is a criticism of the business policy of the organization. These letters are more difficult to write well than ordinary complaints. They are, however, governed by the same fundamental considerations. If anything, they call for even greater tact and skill. Since they criticize company policy they will probably come to the attention of an executive. Hence extreme care should be exercised in writing them.

While the following letter is a request for personal service—an individual adjustment—it is at the same time a policy complaint. The third and fourth paragraphs are criticism of a company policy. They attack a situation that can be remedied, if at all, only by executive action. The letter could be improved by the elimination, or more tactful wording, of the last paragraph and by subduing the personal pique that is evident throughout the whole letter.

Letter 22.

I called your office today to advise you that I was moving out of my present residence to 41 Garden Street and was very much surprised to find you were unable to give me an individual line at my new residence.

My occupation is such that it necessitates my having an individual or private wire—I cannot be on a party line. I am subject to call at any hour of the day or night—the nature of my work demands twenty-four hours personal attention. As Manager of Transportation, I receive out-of-town calls from various railroad executives at all hours and they are of a most important character. I must also be at the call of our executives at all times, without delay. Especially during the winter months I am forced to send a great many telegrams after 6 p.m. and I also receive a great many telegrams over the 'phone at all hours of the night. These telegrams must be answered.

You can at once realize the disadvantage that I would be put to if forced to have a party line. The unfortunate part of it is that rents are scarce in Baltimore and I cannot get a rent to suit the Telephone Company. The Telephone Company should be in a position to render the service that is required. I cannot help but feel that the Telephone Company has not lived up to its obligations when it has not the facilities to give individual line service in such a densely settled portion of the city as Garden Street.

During the war I ordered my present service and had to wait some time for it; I did not kick about this, for I knew you were up against the same problems that we were. But the war is long past, and if your problems are anything like ours, you should long ago have caught up.

Please see that I get a private wire.

The writer of the following letter can experience no personal gain from it. He is "merely expressing an opinion." His criticism of what appears to be a changed company policy is but the expression of dissatisfaction of a once satisfied customer. As such it is of importance and value to the company. That it brought a frank explanation (quoted in Chap. XV, Letter 22) from the president is evidence of the fact that modern business

executives have their "ears to the ground" and are vitally interested in customer reactions.

Letter 23.[1]

I am writing this letter merely to express an opinion. I know that my humble opinion, right or wrong, could have no effect on a company as big as the Cadillac Motor Car Company or an organization as large as the General Motors.

I am the owner of a V-63 five passenger sedan purchased in September, 1923. On account of the actions of the Cadillac Motor Car Company during the past year my personal ideas of the prestige and the ideals of the Cadillac Motor Car Company have dropped many pegs. Many people have expected such divisions of the General Motors as the Oakland to change models frequently and bring out new models, such as steel body sedans and coaches, in the middle of the season. Certainly very few of them expected Cadillac to enter this form of competition. I do not think that the term "Standard of the World" will apply to your present production considering the manner in which the models are being juggled.

When I purchased my car, I considered, with the assurance of your past records, having a permanent investment. Your action in juggling the models, in bringing out the steel bodies and coaches, would make a purchase of a Cadillac car at this time more of a gamble than a purchase with assurance. Purchasers of Cadillacs in the past have had the assurance that they were backed up by a company that was noted for being conservative and standardized.

"Craftsmanship a creed and accuracy a law" is a wonderful slogan. Can you build a coach at the same price as a touring car and carry out this slogan? If so, we purchasers of the so-called sedans of a year ago are being robbed.

I cannot personally see how the Cadillac Motor Company can enter in the common class of competition of "dog eat dog" and come out of it with their high-class reputation as "Standard of the World."

[1] This and the letter on pages 205–206 from *Printers' Ink*, Feb. 26, 1925.

CHAPTER XIV

LETTERS OF ADJUSTMENT

IMPORTANCE OF ADJUSTMENTS

In the preceding chapter it was pointed out that complaints are inevitable and will be present in business as long as human beings retain their common tendency toward error. As long as complaints are current in business it will be necessary that adjustments be made if customers are to be kept, goodwill is to be built up, and business is to continue to grow and develop profitably. The writing of letters of adjustment, therefore, becomes a necessary part of every business. Such letters are not only necessary; they are also vital. The care and consideration with which they are handled determine in no small degree the success of the business. These facts call for a more careful consideration than letters of adjustment now generally receive.

When John H. Patterson issued his call to the users of National cash registers to send in their complaints, he dramatically called the attention of the business men of his day to the potential goodwill and sales value of adjustments. Obviously the complaint itself is of no value; it is what is done with the complaint that counts. The fact that the adjustment of claims and complaints often necessitates an expenditure beyond that of the time, energy, and materials involved in writing the letter tends to incline the business man against a proper attitude toward adjustments. One sees goods sent out as replacement for which there is and can be no monetary return. One sees charges written off or discounted for one reason or another and thereby notes a decrease in total volume of business. One sees concessions of various sorts made to customers, all of which imply an outright expenditure or an indirect loss. In other words, it costs money to make any adjustment. There is no operating profit in the transaction. It must at the moment be registered as a loss. Perhaps, therefore, business is not to be too much condemned for its inclination to look at the expense involved and its disinclination to take the long-range point of view and consider the future effect of the present transaction.

Everyone will recognize after some consideration that it is the future, long-range, ultimate effect of an adjustment which is important; that this is what matters most. The business organization which seeks to gain every possible immediate advantage for itself in adjustments may unwittingly destroy its future business.

During recent years there has been a noticeable improvement in the attitude of business organizations toward complaints. More and more it is being recognized that adjustments are valuable builders of goodwill. Every day experiences are being cited of customers lost and goodwill sacrificed by an unfair or ungracious adjustment, while every day and perhaps in increasing numbers are being recorded instances of customers bound more closely, goodwill multiplied, and business enhanced by adjustments graciously and generously granted. It is difficult to put too much emphasis on the importance of the adjustment policy of a business. Anyone who is striving to build a permanent organization would do well to study this business problem carefully and continuously.

ADJUSTMENT INFLUENCED BY POINT OF VIEW

We have already said that adjustments are made necessary by complaints. Complaints have their origin in dissatisfaction of some sort. The nature of the adjustment is largely influenced by the character of the complaint and that in turn by the error or mistake or fault which gave rise to it. It is of the utmost importance that the cause of the complaint be thoroughly understood before any attempt is made to adjust it. Only when the underlying cause is known can such a correction be made as will certainly result in permanent betterment. To make an adjustment without removing the cause of the complaint—if it can be removed—is merely to make other similar adjustments inevitable in the future.

Very often a given situation appears differently to the buyer and to the seller. The nature of the adjustment required may be very decidedly affected by the point of view from which it is seen. There are two parties to every business transaction, both of whom are involved in greater or lesser degree in every complaint and its adjustment. On the one side is the buyer or the customer; on the other side is the seller or manufacturer or

merchant. The same individual may in one transaction appear as the buyer and in another as the seller. It is interesting to note how the changed point of view often changes decidedly his attitude toward the adjustment involved.

As the Customer Sees It.—Usually the customer considers only two possible sources of error which may give rise to complaints on his part and necessitate adjustments on the part of the seller. Some customers recognize a third source of error as a cause for complaints.

Faults in the Goods.—Merchandise may be broken or damaged, of inferior quality, or for some other reason it may not meet the buyer's expectations or fulfill his anticipations.

The Company.—The goods may be delayed in reaching the customer, they may not come in the right quantity or the proper assortment, errors may be made in charges, clerks may be ignorant, discourteous, or tactless, and in numerous other ways there may be dissatisfaction with the service which the company is seeking to render.

Public Carriers.—Fair-minded customers will recognize that transportation companies, the postal authorities, and others who handle the goods between the seller and the buyer sometimes make mistakes, cause delays, or damage goods. They will therefore appreciate that neither the seller nor his goods is to be blamed when the third party involved in the transaction is at fault.

As the Seller Sees It.—From the point of view of the seller there are many sources of complaint. He would readily agree with the buyer that there might be faults in the goods, in company service, and in the work of third parties which would make adjustments necessary. To these he would add a fourth source.

The Customer Himself.—Just as the buyer sees the seller at fault, so may the seller see the buyer at fault. Sometimes when the buyer finds fault with the goods, the seller may legitimately find fault with the buyer's treatment of the goods. Often when the buyer registers a complaint, the seller may be convinced that there is really nothing wrong with the goods but the customer has written hurriedly and without all the facts, or he may be using the complaint as a subterfuge by which to delay payment. One executive of a manufacturing concern has made the following interesting classification, *from his own point of view*, of the complaints received by his company.

Type	Per cent	Explanation
Honest	22.5	
Half-cocked	41.0	Didn't know what they were talking about
Congenital cussedness	12.8	Liked to fight
Poor pay	23.7	Complain to gain time

Different Interpretations of the Same Situation.—It is not only interesting to note that a given situation may be differently interpreted and understood by the buyer and the seller, but it is important that these two points of view be carefully considered before the letter of adjustment is written. If they are the same, the adjustment is easy to make. If they differ but slightly, the adjustment problem is not great. If they diverge widely, the seller finds a real problem in determining what his adjustment shall be and how it shall be presented.

Goods Defective.—In many cases in which the customer thinks the goods are defective he is, of course, right and there can be, or ought to be, no question about the adjustment. Even if there might be question as to the accuracy of the customer's diagnosis, the seller may treat it as correct rather than raise any question. This he may do as a matter of policy in every instance. On the other hand, some sellers take this attitude only when the adjustment involves but small cost. The following letter is a splendid illustration of the type of generous, hearty adjustment that is sure to build goodwill. It is obvious that the seller agrees whole heartedly with the buyer's judgment that the goods were defective.

Letter 1.

Gladly—and at once—we will forward new merchandise to replace the one pair each of Line 17 Suspenders 5400 web and Line 63 Suspenders 7000 web just received.

Here the word "quality" is more than just a figure of speech and, in face of the rigid inspection given all products before leaving the factory, we regret that you have been inconvenienced.

Thank you—and please convey to your clientele the same guarantee of satisfaction that you are assured.

Goods Defective; Customer Partly at Fault.—Sometimes the entire blame does not rest in the goods. It may be partly there,

but the customer may likewise be partly at fault. It is evident from the second paragraph of the following letter that although the company is entirely willing to admit that the blouse in question was not originally satisfactory, it reminds the customer that she has not yet done her full share because she has failed to come in for a fitting of the new garment. The tactful handling of this somewhat delicate situation should be particularly noted. (This is an answer to Letter 14 in Chap. XIII.)

Letter 2.

We have for acknowledgment your check for $26.50 for which please accept our thanks.

The blouse which you purchased from us in March, and to which you refer in your letter, is being held in our Alteration Department until such time as you may come in for a fitting. We believe that you will find this new garment quite satisfactory and we can assure you that we regret very much the fact that an incorrect cutting of the blouse, when it was made, necessitated your waiting so long for a new one.

However, we believe that you are correct when you say that the long delay which you have suffered has somewhat diminished the value of the blouse to you. The question of the amount that you are entitled to for this delay we believe can best be ascertained when you call for the blouse.

If, at the time that you receive the blouse, you will call at the Adjustment Bureau and see the writer, we will be glad to go very thoroughly into the matter with you and feel sure that we can come to an amiable understanding. We shall look forward with pleasure to seeing you within the next few days.

It is fairly easy to make satisfactory adjustments when the goods only are at fault or when the seller decides to ignore any fault on the part of the customer. Whenever the seller undertakes to share the responsibility with the buyer somewhat in proportion to their respective contributions to the error, or whenever the seller even though making an outright adjustment wishes to make clear to the buyer his part in the error, the difficulty of making a tactful or satisfactory adjustment is greatly enhanced.

It is evident from the next letter that the store has found this customer rather difficult to please in the past and feels that the present difficulty lies more in her own attitude than in the dress itself. They want to give her complete satisfaction and yet

feel that she will not be satisfied with any work which their own alteration department might do, consequently they suggest that she take the work to an outside alteration establishment. This is a diplomatic move on the part of the seller. It has the effect of introducing a third party as an arbitrator in the dispute. It costs money to do this, of course, but only in this way can some of the customers of exclusive specialty shops be held.

Letter 3.

Your letter to Miss Matthews in regard to the white dress which you purchased from us on the sixth of this month has been brought to the attention of the Adjustment Bureau. We are sorry indeed that the dress was not satisfactory after being altered. As far as we have been able to determine, you have in the past been most unfortunate with the alterations which have been done for you.

We feel under the circumstances, inasmuch as this dress has been unsatisfactorily altered, that the best results could be obtained if you would take the dress to some other alteration establishment and allow them to do the alterations necessary, rather than allowing our Alteration Department to alter the dress again.

We sincerely hope that this suggestion meets with your approval, and, since we believe that it will, we have taken the liberty to credit your account with the amount of $7.50, the cost to you of the altering done by our department.

Be assured that we have suggested this procedure only because we believe that the greatest amount of satisfaction will thus be obtained by you from the dress. The garment itself, as to style and color, we hope, is otherwise fully satisfactory. We feel sure that when correctly altered it will prove to be the source of as much pleasure as you hope that it will.

Thank you for the cooperation which you have given us in this matter.

Buyer Thinks Goods Defective; Seller Finds Customer at Fault.—There are likewise occasions on which the buyer claims the goods defective but on which the seller has reason to believe that the goods may be all right but the buyer is trying to take unfair advantage of the seller. In such an instance you must always decide whether it is more profitable to pay a penalty for the resultant goodwill, even though you may thereby lay yourself open to future unfair demands, or whether it is the better policy to make the adjustment that has to be made after having let the customer know that you believe his tactics unfair.

In Letter 4 the writer—a district sales manager for a national concern—has chosen the latter alternative. The buyer has refused to pay invoice and transportation charges on goods which he says are defective. The seller holds the goods are defective, if defective at all, simply through the customer's fault in holding them too long. Moreover he thinks he sees in this situation an attempt on the part of the customer to find an excuse for refusal to pay a long overdue account. Now the seller may be entirely right in his estimate of the situation. Granting that he is, will the letter which he has written secure the results which he seems to be striving for, namely the payment of the past-due account and the continued goodwill and future trade of the customer? Is the combination of the dual purpose—to make the adjustment and to collect the account—happily handled? A reading of the letter must certainly bring a negative answer. It is ungracious, untactful, petulant, accusatory, and insinuating. The last sentence comes as a very poor, weak, and meaningless attempt at courtesy, following as it does the expression of a mental attitude that is anything but courteous.

Letter 4.

In the last month we have had some correspondence with our Mr. Jones regarding some White Enamel that you claimed was unsatisfactory. We investigated the shipment of this Enamel to you and find that it had been in your hands for a long period, in fact over six months, and we first advised Mr. Jones that we did not think it obligatory on us to render credit for material which you had in your possession for such a period of time.

However, we are today in receipt of another letter from Mr. Jones in which he advised that he offered to replace this material, but that you advised that you were overstocked for the present and wished a credit to cover the amount, which as we understand, is six gallons of White Enamel. He also advised that you expect an allowance to cover freight and cartage. This we cannot allow. We believe that if you will consider your account, which at the present time is over six months past due, and that if we charged interest on this delinquent balance, as we should, it would more than offset your claim for freight and cartage.

We might also state that if you had considered paying us when our account was due, it would have been in order for you to have deducted the amount of the claim and paid your account promptly when due.

The balance as of this date is $148.63 and we are enclosing a credit memorandum amounting to $21.60. This leaves a balance due of

$127.03, for which we would suggest that you kindly let us have your check to cover.

We desire to thank you for your favors in the past.

We all know that sometimes the customer considers goods faulty or defective when the fault is not in the goods at all but rather in the customer's own ignorance or incompetence. Such situations are peculiarly apt to arise in connection with machinery and equipment which must be operated or manipulated by the customer. Manufacturers of engines, machines, and equipment of all kinds face constantly the problem of making adjustments of complaints which have their source in the failure of the customer to understand the goods rather than in faulty goods. It is pretty generally recognized that the purveyors of such goods must do their share to educate the customer in the use of the goods before they are entirely free from responsibility for his incompetence.

There follow two letters which attempt to adjust situations in which the customer was unable to operate an engine. The first letter is a good example of what not to do. The sarcasm in the second paragraph is wholly inexcusable in a business communication. Even though you may feel that your customer's employees are too ignorant to operate an engine, there is no reason why you should say so in your letter. This letter illustrates a rather common fault in the ending of adjustments. If the reader were to stop at the end of the second paragraph he would conclude that the writer had a perfectly valid case in which he believed so implicitly that he not only stated the case but also made rather definite accusations against the customer. If this is true, why then should he weaken and in the last paragraph imply that after all there was still a chance that the strong language he had used in the first two paragraphs might not be justified and he would be willing to discuss it if that were the judgment of the reader?

Letter 5.

With reference to your telephone call to our office several days ago regarding the gasoline driven compressor which we sold you and which you state you could not use because you couldn't run the gasoline engine, please be advised that we spent several hours in our shop mounting, testing and running this outfit for you. Upon its return, we had no difficulty running the gasoline engine.

Now, gentlemen, we wish at all times to be fair, but is it our fault if you do not have capable men to run the engine? We feel inasmuch

as the engine ran satisfactorily in our shop both before it left and upon its return that the charge is just.

If you still do not feel that we are right in this matter, please call us—Melville 1601.

Next we have a situation that would seem to be more difficult to adjust than the one just considered. This customer did not return the engine when it failed to run. He took it apart and decided to his own satisfaction that the manufacturer had sent out the engine with piston rings that didn't fit. He therefore asked the seller for a new set. Probably the engine was in as bad shape as the customer made out or perhaps as it might be after he put it together again. What a splendid opportunity for the manufacturer to write a sarcastic and stinging letter in an attempt to make the customer appreciate that as a manufacturer of engines he knew more about them than the farmer who was undertaking to rebuild this one! If the writer had any such inclination he was able to suppress it and to write a letter which certainly would leave the customer feeling that nobody questioned his ability to take down a gas engine and put it together again so that it would run. The chances are that it would be more likely to prove satisfactory after the buyer had read a letter of this kind than after such a letter as No. 5. Although a good letter as it stands, it would be improved by the omission of the first paragraph. Nothing is gained by expressing surprise when a complaint is received. If it is deemed advisable to include the fact that engines are tested at the factory, that might well come in the last paragraph.

Letter 6.

Your letter regarding the 3 hp. engine you purchased recently was very much of a surprise, as all engines are carefully tested and actually run by the factory before being delivered.

The three new piston rings you asked for are being mailed separately by parcel post at our expense.

When replacing the piston in the cylinder be sure that the cylinder, piston, piston ring grooves, and the rings themselves are thoroughly oiled with heavy oil of good quality.

In addition, test the valves and be sure that they are operating properly for if one of them should be blocked slightly by dirt or in any other way this might account for your trouble.

We sincerely hope that this explanation and the new rings will enable you to overcome your trouble, but if it does not, notify us by

returning this letter and we will send you a complete new piston at our expense.

Goods Not as Ordered.—If the customer says the goods are not as ordered, that may be the obvious fact. In this event there is nothing to do but make an adjustment which will give the customer what he ordered. There should never be any argument about the adjustment when both parties are agreed that the goods delivered are not those ordered.

A special case of this sort is illustrated in the following letter authorizing the unloading of a car of lumber which was not satisfactory because of variation from grade. Note the impersonal tone of the letter. The writer assumes that the customer is a judge of the product and takes it for granted that they will reach a satisfactory adjustment through private bargaining or through the recommendation of the inspector who may be called in as arbiter.

Letter 7.

Confirming telephone conversation with Mr. Brown on Saturday we have instructed customer to unload car #200287 with the understanding that he may use such stock as is satisfactory and hold remainder of car intact for official inspection.

We believe it best to delay instructing West Coast Lumbermen's Association to proceed with inspection of stock which customer considers offgrade until customer has made a detailed report to us advising the exact quantity of this offgrade stock and also (if we are able to secure offer from him) advice as to best price he is willing to pay for this rejected material. It is quite possible that the claim may not amount to enough to warrant the expense incident to Association inspection. We shall keep you advised as fast as information is received.

We are handling the above matter on Mr. Brown's authority.

The next letter concerns a situation in which buyer and seller agree that the goods delivered are not those ordered. Here the seller undertakes to explain the reason for the mistake and in a rather awkward way tries to turn the error into a sales help. The tone of the letter is commendable. The attitude of the writer cannot be criticized, yet the result is a poor letter primarily because of the inability of the writer to express himself smoothly and effectively.

Letter 8.

Your complaint received and indeed with regret as our organization at all times is aiming to ship to our clients goods that is up to standard in every way.

After due investigation we found that the shipment made to you was an error on our shipping department. The shipment should have gone to Mr. John Brown & Co., of Waterloo, Mich., who is a jobber in carnival goods. He only buys second and third quality and other discarded goods manufactured by us. Hence the reason the goods shipped to you were not up to sample.

We have shipped today by fast freight the shipment ordered by you and to show you that we stand "by our guns" in all our errors we are prepaying the freight for this shipment. Also if you will return to us the shipment now in your warehouse full credit will be given you for the freight.

Again we regret the error made but hope that you will see this matter in the right light with no prejudice against our firm which is aiming at all times to serve its clients as they want to be served.

Sometimes the customer thinks the goods which he received are not the ones ordered, whereas the seller may know that a mistake was made in ordering and that the buyer, through carelessness or through ignorance of the differences in products, ordered what he thought were the proper goods but discovered them not to be when they were delivered. Under these circumstances it is the practice of some companies to make the error known to the buyer by returning his original order. In other cases the correction is made to the satisfaction of the buyer and nothing is said in the letter that would lead the buyer to suspect that the seller does not consider himself at fault. The next letter is an illustration of this method of handling such a situation. Almost always it is the practice to give the customer what he wants, no matter whether failure to do so in the first instance was his fault or the seller's.

Letter 9.

This will be your authority to return to us the seven barrels of Extra Heavy oil forwarded to you on your order of October 19. The lighter grade will be supplied as requested in your letter of November 1.

Customer Says Goods Do Not Stand Up.—When goods fail to give satisfaction the natural inclination seems to be to condemn them as inferior or of poor quality. It is well known that

customers mistreat some products and that oftentimes failure of the goods to stand up is the user's fault rather than a want of quality in the product. Consequently when a complaint is registered because the goods failed to last as long or wear as well or serve as continuously as was expected, the fault may, of course, be in the goods, but it likewise may be in the method of use or the treatment given the goods. If the seller has reason to believe, or may even be convinced, that the failure of the product was caused by the treatment given it, he has a nice adjustment problem before him. Shall he make the adjustment without any question and allow the customer to conclude that he admits or confesses the inferiority of his product? Shall he make a complete adjustment by replacement or repayment but let the customer know that the adjustment is made more as a matter of policy than as a confession of weakness in the product? The object of this method of adjustment would be to let the customer know that you know that the fault is his and consequently that he may not expect to continue to receive such adjustments.

The next letter shows one way of handling this type of situation. The knives were returned because they broke. The customer implied very definitely that they should not have broken. The manufacturer on examination of the knives found that they had been improperly ground, a fact which would have increased greatly the likelihood of breakage. He leaves the matter with the mere statement of these findings but without any accusations. Notice how much more tactful it is to say, "The knives have not been ground properly" than if one were to say, "You did not grind the knives properly."

The adjustment is made expressly "as a matter of policy," which seems to say, "We do not admit that our product was faulty. We want you to see that your carelessness or ignorance caused the damage. Nevertheless it is not our policy to quarrel over matters of this sort. We believe that hereafter you will be more careful in grinding adzer knives as a result of this experience and consequently we will both be saved the annoyance of its repetition."

Letter 10.

We are passing credit for the four adzer knives returned to us by you through the Whitcomb Tool Company, Rockford, Illinois.

We have given these knives a thorough examination and find that they have not been ground properly, which very naturally would increase the chances of such knives breaking at the braze.

Since the remainder of the knives, which you have retained, seem to be working all right, and as a matter of policy, we are passing credit for those you have returned.

Customer Blames Company for Delay.—When goods are delayed in reaching the buyer or when they do not reach him so promptly as he thinks they should, he is apt to criticize the company for incompetent handling of its business. Such criticism is often justified. Shipping clerks fail to get out goods on time, promises are made that are not kept, and numerous factors contribute to the possibility of the seller failing to handle orders as expeditiously as they should be handled. When this is the case and complaint is registered, there is not much to do except to admit the facts and to speed up the delivery of the goods.

The most important thing, obviously, is the delivery of the goods and not an explanation of the delay. If an explanation is included, it should be given not so much to excuse the error as to make clear that the source of the trouble has been located and consequently the possibility of similar errors occurring in the future has been reduced if not eliminated. The customer should be interested in the improvement of your service; he probably is not interested in excuses and alibis.

Letter 11 is weak because it gives no definite shipping dates. Although it admits the mistakes which have been charged, it makes the rather ridiculous implication, in the last paragraph, that errors never occur when the writer is at the office.

Letter 11.

Your letter of October 4 was called to my attention yesterday and I regret to hear that there was some delay in the shipment of the materials for which you had paid. I have investigated and there evidently was a slip-up in our shipping department in that you were not notified that two of the items called for on your order were temporarily out of stock. These items, 1 qt. of Red Mahogany Staining Filler and 1 qt. of Light Walnut Penetrating Stain, will be shipped as soon as they arrive, which we expect will be on the next boat, within a week or so.

We have no record of an order for a quart of Black Penetrating Stain but are ordering some of this material for you from the factory and will advise you as soon as it is received.

The writer was out of town for several days on two occasions and during his absence the mistake occurred. We trust that you will not be inconvenienced again and assure you that it is our desire to be of service and to fill all orders very promptly.

Whenever possible, the adjustment letter should give assurance that the weakness has been corrected or the cause of the error eradicated. It is not necessary, however, to attempt to give the customer the impression that every employee who makes a mistake is immediately discharged or so forcibly impressed with the heinousness of his crime that he will never offend again. It is easy to overemphasize the punitive idea, as no one will believe that a single error should bring disaster on an employee.

The second paragraph of the next letter illustrates how a telegraph company handled this situation.

Letter 12.

I have just completed an inquiry concerning a mishap to a telegram filed with us on September 22, addressed to Mr. R. N. Bronson, care Alden Oil Company, San Francisco, California, signed G. D. Cunliffe, and I regret the necessity of advising you that this message was lost in transit.

We have been able to place the blame for this fault, and proper steps have been taken so that there is very little likelihood of a case of this kind being repeated, particularly by the operator involved.

If this message did not answer the purpose for which it was sent, the tolls should be refunded, and I am attaching hereto our check in the amount of 97¢. I assure you this fault is very much regretted, as we can thoroughly appreciate the serious possibilities that might arise through such irregularities.

A brief but adequate explanation of what happened, a clear-cut statement of what is being done to correct it, and a human expression of regret constitute the following letter. It is frequently advisable to explain what has happened in order that the reader may thoroughly understand that mistakes are not willfully made but that you are interested in getting his goods to him promptly even though regrettable mistakes occur occasionally.

Letter 13.

The two gallons of paint #705 were shipped to you but through error were sent to Eureka, California, instead of to Eureka, Nevada. The

postmaster has notified us that they arrived there in a damaged condition. We are shipping a duplicate order to you at Nevada. We hope it reaches you promptly.

We apologize for the delay caused by our error and hope it has not inconvenienced you in any way.

In this type of situation, as in those which have been previously discussed, there is likelihood of the customer being partly or wholly to blame. The seller will see this quickly. He must decide before writing his adjustment letter whether he is going to assume the responsibility even though he is not to blame, or whether he is going to point out to the customer his responsibility. The latter course may be followed with entire propriety if the letter is written courteously and with due consideration of the customer's position. The following letter shows how this ought not to be done. The first paragraph is stereotyped, cold, and impersonal. The next paragraph seems to go quite beyond the requirements of the case in dictating to the customer how he should conduct his own business.

Letter 14.

We wish to acknowledge receipt of your wire advising that loss papers issued under Loss C-25 and C-33 were mailed September 1. We wish to advise that we have found out the reason for the delay. The post office department at Los Angeles have been holding the letter in which you mailed these loss papers for not sufficient postage.

We will ask that you take this matter up with your mail clerk and see to it that he pays a little more attention to the proper postage to be placed on your outgoing mail.

We are enclosing the envelope for your information.

Letter 15 is a good example of a tactful refusal to accept responsibility for a delay in shipment. Here a third party was to blame and the writer frankly but courteously declines to assume liability for the loss incurred.

Letter 15.

After giving your letter of the 27th the most careful consideration, I regret my inability to agree with you in your interpretation as to our liability.

We finished loading your lumber on August 11, well within the free time. As you know, an export shipment cannot move until released

by customs. Unfortunately, customs release did not come through until August 18.

In view of the fact that our work was done on schedule, we do not feel that we should be held responsible for delays of an official over whom we have no control.

The supporting documents submitted with your letter are being returned herewith.

Customer Blames Company for a Bookkeeping Error.—When the facts are correctly stated in the complaint and the company is at fault, the error should be promptly acknowledged and cheerfully corrected. It is well on such occasions to express appreciation for the opportunity to make the correction. Certainly it is infinitely better to have errors called to your attention so that you can correct them and continue friendly relations, than to have a customer nursing a grouch because he had been overcharged and then to do his future buying elsewhere. The following letter is a common example of the handling of this more or less routine situation.

Letter 16.

In reply to your letter of the 7th, regarding 16,000 feet of ½" conduit sold on your requisition C-559, permit us to say that this entire amount was sold at a 10% reduction from list. We advised you incorrectly in our previous letter.

Thank you for calling this to our attention.

Difficulties increase when there has actually been no mistake in billing but the customer has forgotten prices or misunderstands the circumstances. The woman who criticized the specialty store for billing her $46.75 for a dress which she thought she later saw on sale for $10 less had just grounds for a complaint if the facts were as she understood them. The following letter attempts to correct her misapprehension and to cause her to see the true facts and thus to allow the proper charge to stand.

Letter 17.

We are very sorry indeed to hear that you believe that you have been overcharged on a dress which you purchased from us on July first. As we stated in our telephone conversation with you several days ago, the matter was taken up very thoroughly with Miss Gayley, who informed us that the dress which she sold you for $46.75 was originally

priced at $75.00, and at the time of the sale was the only one of its kind which she had in stock. The dresses to which you refer for $36.75 were silk crêpe de chine dresses, and not at all like the dress which you purchased for $46.75.

Upon looking at our sales records we find that the dress which you purchased at $75.00 sometime in April has never been placed on sale as you thought it might have been. In our telephone conversation you made some mention in regard to an $85.00 dress which you purchased in May and which you returned in the same month. The dress was duly credited to your account as you desired it should be.

We sincerely hope that you have found us at all times to be quite willing to adjust any dissatisfaction which you might have, or any defect which you might find in our merchandise, in the best possible way, and you have our assurance that had we found that you were overcharged for the dress which you purchased for $46.75, we would have been glad to make amends.

If, however, the explanation in regard to the sale prices of these dresses has not been sufficient and if you yet believe that there has been misunderstanding as to the dresses in question, we should be delighted if you would call at your earliest convenience and go more thoroughly into the matter with us.

Let us assure you of our appreciation for your past patronage, and the hope that we may be of service to you whenever called upon.

The next step beyond this is the one in which the customer is definitely at fault either through ignorance or through malice. Freight rates are based, among other things, on the type of commodity shipped. A hardware store filed a claim for the rebate of freight on cases of goods shipped. It developed that the hardware company had classified the boxes according to that portion of their contents carrying the lowest freight rate, whereas the tariff regulations of the transportation company require classification on the basis of the highest rate. The following letter covers this situation as a purely routine one. There is no accusation of dishonesty or intent to defraud. No instructions are given as to the future handling of the business, as was done in Letter 13. Apparently it is assumed that the mere statement of the facts will give a basis on which the customer can determime the future conduct of his business.

Letter 18.

We are returning your claim No. 1578, our Seattle O/C No. 742, in the amount of $10.42 covering shipment of woodenware and tinware ex steamer *Lewis Luckenbach* trip 292 B/L S–41–N.

Our San Francisco offices have advised they are unable to voucher claim in its present condition owing to there being other articles packed in the cases with woodenware, the inclusion of these articles raising the rating for the entire case.

According to the invoice, case numbers 107 and 262/38 are the only articles entitled to the $1.50 rate covering rolling pins and salt boxes.

Case No. 2 on the invoice undoubtedly contains woodenware but it also shows tinware and aluminumware, the latter of which would raise rating on this case to rate of $2.10 per 100 lbs.

Would ask that you amend claim basing charges on rate of $1.50 to cover rolling pins and salt boxes on the two cases and rate of $2.10 to cover case No. 2 on the invoice, making billing description on latter read "tinware," "aluminumware" and wood spoons and spice cabinets. Individual weights will have to be shown in order to assess proper rates.

On receipt of the amended claim we will again pass to our San Francisco office for vouchering.

POLICY CONCERNING ADJUSTMENTS

Not all business organizations have a definite policy with respect to adjustments. Yet it would seem highly desirable that there should be some general policy at least for the guidance of those who have to make adjustments. The absence of a policy is apt to result in great inequalities in adjustments, depending partly upon who makes the adjustment and partly upon how insistent or persistent the customer may be. When it is necessary to refuse an adjustment the refusal can be impersonalized by reference to an established house policy.

Replace Defective Goods.—We are pretty safe in saying that it is a common policy in business to make good on defective merchandise. This is generally true no matter what the cost involved. Such a policy is based on the assumption that the customer pays for a standard product and that the seller is bound to deliver a standard product. It is proof, if proof is needed, that the old doctrine of *caveat emptor*, "let the buyer beware," is no longer a guiding policy in business. The buyer assumes that the seller is interested in supplying him with exactly what he ordered.

So far we have considered only the product and defects in it which are measurable by objective standards. We are not at this moment considering the emotions or feelings of the customer with respect to the product, because he is apt to see a product not exactly as it is but as he thinks it is. Some sellers require

that defective goods be returned to them for examination before adjustment is made. Others are willing to take the word of the customer. Some require documentary evidence. Much depends on the nature of the product and the amount of money involved.

Letter 1 is typical of the present-day attitude of enlightened and progressive business men toward the replacement of defective goods. Letter 19 is another illustration of the same attitude. It emphasizes the indebtedness which the writer feels to the customer for filing his claim and thus giving the seller an opportunity not only to replace the imperfect goods but also to improve his business by trying to eliminate the shipment of defective goods in the future.

Letter 19.

Enclosed is credit memo covering the defective egg cartons mentioned in your letter of October 10.

These cartons are glued by a delicately adjusted machine and occasionally cartons will go through it without being thoroughly glued.

By calling these defects to our attention, you will help us to guard against them in the future.

Please let us know about any of our products which are not entirely satisfactory in order that we may make the necessary adjustments.

A third example follows. Note the way in which this adjustment is made the excuse for a sales effort in trying to get the customer to hold his orders until the salesman calls.

Letter 20.

We have your letter of the 18th and note that you are returning a Dog Harness on account of its being defective. We are certainly glad that you did this. We do not want you to keep any article of our manufacture that is defective in any way. It is our wish that you have full confidence in our products. We shall be very happy indeed to credit or replace any item that goes wrong.

Mr. Scott is on his way north and will see you in a few days. We hope that you will reserve an order for him covering any requirements in our line. We take this opportunity to thank you again for the courtesies extended our representative on his previous visit.

Beyond the replacing of obviously or demonstrably defective goods there is great variation in the handling of complaints.

Customer Always Right.—"The customer is always right" is a business phrase that gained great currency during the last generation and is credited with being one of the foundation stones on which have been built such enormous financial successes as the two leading mail-order houses and several nationally known department stores. It is a statement that carries a great deal of appeal to the customer. From the point of view of the seller it means that everything the customer says is accepted, or at least that nothing he says is ever questioned. The seller may know that the customer is misstating facts but he keeps that information to himself and writes as though he believed what the customer said. In adjustments this means that there shall never be any argument or discussion. The first thing is to determine what the customer wants or what will completely satisfy him and then to provide that satisfaction.

Is the Customer Always Right?—Despite the fact that fortunes have been built on the customer-is-always-right principle, it has not gained universal acceptance. In fact, in the last few years there seems to be a decided tendency toward modification of this policy. It has always been recognized that as a matter of fact the customer is not always right, though it may be good business policy to assume that he is right. The modification of this theory seems to have grown rather definitely out of the modern practice of guaranteeing products or guaranteeing satisfaction to the buyers. If a manufacturer guarantees a product against defective workmanship and materials, he is bound to replace without cost such products as fail to give satisfaction because of defective workmanship or inferior materials. Is the manufacturer likewise bound to replace without cost goods which do not give satisfaction simply because the customer is hard to satisfy, or perhaps because the customer mistreats the product through ignorance, or even because he may be dishonest enough to see in the guarantee an opportunity to secure a new product when the old one is about worn out?

Many companies today guarantee their products in so far as they have any control over them, which includes material and workmanship and the reasonable performance of the function for which the goods are produced. They will not guarantee their product against conditions over which they have no control, such as the idiosyncrasies and vagaries of customers. Such a policy makes it necessary for the seller to set forth his guarantee

definitely and explicitly. It is likewise incumbent on him to educate the public, particularly his customers, in the use and treatment of his product so that it can be assured of a reasonable prospect of success.

Under a company policy which assumes that the customer is not always right but that adjustments will be made on the basis of the actual facts in the case, it is necessary, before answering a complaint, to secure the facts, to be sure they are accurate, and then to make a fair and reasonable adjustment which gives the customer the benefit of any doubts which may exist. Usually such a letter is somewhat longer than the adjustment letter which assumes that the customer is always right. Here it will be necessary oftentimes not only to state the facts but also to give reasons for the adjustment that is offered—that is, to "sell" the adjustment to the customer.

Each Case an Individual Problem.—Some people believe that you cannot have a policy that is applicable alike to all adjustment problems but that each case must be individually handled on its own merits. Sometimes, unfortunately, this want of policy results unfairly in that the most favorable adjustments are granted to those who make the greatest fuss and present the strongest claims, irrespective of the true merits of the case. The unreasonable individual often gets what he goes after because he is unreasonable and insistent; the reasonable individual may not get as much as he deserves simply because he rests his case on the justness and sense of fairness of the seller.

Dishonest and Unjust Complaints.—Any firm which does not adopt the customer-is-always-right policy will receive complaints which it considers unfair or unjust and may receive some that it considers dishonest. As a general rule, dishonest complaints are so rare that their treatment may be dismissed with a word of caution. It is difficult to be certain that a complaint is dishonest, for that involves an evaluation of the writer's purpose or intent. Usually an element of doubt is present, and in such a case it is good business as well as good sportsmanship to resolve the doubt in favor of the complainant.

Unjust or unfair complaints are not so difficult to detect. That is, the recipient (the seller) knows whether a given complaint is fair from *his* point of view. If he considers the complaint unfair, he may find it difficult to write an answer which does not convey this impression to the complainant. Especially

is this true since the complaint written in anger is apt to be unfair.

Often the writer may, unconsciously and unintentionally, give the impression that he considers a complaint unfair. Such an impression may easily be given unless extreme care is exercised in the manner of expression. "Should an investigation show that your complaint is justified" reflects on the good intentions if not on the integrity of the complainant. "If the facts are as you have presented them" carries an implication of doubt. Both these quotations are from letters in which no insinuation was intended. The writers wanted only to say that they would verify the circumstances as a matter of company policy before proposing an adjustment.

If the adjustment letter is written on the assumption that the complaint was made in good faith, the writer gains a strategic advantage. He has demonstrated his own fairness and is in a position to discuss the case on its merits.

Nevertheless, we may assume that every thoughtful business concern wants to do the fair thing by its customers. By the same token the customer ought to be reasonable enough to be satisfied with fair treatment and not to expect the selling company to be unfair to itself simply for the sake of satisfying the customer's personal whims. To this end many business houses write adjustment letters which set forth the facts as fairly as possible and then put the adjustment squarely up to the customer. This is tantamount to saying, "Here are the facts. You are a fair-minded person and you will evaluate these facts fairly both to yourself and to us. Therefore, we are willing to leave with you the question of the adjustment. Tell us what you think ought to be done." Such a letter is more apt than not to work to the benefit of the seller. Few people will take unfair advantage under such conditions.

The following letter shows how a department store undertakes to explain the facts, misapprehension of which gave rise to the complaint, and yet leave with the customer the thought that she can get whatever adjustment she demands. Having these facts as stated in the letter, will she demand more than a reasonable adjustment?

Letter 21.

We have for acknowledgment your letter of July 12 in regard to the charge of $30 which appeared on your statement for a blue taffeta hat

purchased from us on June 17 and for which you believe that you have been charged excessively.

We have taken the matter up with Miss Hudson of the Millinery Department who was away on her vacation when the order was sent. The hat is an eastern hat and although you say it was very plain without ornaments, nevertheless, we believe that it was of true Newcomer quality.

Although we note that in your previous letter of June 14 you state that you had accepted the hat which was priced at $30, it is quite possible that you thought at this time that the hat was on sale.

It is our wish that you be fully satisfied with any purchase which you obtain from us and for fear that the hat is not fully satisfactory, we are willing therefore, if it is your desire, that the hat be returned to us for credit.

We are sorry indeed that the quality of this hat did not meet with your approval, and we hope that should you care to retain the hat it will give you the full satisfaction which we believe that it will.

CHAPTER XV

LETTERS OF ADJUSTMENT (*Continued*)

WHO SHOULD MAKE ADJUSTMENTS

Adjustment letters are written by almost everybody in business, from the office boy to the president. Complaints are potentially so important, however, that they should be handled according to a definite company policy and the letters of adjustment should be written by carefully selected individuals or designated departments. Practice varies widely, but those concerns which follow a definite plan usually refer complaints for adjustment to one of the following.

1. The department or individual responsible for the complaint.
2. A department or individual not directly concerned.
3. The sales department.
4. The adjustment department.
5. An executive.

The Department or Individual Responsible.—Often a certain individual is directly responsible for a complaint. Frequently the complaint grows out of an error or mistake readily traceable to a particular department. The shipping department, the order department, the accounting department are perhaps the ones most frequently involved in the causes of complaints. It is sometimes the practice to have the adjustment handled by the individual or department which handled the transaction up to the time of the dissatisfaction. An error in billing was obviously made in the accounting department. Then let the accounting department make the explanation and set things right (see Letter 16). Wrong shipping instructions should be corrected by the shipping department, which made the error. Such a policy is not capable of universal application. All adjustments are not the outgrowth of personal errors, or even of errors for which the seller is responsible. It is not always possible to find an individual or a department at fault. When this is possible and to the extent to which it is practiced, it has certain advantages and disadvantages.

The chief advantage claimed is that the person most directly concerned has the facts at hand, he already knows the case and hence he can make the adjustment with less expenditure of time and energy than anybody else. He is, moreover, most vitally concerned in correcting his own mistakes.

On the other hand, it is argued that the person who made the mistake may exhibit a rather natural tendency to justify his own action and to defend himself—a very unfortunate attitude in adjustments. Likewise his familiarity with the case may militate against his making further investigation to discover new facts or to validate old ones. The mere fact of his proximity to the situation may mean that he is not the best person to handle the complaint. Doctors seldom prescribe for themselves or the members of their immediate family.

A Department or Individual Not Directly Concerned.—In adjusting complaints which hark back to personal errors there are certain obvious advantages in having some one make the adjustment other than the person who made the error. At least he should come to the case with no prejudices. He ought to be able to look at it from a fairly disinterested point of view. Of course he will always have the point of view of his company, and he should know the company policy. He should, therefore, be able to make the adjustment, not as a means of settling a presonal dispute or of satisfying an immediate claim but rather from the point of view of the long-range effect upon the business of the company and the permanent value of the goodwill that might be generated (see Letters 12, 13, and 19). The chief disadvantage is that this person, being unfamiliar with the case, will be under the necessity of hunting up the facts. This may cost a little more but it has generally been found to be profitable in the long run.

The Sales Department.—An increasing number of concerns refer a certain type of complaint to the sales department for adjustment. These are complaints which involve dissatisfaction with the goods, whether real or fancied. On the theory that the adjustment of such complaints necessitates the resale of the product, it is argued that the job is best done by the department whose business is selling. If a customer threatens to return the goods, he needs to be reminded again of their advantages to him, to be made as interested in them and as enthusiastic about them as he was when he signed the order. This is a proper task for the sales department (see Letters 4 and 20).

It is sometimes argued, however, that salesmen are salesmen and not adjusters. Hence they cannot do this work as well as can some one specially trained for that purpose.

The Adjustment Department.—Many concerns have found it to their advantage to concentrate the handling of complaints in a separate department known variously as the "claim department," the "complaint department," or the "adjustment department" or bureau. In small organizations this "department" may be a single individual who has other duties to perform. In large concerns it frequently assumes much larger proportions. It has the advantage of concentrating the handling of adjustments in one place with a group of people who, through training and practice, can become expert in their task. This plan has the psychological advantage of introducing a third party to every transaction. It is looked upon very much as an umpire or referee charged with the responsibility of seeing that both sides receive fair and adequate treatment, erring, when in doubt, in favor of the customer. It always tends to cool off the heat of the controversy in those cases which produce feeling.

The only apparent disadvantage of the adjustment department is a somewhat human inclination to treat complaints more or less as routine matters and to become impersonal in their handling largely because they are so numerous. The members of the department, doing nothing else and seeing nothing else, become calloused to complaints and fail to appreciate the significance to each individual of his particular claim. This tendency can be counteracted by proper education and supervision of personnel.

Letters 2, 3, 17, and 21 were written by the adjustment department. The first two mention the adjustment bureau specifically, the last two do not. Yet each one of the letters gives the impression that the problem at issue is being carefully considered by those who make it their business to adjust misunderstandings equitably.

An Executive.—In small organizations various executives often handle adjustments in conjunction with their other duties. In larger companies in which the executives seem rather far removed from the customers, there is a strong psychological advantage in having the president or some other executive write a letter of adjustment. Naturally this would be done only in unusual situations and on rare occasions. It is worthy of especial note because it has been used to real advantage in

connection with criticisms of company practice and policy. The letter from the president of the Cadillac Motor Car Company, which follows, is a splendid example of a present day business executive using a letter of adjustment to satisfy the criticism of an individual customer who was no doubt typical of scores, or hundreds, or even thousands, who thought but did not write. (This is an answer to Letter 23 in Chap. XIII.)

Letter 22.

Please let me assure you that you are mistaken in feeling that your opinion may have no influence upon the Cadillac Motor Car Company or the General Motors Corporation.

We welcome cordially such expressions of opinion because it gives us the opportunity to get the sentiment of the public both as to the sort of car they would like to have us build and also their reaction on the things we do in trying to meet their wishes. If we do not always do so, it is not due to any lack of desire on our part, but rather to the unavoidable conflict of opinions which makes it impossible to meet fully the ideas of everyone.

Your criticism arises evidently because of our having first changed models frequently and because we have brought out such body designs as our standard jobs and coaches along with the new custom line.

If all our clientele were not benefited by the building of these various body styles, the object of it would have been lost, and if by what we have done we have allowed you or any others of our friends to feel that we cannot properly apply the "Standard of the World" to our present production then we have indeed failed in what we have tried to do.

First, let me point out that every Cadillac chassis is identical with every other chassis with the one exception of a longer wheel base on the larger custom-line jobs, and in the case of the two-passenger custom job that is mounted on the shorter wheel base which carries the standard bodies.

We do not know when an engine is built what chassis it is going into, and we do not know what body is to be fitted on the chassis except for the difference of the two chassis lengths.

Now in the case of the bodies, we are trying to accomplish something for the good of all of our customers. If we were to build custom bodies alone at the price which we would necessarily have to ask in the quantity custom jobs will be taken through the country, we would have to add several thousand dollars to the price—not because the bodies would cost more but because of the overhead and cost of tools on the smaller number of chassis, the expense and cost per car, etc., etc., with all of which things as a manufacturer yourself you are familiar.

But making, as we do, chassis for a very large number of cars as compared with what we would do if we made only the one custom

line, we are able to offer a really custom job at only a little more than the price of our standard line. By building our standard line in larger quantities, we are able to make very low figures for cars which are equal and in many respects superior to anything which Cadillac has ever built before.

In these jobs we use steel, not because it is intrinsically less expensive than aluminum, but because in large quantities we can afford to pay the expense of tools for making the steel paneled bodies. Aluminum is used for the custom jobs because we do not make so many alike, and it is a saving in expense to make the tool equipment less complete and use wooden forms for bending. The more recent developments in the manufacture of steel paneled bodies has enabled the Fisher Body Company to give us a steel seven-passenger body only twenty pounds greater shipping weight than our custom suburban.

We do, of course, in our custom jobs give more exclusiveness, a wider choice of fabrics, paint, greater luxury, etc., and these are things which cost money and people sometimes think they are out of proportion to their worth, while on the other hand many people are glad to spend large amounts for just this thing.

That we have succeeded in doing so to a considerable extent is proved by many things—notably the price of the used Cadillacs when sold for cash in the market. When cash prices are compared, Cadillac stands preeminent, so that as someone has said, "Its resale value is the envy of the industry," which I think is a very definite proof of the value which we have been able to give to you and our other customers.

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This letter was so satisfactory that it brought the following reply.

Letter 23.

I thank you for your letter of December 17, which answers mine of December 8 most completely and very satisfactorily. Your consideration in giving me so much detail regarding your production and policies has materially changed my attitude toward the Cadillac Motor Company.

WHAT IS DONE IN ADJUSTMENT LETTERS?

On first thought one might assume that requests for adjustment were either granted or refused, and there ended. As a matter of fact several proper and satisfactory conclusions may be reached, depending upon the circumstances involved and the policy of the company concerned. The most common purposes of adjustment letters follow.

1. Grant the adjustment.
2. Refuse the adjustment.
3. Propose a compromise.
4. Ask the customer to specify the proper adjustment.
5. Explain the facts.

Grant the Adjustment.—So far as the actual letter writing problem is concerned, the easiest thing to do is to grant the request, to make the adjustment, to do what the customer wants and expects you to do. This ought to be easy, and it would be if the letter could be limited to the simple granting of the adjustment. This is not often done, however, for expressions of regret, assurances of better service, explanations, and even extraneous sales or collection material is frequently crowded in to complicate the letter. These will be discussed later. Here it need only be said that whatever else is attempted, the adjustment, if granted at all, should be granted graciously and cheerfully (see Letter 1).

Refuse the Adjustment.—It would be easy enough to refuse to make an adjustment if that were all there was to it. To refuse to make the adjustment and to do it in such a way as to retain the confidence and goodwill of the reader is by no means so easy. Except in rare instances this double requirement rests upon the letter writer. If he must refuse the adjustment, he should do it so fairly and with such evident consideration of the reader's point of view that no offense can possibly be taken. The adept letter writer can frequently build up a factual case that shows a refusal to be inevitable and yet not actually make the refusal himself. The logic of the letter leads the reader inevitably to the conclusion that the request cannot be granted. Such is the method of handling a shipper's claim in the following letter.

Letter 24.

Re: *Your claim of June* 28 *for* $102.00

It appears that three cows did escape from the corrals at Maxwell during loading. However, two of these animals were corralled in the town shortly after they jumped from the loading chute and were sold to the local butcher for $105.00. They were, therefore, not lost.

The third cow went back to the range where the shipper had bought it. It was later shipped to Chicago by the same party who had made the first shipment, and disposed of there. Therefore, this animal was not lost.

The two cows disposed of at Maxwell were sold on the instructions of the shipper, and market value was obtained for them there. As

you are aware, market value at point of shipment covers the measure of carrier's liability for loss at that point. The third animal, which was later forwarded to Chicago, was sold at a time during which, we understand, the market was higher than when the original shipment arrived.

It seems, therefore, that all three animals were disposed of to the satisfaction of the parties interested. In considering these facts we do not understand how the loss as claimed is arrived at.

If your review of the case proves these contentions to be correct, we are sure that your claim will be withdrawn on account of no loss actually realized.

Propose a Compromise.—It is not always necessary to go to either extreme. If a claim cannot be granted, it does not always follow that it must be refused. Sometimes, particularly when it is evident that the fault lies with both parties, it is quite natural that a compromise should be proposed. This is the way the situation is handled in Letter 4. The compromise should not be resorted to simply as an effort to bargain with the customer in the hope of cutting down his demands. It should be used only when it is evidently fair because the customer's request was based on a misapprehension or was made without having all the facts at hand.

The following letter from a railroad company proposes a compromise of the shipper's claim. Note the detailed care with which the writer builds up his side of the case to justify a reduction in the claim. This letter also illustrates why compromise letters are often necessarily longer than those granting or refusing adjustments.

Letter 25.

I have carefully reviewed your claim for $202.12 for the loss of two cows and damage to others in your shipment from Chicago to Seattle, May 31, 1929.

I regret the circumstances attendant upon the movement of this shipment were such as to prevent me from acceding to your wishes in full. However, I believe I can consistently see my way clear, in behalf of this company, to share a portion of the loss and damage with you.

You state in your letter of June 27 that there was a piece of steel projecting from the floor of the car, upon which the cows were thrown and injured. Our employee who removed that piece of steel at Ashland states that it was merely a small piece of flat soft iron that was easily removed from the floor by pulling it out by one hand. He further states that it was such a flimsy affair that it could not possibly

have injured the cows. Had one of them stepped upon the piece of iron it would have bent to the floor.

A careful tracing of the entire run of this car has failed to reveal any point at which there was an accident or any rough handling of the shipment. The trains in which the car was coupled were of moderate length; the car of cattle was at the head end where the slack is least; and at no point did any of the trains break in two. Furthermore, no complaint as to rough usage en route was made by your caretaker.

You ask for an allowance of 25 cents per 100 pounds on account of depreciation caused by bruising, which "was plainly evident from an external standpoint." Since your men failed to call the attention of our agent at Seattle to any external bruises when the shipment was unloaded, there is no way at this late date of verifying such damage.

However, as there might possibly be an element of doubt as to whether or not rough handling did occur in transit from causes not developed, or that could not now be developed by an investigation, we are willing to share this loss with you on a basis of 50%, which would reduce the amount of your bill to $101.06.

Such a compromise cannot be effected, however, without taking cognizance of the fact that an untied horse was forwarded with this shipment of cows. To make a settlement without collecting the undercharge would be acting contrary to law.

In accordance with the proper tariff on this shipment, the horse should have taken the less-than-carload rate, in addition to the rate on the carload of cattle. The rate on one horse from Chicago to Seattle would be the minimum weight of 3000 pounds at $2.04½ per 100 pounds, or $61.35.

If, therefore, you will approve this settlement, we shall be glad to voucher claim for $101.06, deduct the undercharge of $61.35, and send you draft for $37.91.

Ask Customer to Specify Adjustment.—It has already been pointed out that many complaints are handled by putting the adjustment squarely up to the complainant, thus shifting the responsibility for decision to him. Some companies make this their general practice. They are unanimous in their assertion that customers have not taken advantage of them but have been inclined to play fair. Illustrations of this method of handling adjustments are found in Letters 2 and 21 and in 26.

Letter 26.

Thank you very much for the nice order you gave Mr. Powell yesterday and for the courtesy you extended him during the time of his visit.

Mr. Powell tells us that you would like to return 26 gross of Cynthia hooks and eyes for credit, but, to be frank with you, we cannot accom-

modate you without involving ourselves in a dead loss on both items. However, if you feel it is utterly impossible for you to get rid of the above, we will cheerfully show you how much we appreciate your cooperation by helping you out.

The whole matter is, therefore, in your hands. Do whatever you consider is fair and just and we will do our part without comment or argument.

Explain the Facts.—Many letters of complaint do not offer opportunity for a material adjustment. They may simply register a protest against some practice or an objection to company policy. Such complaints cannot be "adjusted" in the sense that defective goods can be replaced. The only adjustment that is possible is an explanation or a statement of facts which will be in effect an adjustment because it will readjust the customer's mental attitude. These letters carry a responsibility that is not always appreciated. An outstanding illustration is Letter 22. The following letter is a routine example of this type of adjustment.

Letter 27.

Herewith is your rental check for November, together with statement covering the rents and charges for the month.

We also acknowledge your letter of Nov. 28 referring to the vacancies in your building. We regret very much that these apartments have not rented and feel that is due to the conditions now prevalent all over the city. We have advertised your apartments Sunday after Sunday, and then in the week time, and while we have had no answers that have resulted in the renting of them, we have the last couple of weeks had several live nibbles.

We feel that it will be only a matter of a few weeks before the building will be filled again. You may rest assured we are giving it every attention.

An illustration of an adjustment that has already been made with a third party is exemplified in Letter 28. It contains a clear-cut statement of the facts and evinces a sincere interest in meeting the reader's wishes.

Letter 28.

There has been some confusion regarding your subscription for *Sales Management*.

On December 27 Mr. W. E. Eliot, Librarian of the University of Erehwon, wrote us and asked that the subscription be transferred to

the Library. That is, this is the interpretation we put upon his letter, which was not very clear to us.

Through a slip-up in our department, for which we are indeed sorry, the subscription was cancelled on November 17. We are now reinstating it and are forwarding all issues published since November 17 to Mr. Eliot.

If we are not handling the entire matter in accordance with your best wishes, please advise us and we will make any necessary corrections.

TYPES OF ADJUSTMENTS

Between Businesses.—Between persons in business and between business organizations there pass a tremendous number of complaints and adjustments which are more or less routine and impersonal. In these the adjustment may be bound by the tariff schedule as in Letter 18, or by the grading rules of an association as in Letter 7. Under such circumstances the adjustment is really predetermined and to be handled by an outside third party. All the parties immediately concerned can do is to make known the facts to one another.

Letters of this sort are apt to be cold, impersonal, stereotyped, and formal. They need not be any of these. They can be human and courteous because these qualities do not cost anything. Even though it may not be apparent every time, it undoubtedly is true that business of the future is affected directly or indirectly by the tone and quality of the letters of a purely routine nature. Certainly in letters of this kind there is no occasion for sarcasm or accusation or defense.

Between Seller and Individual Buyer.—In this class fall the greatest number of adjustment letters. Here human frailty is involved, dissatisfaction is to be relieved, goodwill must be retained or rejuvenated. Each separate case must be handled to the satisfaction of the customer, but no one case is of so much immediate importance as the future potentialities which hang upon its adjustment. Most of the letters quoted in this chapter belong in this category. They call for tact and diplomacy in writing, they require an attitude of fairness, they presuppose courtesy and consideration of the customer's point of view, they afford an opportunity to demonstrate that generosity is profitable.

Highly Personalized Cases.—This is a comparatively small group into which fall those exceptional and unusual cases which, because they are rare, call for the greatest ability and finesse

in handling. More often than not it will be found that the basic fault lies in the customer and not in the goods. Frequently these letters of adjustment must say unpleasant things, but they must be said as pleasantly as possible. The difficult cases which are illustrated by the letters at the end of this chapter properly belong in this classification.

WRITING THE LETTER

The writing of a letter of adjustment is a tremendously interesting task. It calls for analysis of the situation, judgment concerning the relative values involved, an exercise of tact and diplomacy in presenting the material, and a sales ability in making all accepted by the reader. As an interesting and typical example of what may take place in a business organization, there follows a letter of complaint received by a large retail business. After that is quoted the reply that was first written but did not go out because the correspondence supervisor saw it first. His comments are then given and finally the letter that was sent is quoted. This last letter adjusted the situation satisfactorily and held the complainant as a customer.

Letter 29. The Complaint.

Had intended sending you your fifty cents for some time but was waiting to send an order with it. In regard to the wall paper for which the fifty cents was due we were very much disappointed for it was guaranteed to be trimmed and there was not one roll of it trimmed. Mr. Mark Veiller, Kingsford, Montana, hung it and you can write and ask him about it. We had a 62 cent slip of yours for over a year and didn't raise any fuss over it.

Letter 30. The Adjustment Letter That Was Written but Not Mailed.

Thank you for sending the money to pay the account, which is now closed. Of course you understand that in sending you the statement for the amount due us, it was because of our desire to have these accounts closed and that on account of having thousands of them, although each amount is small, they total a very large sum, and they involve a great deal of record keeping to keep track of all these amounts. If we allowed them to remain open for any length of time, it would necessitate employing more help, which would result in the price of our goods being raised to cover the extra expense. You will, we are sure, appreciate the fact that we sell our goods at the very lowest possible price.

All of our wall paper with the exception of our varnished tile patterns comes ready trimmed. The edge is not actually cut away but is perforated. Some of our customers do not understand this method of trimming and have written stating that it was not trimmed, but after we have explained it, they find that it is the most satisfactory way in which the paper could be trimmed. The edge can be detached at once, by placing the roll on the table so that the perforated edge will stand slightly over the edge of the table, and by giving the edge a quick sharp blow, you will find that it will become easily detached. One of the benefits of leaving the edge on the roll is that in pasting you need not fear getting the paste over the edge of the paper. After it is pasted, the edge may be detached and thrown away.

If you find that your paper actually has not the perforated edge, send us a roll of the paper for inspection. Our wall paper is all perforated, as it goes through a machine used for this purpose. We cannot see how a roll could possibly escape being perforated, and if you have one, we would like to have it for our examination. If you send one roll, be sure to return it with this letter and tell us just what you want done.

The Comments of the Correspondence Supervisor.

Your letter is too long and complicated. Many statements are unnecessary. Why explain at length about the account or go into details about perforation?

Last paragraph not coherent. You tell her to return one roll; then go on about a machine; then, in last sentence, back to the return.

Give the essential facts. Write about a fourth as much.

Letter 31. The Adjustment Letter That Did the Job.

Thank you for sending the 50¢. The account has been closed. Please do not feel offended at our statement. It is only one of the many sent out as a matter of form in order to keep our outstanding money as low as possible.

All of our wall paper is intended to be perforated along one edge for trimming purposes. If yours was not, it must have escaped the perforation machine through some mistake. Please return a roll for our examination. At the same time, tell us how much paper you bought and what you would consider a reasonable way to make it right with you. We want to be fair and will leave it to you.

Arrangement of Material.—Adjustment letters may contain a number of different things, such as the adjustment, explanation of facts, expressions of regret or thanks, refusal of adjustment, reason for granting or refusing adjustment, admission of error, statement of policy, hope for continued friendly relations, sales material, etc. There is no standard arrangement of material that is better than all others for even one type of situation. Certainly no general rule can be laid down for the arrangement

of material in adjustment letters as a whole. There are, however, certain advantages and disadvantages of different arrangements which should be noted.

Adjustment First.—If the letter starts with a statement of the adjustment that is being offered, it will always have the advantage of favorably impressing the reader at the very beginning. If he wrote in anger, this will serve to disarm him. There is the further advantage that the reader sees at the very beginning that you are fair and generous, and he is more willing to accept whatever else may be presented in your letter.

A common arrangement in simple letters of adjustment is to begin with the granting of the adjustment, to follow it with an explanation, and to close with an expression of thanks for the opportunity to make things right or of regret for the inconvenience caused the customer (see Letters 1 and 19).

On the other hand, it is sometimes urged that to place the adjustment at the beginning reduces the likelihood of the last part of the letter being carefully read. The customer has written a complaint and asked for an adjustment. When he receives your letter and sees in the first sentence that he gets what he wants, he is satisfied and does not read further. Sometimes the letter contains important explanatory material or reasons for the action taken. Particularly in cases in which dishonesty or unfairness is suspected, it is essential that the entire letter be carefully read, not just the first paragraph which grants the request.

Refusal First.—If the adjustment is to be refused, some argue that it is only fair to put the refusal in the first sentence of the letter so that the reader will know immediately what has been done. It is contended that a long explanation or discussion leading up to a refusal is unfair to the reader.

On the other hand, it is argued that when the refusal is put at the beginning, the writer thereby destroys any hope he might have of reasoning with the reader because he has antagonized him at the outset and, even if he does read the explanation or discussion in the last of the letter, he will not be in a proper mental attitude to accept it or to weigh it impartially. The chief objection to this arrangement seems to be that many writers are unable to state refusals tactfully and diplomatically. When this is the case, it is obviously better to bury the refusal in the body of the letter. That the refusal can come first, be frankly stated, and yet be tactfully phrased is illustrated in Letter 15.

Explanation First.—Whether the adjustment is to be granted or refused, there is some argument for beginning the letter with an explanation of the facts in the case or the circumstances which determine the action that is taken. In either event the explanation will be read because it precedes the information in which the reader is most vitally interested—the granting or refusal of the adjustment. He then will understand why or under what circumstances the adjustment is made or for what reason it is refused. The adjustment properly follows immediately after the explanation. The letter may close with thanks (Letter 4), with an apology for the error (Letters 12 and 13), or with a request for the reader's reaction (Letter 5).

If the most important purpose of your letter is to educate the customer or to show him reasons for your action or to convince him of the justness of your decision, then perhaps the explanation should precede granting or refusing of the adjustment. Only under such conditions is this the most effective arrangement of material in the letter. To follow this plan simply for the purpose of relating events as they occurred does not necessarily make an effective letter. In fact it more often weakens the effect. There is no universal virtue in the chronological sequence.

Regret First.—When one expresses dissatisfaction with your goods or displeasure at your service, it seems quite natural to say, in reply, "I am sorry." For this reason many adjustment letters begin with an expression of sorrow or regret. It is not always a strong way to begin a letter. It may, however, be a diplomatic way because it establishes a bond of sympathy between the writer and reader. There is a vast difference in the things that are regretted and the way the regret is expressed. To say "I am sorry to have your letter stating that the goods were received in damaged condition" is quite different in its implications from saying "I am sorry that the goods were damaged when they reached you." You should not express regret at being notified of errors or faults; you may properly regret the error or the fault (see Letter 17).

The letter which begins with an expression of regret may, following the first paragraph, be arranged after any of the plans which have been discussed. It seems logical to put next an explanation of how the error occurred or of the investigation that has been made, and to go from that to the adjustment. To conclude with a repetition of the writer's regret (see Letter

8) is to place undue emphasis on a point in which the reader is not most vitally concerned. Excessive apology is by no means so important in adjustments as is the proper constructive action.

Acknowledgment First.—Regret in the opening sentence of adjustment letters is often combined with an acknowledgment of the receipt of the complaint. This is likely to result in an awkward sentence (see Letter 8) or in one which violates the principle of unity (see Letter 11). The two ideas should be kept in separate sentences.

Although many adjustment letters begin with an acknowledgment of the receipt of the complaint, it is seldom necessary and less frequently effective to use the opening sentence for that purpose. It may, at times, be advisable to restate the facts contained in the complaint; more often it is not (see Letters 3, 16, 20, and 21). An application of the requirements of good first sentences (Chap. V) will eliminate most of the "acknowledgment first" openings from adjustment letters.

Some Common Errors.—We have compiled here some errors common to many types of business letters which seem peculiarly apt to creep into letters of adjustment. Mostly they are equally objectionable in any other kind of business letter. They are mentioned here because adjustments seem to afford exceptional opportunities for their use.

Hoping, Trusting, Thanking.—These participial constructions always weaken the force of the letter. Adjustment letters should end positively.

Extravagant Statements.—The writer of adjustment letters is apt to indulge in exaggerated phraseology in his endeavor to impress the reader with the depth of his regret or the sincerity of his desire to make amends. Such expressions as "very desirous," "more than sorry," "more than ready," and their kind have no definite meaning. Just what is the emotional state of one who is "more than delighted"? He has apparently passed beyond delight, but what station he has reached is not made clear. Evidently these phrases are designed to convey some superlative impression to the reader. They are meaningless. It is better to avoid them.

Over-explanation.—In an attempt to make clear just what happened, or sometimes in an endeavor to excuse himself from blame, the adjustment letter writer is apt to indulge in too much explanation. It is unnecessary, for instance, to explain that

an investigation has been made or to trace through the physical movements connected with an investigation. To say, "We have looked into our records and find" or "We have taken up with the railroad the matter of your delayed shipment and they inform us that" is to state self-evident facts provided you report what you found or what the railroad said. By merely stating the results of the investigation you thereby reveal the fact that an investigation was made. The reader is generally not interested in the fact that you looked into your records or that you took the matter up with some one. He is concerned with what you found or what was decided so far as it affects him; beyond that you may be interested, but he is not.

The customer is entitled to an explanation of what has been done in his behalf; he may be interested in knowing how the error occurred; but his interest can hardly equal that of the seller. To indulge in excessive explanation may make him suspicious. It will divert his attention from the good business practice of your firm and center it on your apology. You do not want to leave this impression.

Surprise, Astonishment.—Most of us seem to like to pretend to be surprised or astonished when our products go wrong or fail to give satisfaction. Usually such expressions have no proper place in the letter of adjustment. Everything and everybody is fallible. It ought to be no occasion for surprise that the engine didn't work or that the gloves shrank when they were washed. At any rate this is taking up valuable space in the letter for an expression of your own emotion which has no bearing upon the reader's problem. It does, however, often have the unfortunate and unfavorable effect of making the reader feel that you doubt the honesty of his statement. This is the impression created, in a mild way, by Letter 6 and quite emphatically in Letter 32 which follows.

Letter 32.

In regard to the gloves that you sent us we wish to advise that we guarantee them as washable and we are surprised at the condition of the pair you returned. We have seen these gloves washed and they came out perfect.

However, Miss Andrews, we will send you a pair to replace those returned, altho we cannot do so immediately for we have none in stock at the present time but we have a shipment on the way and as soon as they arrive we will forward them to you at your address in Pontiac.

"*However.*"—The above letter illustrates the "however" fault in adjustments. The first paragraph, indirectly but quite plainly, suggests that the gloves were not defective and leaves the impression that no adjustment is due. The second paragraph offers an adjustment, but since it is introduced with the word "however" it seems ungracious and ill-tempered.

An adjustment cheerfully and graciously offered creates a pleasant, positive effect. Grudgingly granted it leaves a negative impression. If the adjustment is to be made at all, it should be made with good grace. This is rarely done when an explanation is followed by a "however" adjustment.

Argumentation.—A statement of facts is not necessarily an argument. Letters of adjustment should use facts. They have no room for contention and argumentation. These lead to sarcasm, innuendo, the pointing of the finger of accusation, and other undignified and unjustified tactics. All of them are apt to have their basis in an attempt to prove the reader of the letter to be in the wrong or unfair or unreasonable. This is sure to arouse his antagonism. No adjustment letter writer can afford to create antagonism in his reader unless he is willing and ready to dispense with him as a customer.

Some Constructive Suggestions. *Be Prompt.*—There is perhaps no type of letter in which promptness is of more importance than in letters of adjustment. Too often a letter of complaint is written in anger. The writer is almost sure to be sullen or resentful until he receives a reply. If the adjustment letter is so prompt as to come somewhat as a surprise, it has a very favorable influence because it impresses him with the thought that his business is important, his communication valuable enough to receive immediate attention. On the other hand, delay means almost certain loss of business and goodwill. After one has sent a letter of complaint and before he knows what adjustment is to be made, he will be very favorably inclined toward listening to other salesmen and considering new sources of supply. It is bad business to allow a customer to nurse a grudge. Consequently letters of adjustment should be written immediately upon receipt of the complaint, even though a complete adjustment cannot be made at once. In those cases in which additional information must be secured before final action can be taken, a letter should be written promptly stating that action is under way and a fair adjustment will be made without delay. If the customer needs

merchandise to replace damaged or delayed goods, those needs should be cared for promptly.

The following letter is preliminary to a necessarily delayed service adjustment.

Letter 33.

Thank you cordially for calling our attention to the poor service you had on car of onions NP 96829 from Wapato, Wash., Sept. 18, 1929.

We regret the inattention you received and will make every effort to apply a remedy and inform you fully within a week.

We want you to know that we appreciate your good will and stand ready at all times to be of service to you.

Be Courteous.—It has just been noted that many letters of complaint are written in anger. This is no excuse for answering them in the same vein. It is somewhat difficult to control one's self upon reading a sarcastic, biting, or unreasonable complaint. This is just what the adjustment letter writer must school himself to do. He must even express thanks for the letter or appreciation for having his errors pointed out to him. He does not need to be dishonest in his attitude or in his statements. He must not be servile or subservient, yet he must conciliate the customer and make him realize that fair consideration will be given. There are but few people who will not respond to fair and considerate treatment.

Be Generous.—A niggardly policy with respect to adjustments is short-sighted. In small matters in business one can usually afford to be generous because the total amount of money involved is not large. Many concerns become niggardly only when they begin to consider a really substantial adjustment. The amount involved in the one case seems to stagger them. In the properly conducted business, however, cases of this kind will be so extremely rare that the company can well afford to be generous when they do arise. By handling these exceptional cases with generosity, goodwill can be generated.

Be Foresighted.—Adjustment letters must above all things be constructive rather than destructive. Whether the adjustment is granted or refused, whether a compromise is suggested or the adjustment is left to the customer, the one big idea, the one important thought should be that of guaranteeing for the future

the goodwill and the trade of this particular customer. No adjustment letter should go out that fails to point definitely toward better business in the future. This is ample justification for including in the letter assurance that the error will not be repeated, that proper steps have been taken to see that the same thing does not happen again, or that future business relations will not be characterized by a like necessity for complaint.

Use of Form Letters.—Form letters can be used in making adjustments. They should be used intelligently and with extreme care. There are certain routine situations which cause complaints. If they occur in large numbers they can be handled by means of form letters and it would be wasteful to go to the expense of writing a personal letter in each case. Even slight differences in circumstances will make a form letter valueless, however. Here, above all things, the letter must absolutely fit the conditions. Note the care with which the mail-order house which uses the following four letters differentiates between sets of circumstances which differ only slightly.

Letter 34. Bills Not with Returned Goods.

With your letter regarding the returned goods we did not find the bills covering this merchandise. Please return them with this letter or write us *On the Back of the Letter*, giving the date of purchase, catalog number, description, and the price you were charged for the merchandise returned. Please use the enclosed special envelope.

Your reply will receive our prompt attention.

Letter 35. Returned Goods Not Identified.

We can find no record of having received the goods you said you returned but will try our best to find them if you will answer the questions *On the Back of This Letter.* Please give all the information you can.

Return this letter to us with the bills if you have them or any other letters you may have which might help. Of course, if you have already heard from us and everything now is satisfactory, do not reply.

To prevent any delay like this in the future, may we urge you to paste the envelope containing your letter and the bills to any package you are sending back. In this way, we receive your package and letter at the same time and can attend to your wishes promptly.

Letter 36. Tracing Delayed Shipment.

Your order was shipped by mail on _____ and should have reached you promptly. We have asked the post office authorities to look the

matter up and expect a reply in about 10 days. If the goods do not come in the meantime, please request your postmaster or your mail carrier to make a search for a package bearing _____ postage from us.

If the shipment cannot be found, please have the statement at the bottom of this letter signed and stamped with the official stamp of the post office (post mark); then return this letter, your letter enclosed and the bills. Mark on the bills with a cross the articles which you have not received. If we do not hear from you, we will consider that you have received the goods.

Letter 37. Tracing Lost Order.

Although we may have received the order referred to in your letter, we can find no record of it at present. In order to help us locate it with as little delay as possible, kindly fill out the attached tracing form, answering every question carefully. Send us a copy of your order on the attached order blank, filling in the number and price of each article.

If a money order was enclosed, please send us the receipt or tell us the serial number, date of issue and the exact amount. If a personal check, and it has been returned to your bank cancelled, send it to us for our inspection or if you prefer make an exact copy of the endorsement.

To keep all papers together we are sending back your letter. When you fill out the tracing form, return all of these papers.

If the form letter is not suitable, it may be possible to use form paragraphs or guide letters. These are standard phrasings of company policy or of the treatment of typical situations which repeat themselves often. By having these worked out and properly indexed, the adjustment writer will be able to save himself and his stenographer a great deal of time by combining these paragraphs so as to fit the circumstances or weaving them into his dictation. Thus personal letters can be written which still have the advantage of embodying the best expression of policy on questions that come up frequently for decision.

If there is any doubt at all as to the propriety of using form letters, personal letters should be written. Every unusual case should be handled by a personal letter. Every letter of complaint that is obviously written in anger should be answered personally. To send a form letter under such circumstances merely notifies the customer that you think so little of his personal concerns that you will not even take time for an individual letter. It is almost certain to accentuate his anger.

SOME DIFFICULT ADJUSTMENTS

A Bad Example.—In the following letter note the repetition of the writer's displeasure at the way the situation has been handled and his peremptory order that his point of view shall be made known. The "please" in the last paragraph may be polite but it does not make the letter courteous.

Letter 38.

We are enclosing copy of letter of Mr. Taine referring to your order #1896, our #6083, covering 250—⅝" centering washers shipped direct from our Pittsburgh plant to you by express. You will note that we have allowed your claim for the express charged on this shipment.

We originally quoted a delivery from four to five weeks on this order, and after considerable correspondence and telegrams it was found that we could not live up to this delivery since our Pittsburgh plant was out of stock on this item. Finally, Mr. Young telegraphed us on August 3, asking us to have these washers shipped by express to you. In a case of this kind, it seems to me that you should tell us in your telegram entering your order that you are expecting us to stand the express charges on the shipment. In other words, if we are entirely at fault and it is only right that we pay some extra charges on the order, we should at least be advised before the order is entered.

We wish that you would please take this proposition up with the parties concerned and let them know of our attitude on this subject, so that in the future this condition will not arise again. In other words, in entering an order of this kind, where you expect us to stand the express charges, tell us so, so that we can handle the situation before the shipment is actually made.

Two Better Examples.—The woman's specialty shop which wrote Letter 39 had tried as diplomatically and tactfully as it knew how to force this woman to stop buying. Her business was unprofitable because of her unreasonable complaints. The following letter is an attempt to handle this difficult situation.

Letter 39.

Our Adjustment Bureau has referred to the writer a handkerchief which you bought last October for $50 and which shows evidence of having been worn out. For that reason we must be excused from accepting it in return or making you any allowance on it. It is being returned to you by registered mail.

By referring to your account we find that for some reason the goods which you select from us do not prove satisfactory. Our adjustment records show repeated demands and complaints, and for that

reason Mr. Pyre advised you before you went East that your account with us had been closed.

We find now that you have been charging on the account of Mrs. M. O. Cross, which is a very valued and lovely account. However, such purchases as you have made on that account have been just as unsatisfactory as those made on your own. For that reason, we must decline to make any further charges on Mrs. Cross' account for you, and request that in the future you make no further charges on Mrs. Cross' account. We are writing Mrs. Cross today, giving her our reasons for not allowing you to charge on her account, or on any other account.

You must be sure that any goods you purchase from us for cash are satisfactory before you take delivery on them because, in the future, we will decline to take any goods back or make you any allowance.

Letter 40 handles a somewhat mixed situation. The Winchester Company is not really reponsible for the unsatisfactory product, yet it recognizes the validity of the customer's position, that he is entitled to a reasonable measure of service from products which he buys. The most interesting thing about the letter is the way in which the company takes advantage of the opportunity presented by this complaint to make a sale of a new Winchester saw. The letter was successful in accomplishing this purpose and consequently made a new customer for the company.

Letter 40.

We received your letter of January 25 inclosing a letter from your customer the Neilson Shingle Company regarding the second-hand 84" spiral tooth cut-off saw which we sold to you in September.

Although the saw complained of was a second-hand saw when purchased and as such did not carry a guarantee, being sold and bought subject to approval on inspection, we feel that there is a tacit understanding in such cases that the customer should receive a reasonable amount of wear. From this point of view we feel that if the customer has represented the case correctly, he is entitled to a partial adjustment.

Unfortunately, the performance of this saw has more or less unfairly involved the reputation of Winchester spiral tooth saws, and for that reason we would like to see it replaced with a new Winchester spiral tooth saw.

Although it is contrary to our policy to encourage the sale of these saws through machinery dealers, we would be willing to make an exception in this case, allowing you 10% on the sale of a new saw, if suitable with the customer and yourselves. In event your customer would be willing to purchase a new saw, we would allow full credit covering the second-hand saw of which he complains. We could not, however, assume any of the credit responsibility covering such a sale.

CHAPTER XVI

CREDIT LETTERS

Definition.—Credit is the expression of the belief of the seller in the willingness and ability of the buyer to pay at a future date for goods presently received. Consequently, credit is maintained or destroyed by the action of the buyer. If he meets his obligations and thereby justifies the faith of the seller, he maintains and improves his credit. If, on the other hand, he fails to meet his obligations promptly or does not meet them at all, he weakens or destroys his credit.

Credit extension is the granting by sellers to buyers of the privilege of postponing payment to a later date, agreed to by both parties. It will be seen, therefore, that the credit arrangement is a matter of mutual agreement between the parties to a business transaction. The buyer is, however, the recipient. Credit resides in him and it is his responsibility to maintain it.

Credit is so common, so nearly universal, in business that this fact is often lost sight of. Certain credit terms are understood to prevail in various fields and with different classes of merchandise so that many customers take it for granted that these terms will, almost automatically, apply to them. This is not necessarily true, for while the usual credit terms of a given industry may be known, they can be applied to individual customers only after proper determination of the risk involved and after a mutual understanding between the customer and the credit department.

The value and importance of credit need not be emphasized here. It is sufficient to note that authorities have estimated that 85 to 95 per cent of the commerce of the nation is done on a credit basis. This necessitates the extensive use of letters for credit purposes. Obviously credit terms could not be arranged for 85 per cent or more of the business of the country without entailing a vast amount of correspondence. The nature and characteristics of credit letters are our concern in this chapter.

THE CREDIT MAN'S TASK

In the small business credit matters will probably be handled by the owner or by some executive with other major interests. As

the business increases in size, there is a tendency toward division of labor which concentrates problems of credit and collection in a separate department or in the hands of a single individual. In the largest organizations a further division separates credits from collections as two distinct departments. Whatever the organization detail may be, the term "credit man" applies to the individual who handles the credit correspondence. His tasks are much the same, his opportunities very much alike, whether he is in a large business or a small one.

To Protect Profits.—One of the primary and important tasks of the credit man is to protect the profits of his concern. This means that he must exercise diligent care in selecting credit risks so as to reduce as far as possible the loss from bad debts. He cannot avoid the so-called "legitimate risks" of business, but he should not create risks or assume undue hazards. This he will do if he accepts too many poor or undesirable accounts. Just to the extent that credit selection is improperly or unwisely made will the difficulties of the collection department be increased. The credit man must, therefore, always look ahead to the results of his action as they will be reflected in the problems of collection and ultimately in the profits of the business.

It has been frequently charged that credit men as a class are so obsessed with the necessity of protecting profits that they overlook other equally important tasks and opportunities. It is alleged that they are suspicious of all new accounts and fail to cooperate with the other departments of their own organization. While these criticisms may have been valid at one time, they do not apply to the credit department of the progressive business of today. The modern credit man is not a pessimist, he is not a bugbear to customers, he does not oppose the expansion of the business. On the contrary, he gives every assistance to the sales department and has become a vital factor in educating customers to better business methods.

To Educate Customers.—The fact that education is a *process* is nowhere more clearly evident than in the work of the credit man. An account may be good at the time credit is granted but if neglected may degenerate into slow pay or even poor pay. The credit man must be constantly alert to note symptoms of decline and tendencies toward laxness and be ready to counteract them by reselling the customer on the original credit terms or on the necessity of maintaining his credit standing.

It is likewise true that a poor account today may not always remain undesirable. The credit man must know general business conditions and be especially well posted concerning his own industry. He must not only be ready to take advantage of improved conditions among his customers and prospects, but he should contribute to that improvement. By helping to solve the financial problems of a customer he may make of him an improved credit risk. Other customers may by proper and continued educational efforts be raised from poor pay or slow pay into the discounting class.

To Promote Sales.—The forward-looking credit man is just as vitally interested in promoting sales as is any member of the sales department. He knows that the profits of the business are increased primarily through increased sales. Consequently he will work with the salesmen to make every sale "stick." If the proverbial conservatism of the credit man can be enlivened with a bit of the proverbial optimism of the salesman, and if the enthusiasm of the salesman can be tempered with a little of the caution of the credit man, the age-old controversy between these two will be greatly reduced. In fact this end has been accomplished in a great many business houses and there is no reason why it cannot be reached by all.

In many lines, particularly in retailing, the credit man is a vital sales force. Many of the letters he writes are, strictly speaking, sales-promotion letters, not credit letters. His purpose is to sell the prospect a charge or installment account or to revive the dormant account of an old customer. These letters require genuine sales ability on the part of the credit man. All of his activities in the progressive modern business house require the selling point of view.

TYPES OF CREDIT LETTERS

Generally speaking, credit letters may be divided into two large classes: those granting and those refusing credit. Sales-promotion letters of the credit man may be classed with those granting credit. Whatever credit investigation is made precedes the letter which is, strictly speaking, a sales letter sent in anticipation of a sale whereas the true credit letter usually follows the first sale or an inquiry by the prospect. To these two large groups should be added a miscellaneous class to include the

letters necessarily written by the credit man before and after or in connection with the actual granting or refusing of credit.

Granting Credit.—Letters granting credit should be courteous and friendly but definite and positive. They should state exactly the credit that is granted, make clear the terms, and show what is expected of the customer. Unfortunately few credit letters used in business measure up to these requirements. The granting of credit is the conferring of a business favor or an accommodation. It is a mistake to treat it lightly, to grant it laxly. If this attitude is taken by the grantor, the customer cannot be blamed if he later shows indifference toward it. Moreover, there is an appropriate timeliness in credit granting. The credit letter should be mailed when the order is received or the goods shipped, not after the account has become delinquent. The most effective credit education is that which comes at the beginning of a business connection, not after the relations have become strained by failure to meet the implied terms of the agreement.

Acknowledging the First Order.—It is the practice in many business houses for the credit man to acknowledge all first orders. In the retail store this letter may be essentially a "welcome" letter, it being assumed that credit terms were discussed and arranged on the customer's visit to the store. Letter 1 is a good example of this type. Note the implied flattery in the first paragraph and the cordial tone of the whole letter.

Letter 1.

Like all other great retail stores, we are judged not only by the service given but by the personnel of our patrons—it is for this reason we appreciate, and thank you, for opening your account with us.

That old stereotyped expression "it has been a pleasure to us" tells just what we wish you to truly feel.

Our many facilities, comprehensive stocks of home furnishings—credit assistance—real personal service— are always at your disposal. It is your privilege, at any time you so desire, to add further purchases to your account.

A cordial, friendly welcome awaits you here always.

Manufacturers and wholesalers are usually at some distance from their customers and under the necessity of securing credit information by letter. On the occasion of the first order or a request for credit it is customary to ask for a property statement as a basis for credit arrangements. Although information can

usually be secured from the commercial rating agencies (such as Dun's and Bradstreet's), most firms prefer to supplement this with data from the customer himself. It puts the customer on record; the figures are more apt to be up to date; the financial statement affords a basis for a frank discussion and understanding of credit terms at the very outset of business relations.

Sometimes shipment of the order is held up until the statement is received, but if the credit risk seems good, no delay is necessary. In this case the acknowledgment asks for the financial report, as in Letter 2. Note the care with which it is made clear that the order is not being held up. Even though production is begun immediately on the shoes, the six or seven weeks required to complete the order will provide ample time to consummate the credit arrangements.

Letter 2.

The order which you recently placed with Mr. Peterson has been received and we thank you for it. This has been approved and rushed into the works for shipment in about six or seven weeks' time.

In order that our credit files may be complete, we are enclosing our customary blank for your convenience in making a financial statement. Please fill this out in detail and return it promptly. We assure you that this will be held in strict confidence for our own private use. We are not holding your order for the statement.

Occasionally the customer delays sending in the financial statement, or he may even refuse to furnish the information. In such cases either of two assumptions may fairly be made. If the customer is not in a strong financial position he may hesitate to render a statement because he feels that it would not justify the extension of credit. Or he may refuse to make a statement through ignorance of the use to which it will be put or because of a misconception of the purpose of the request for a statement. In either event the credit man wants the statement. Without it he must of necessity withhold credit; with it he may grant credit, or at least he can explain why credit must be refused and he may be able to offer constructive suggestions as to how the customer may improve his financial condition. This is part of the credit man's educational task.

The necessity for the financial statement by the customer, rendered at the beginning of business relations and thereafter at

regular intervals, is much more generally understood today than it was a few years ago. Particularly among the smaller business firms, however, there are many that are still reluctant to file such statements. Consequently the credit man must often explain the reason for his request in a second or even a third letter.

Sales-promotion Credit Letters.—The arrangement of credit terms between two business firms is usually initiated by the buyer's order or his specific request for credit. Retail firms, however, have lately taken the initiative in extending credit to or opening accounts for customers and prospective customers. Their advertising urges the reader to "open a charge account." In addition, they carry on direct-mail campaigns to enlarge the list of credit customers. The writing of these sales-promotion letters usually falls to the lot of the credit man.

Occasionally the actual opening of the account is preceded by a letter which asks the customer for certain credit information. Letter 3 is an illustration. It was accompanied by a card which is in effect an application for credit. It is comparable to the financial statement requested of a business firm, although it does not reveal the same detailed financial information. The card calls for (1) the applicant's name, (2) his home and business address, (3) other stores and mercantile establishments where accounts are maintained, and (4) his bank. Since the letter states that a "privilege card" will be sent on receipt of this information, it may be assumed that the store has already made its credit investigation and is ready to open accounts for all persons to whom the letter goes. It is good tactics, however, to require the customer to supply credit information. The credit privilege will mean more to him because he has put himself on record.

Letter 3.

The holder of a "Privilege Card" from Meredith's is entitled to charge purchases in the restaurant, candy, pastry, and ice cream departments, or to cash checks in any of our stores.

Assuming that you will wish to avail yourself of this convenience we enclose a card which we ask you to fill out, sign, and return in the envelope attached. Upon receipt of this card, we will mail your Privilege Card.

At Meredith's you will always find courtesy, excellent service, unsurpassed cuisine, and delightful surroundings. We await with pleasure the opportunity of serving you in every way possible and

know that you will be highly pleased with our service, not only here in Portland but at all of our stores.

In the following letter the "budget account" privilege is extended to a customer whose credit standing has already been investigated and approved.

Letter 4.

"A good name" runs an old proverb, "is rather to be chosen than great riches"—and a good credit record is preferable to a bank account.

You will be pleased to learn that your name comes to us through reliable credit channels, as one who merits the confidence of retailers. Reilly Bros. are, therefore, particularly interested in adding your name to their long list of satisfied customers.

So I am writing you personally—first to tell you of our *Great Twenty-third Anniversary Sale*, which begins Monday morning, June 3—and also to offer you the convenience of opening a budget account without any down payment, while the sale is in progress.

You are invited to inspect and make purchases at a Special Pre-View on Friday, May 31, and Saturday, June 1, during store hours, or Saturday evening from 6 to 9 p.m. This will be before general publicity is given to the event.

Very truly yours,

Present this letter to the credit man after making your selections.

It is more common among retail stores to send a letter to selected individuals announcing that charge accounts have been "opened" for them. This credit arrangement is made without the customers' knowledge and is supposed to be a courtesy to them. Presumably some investigation of credit responsibility is made before the letters are sent, but the widespread use of this credit device among retail stores suggests that the inquiry is none too searching and thorough. The following two letters are typical examples of this method of voluntary credit granting.

Letter 5.

We appreciate the fact that it is often more convenient to charge a purchase than to pay cash for it.

With this in mind we have opened an account for you. We hope you will enjoy using it and feel free to call upon us for any service we can give you, at any time.

The enclosed courtesy card will obviate all formalities in regard to the account, if it is presented to the salesperson at the time of purchase.

Letter 6.

It gives me pleasure to enclose a courtesy card for your convenience.

This little card is presented to you as an additional service so that if you should care to shop in either of our stores you will not have to go through the formality of opening an account. It is already opened for you, and we are very glad to place you on our list of preferred charge customers.

We trust you may find this account convenient and assure you of our desire to be of greater service.

Special events are often made the occasion for letters offering credit privileges to selected persons. The promotion of a business executive (Letter 7) or the arrival of a new resident in the community (Letter 8) frequently calls forth such letters. The individuals to whom these letters go are usually persons of responsibility to whom the store feels safe in offering credit. There is so much competition for new charge accounts, however, that it is doubtful if much real credit investigation is made in such cases.

The two letters which follow are ostensibly "welcome" letters. Yet each one was accompanied by a "courtesy card" stating that an account had been opened for the recipient. They are, therefore, sales-promotion credit letters.

Letter 7.

I want to congratulate you on your recent promotion and to welcome you to Salt Lake City. It's a splendid town to live in and I hope you'll grow to like it as much as I do.

If there is any personal service I can render to help you in getting established in your new home, please feel welcome to call me at No. 4175.

The management have asked me to write you and express their sincere good wishes for happiness and success in your new work.

Letter 8.

We want to welcome you to Atlanta—it's a dandy place to live and we hope you'll like it as much as we do.

If there is any service we can render you in getting established, please feel free to call on our personal service department which is always at your disposal.

We assure you of our best wishes for happiness and success in your new work.

The letters thus far quoted in this section are sales-promotion letters in that they attempt to add new names to the stores' ledger accounts. They contain little if any direct selling material. Often, however, letters of this type are more obviously sales letters. The next three letters illustrate the degree to which the modern retail credit man has turned salesman.

Letter 9.

In the belief that you will find it convenient from time to time to use a charge account when shopping at Goldsmith's we have taken the liberty of opening an account for you. We are enclosing with this letter an authorization card which identifies you and entitles you to all privileges of Goldsmith's charge account service.

We hope you will have occasion to use it, not once, but many times, and that you will find as much enjoyment in its use as we shall find pleasure in serving you.

If you have not been shopping here regularly in recent weeks, a tour through the store at this time will show that Goldsmith's, in its fine new home, is making remarkably swift strides toward its objective, which is to maintain a department store service that shall be in every way a credit to Omaha, and second to none in the West.

Letter 10.

We've taken the liberty of placing your name on our books for a charge account and the enclosed card will be recognized at our store.

This courtesy entitles you to extend the payments over a period of several months if you wish, with no extra charge for this convenience. We hope you will use this service freely.

Everything has been arranged—simply present your Credit Identification Card after you have made your selections and the goods will be handed over to you without delay.

We'll appreciate an early visit from you—come in and get acquainted—join the ranks of our thousands of pleased customers.

Cordially yours,

Our stock of graduation presents is complete and an early shopping will insure you of a variety of choice.

Letter 11.

The Arctic Fur Company has moved into its beautiful new store in the Weaver Building at 1100 First Avenue. We are open for business and cordially invite you to visit us in our new home.

The trend of fashion proclaims that fur garments are no longer a luxury—they are being recognized as an actual necessity and will be more in vogue this year than ever before. The reason is that they surpass the cloth garment in style, comfort, and serviceability. In the end they are by far the most economical.

During August our stock is at its best—with all 1930 styles. You have the opportunity of selecting the choicest garments from this unequaled collection of fur values—if you buy now.

Come in and see for yourself the astonishing values offered during our August Fur sale.

Most of our stock is manufactured here in our own shops. Our designers are sent to New York each season to study the latest decrees at fashion's center. Without hesitation therefore we guarantee and stand back of every article we manufacture.

The Credit Identification Card enclosed is for your personal use and will serve to introduce you when making your first purchase at our store. You can buy on our *Easy Payment Plan* without extra cost, and a small deposit will reserve your selection.

If you already have your furs we can advise you and help you in taking care of them. Bring them in for our inspection. Cleaning and glazing prolongs the life of a fur and is the best insurance against moths. Repairs and alterations, by our experts, will restyle your worn furs into the latest fall mode, giving many more seasons wear, and at slight expense. Special summer rates on repair work are now in effect.

Remember, *This is the Time of Year to Save Money on Furs*—and, also, *Free* storage in our Moth Proof Cold Storage Vaults until you want your garment.

The sales-promotion activities of the retail credit man are not limited to opening new accounts. He must see that they are used, and used continuously. Taking time by the forelock, he may write such a letter as No. 12, which seeks to start another installment account before the current one is paid out.

Letter 12.

Your present account is being handled so nicely that we take pleasure in offering you the privilege of our Liberal Credit Plan with *No Down Payment*, while our holiday showing of furniture fashions and gift merchandise is in progress.

You will be pleased with this great display of living room, dining room, bedroom and kitchen furniture, rugs, draperies, floor coverings, electric ranges, stoves and housewares.

The Gift Section is replete with novelties and useful articles from all parts of the world. Be sure to bring the kiddies, for Santa has outdone himself in Toyland and will be here in person with a small gift for each. Watch the newspapers for the opening announcement.

Just say to the salesman you received the "Preferred Customer Christmas Letter," select what you wish, and the office will be pleased to add the purchases to your present account and arrange the payments to suit your convenience.

We wish you the compliments of the season and hope to have the pleasure of seeing you in the store very soon.

A letter of thanks is usually written to the customer who has paid his account in a satisfactory manner, urging him to reopen it by further purchases. Letters 13 and 14 are examples.

Letter 13.

We thank you for the prompt manner in which you paid your recent "Ten Payment Account." It is extremely gratifying to have such a reliable customer on the books and we want you to know that we appreciate your patronage.

Please feel free to come in at any time and use this credit that you have already established, with the assurance that we consider it a pleasure to be of continued service to you.

Letter 14.

We wish to express to you our appreciation for the preference you have shown this store and for the businesslike manner in which you have handled your account.

Your patronage here has always been deeply appreciated. We have endeavored to earn it with real downright values in good clothing and genuine service. If our merchandise and cooperation have pleased you, we know you will not forget us.

You are invited to reopen your account with us at any time, as it has been a pleasure to serve you.

Dormant accounts must be revived if possible. Letters like the following have been used successfully in bringing back old charge customers as well as in developing criticisms which made possible improvements in store service.

Letter 15.

We are still wondering what caused you to discontinue the use of your account!

We know it was something important. So we'd go a long way to find out what it was. Won't you come part way?

Here is a stamped envelope—so you needn't wait a minute. Just tell us about it on the back of this letter. Criticism helps just as much as commendation.

Refusing Credit.—Letters refusing credit should be courteous, frank, definite, and helpful. When it is necessary to refuse credit the customer will be disappointed and his business may be lost. It is the task of the credit man to try to hold the business on a cash basis. This is a difficult problem, but it is eased somewhat by a courteous letter. It is important, however, that the refusal be definite. This will not detract from the courteous tone of the letter if the refusal is frankly made. If reasons for the refusal are given—and usually they should be included—they should be logical and believable and such as will be accepted by the reader. The refusal letter that is complete is one that is not only courteous, definite, and frank but also is helpful to the reader by showing him how he can improve his financial status, suggesting means whereby he may secure the goods, or stating what it will be necessary for him to do so that credit may be granted in the future.

The Outright Refusal.—Credit may be refused because the customer is obviously not a good risk. To secure the order for cash it is usually necessary in such cases to suggest to the customer the means of obtaining the cash.

The following letter was received by a well-known manufacturer of athletic goods. Note that it is an inquiry, not an order.

Letter 16.

In about 2 weeks I will open my Plunge to the public and will need about 50 bathing suits and towels and would like to ask of you whether you would send me this order on time. We say payable in about 3 months. I would use the cheapest kind of suits that you advertised in the little price list you send me lately.

I am an old customer of yours. In the year of about 1910 I had an order shipped from you amounting about $150. I own a Orange Grove—10 acre—here worth $50000—and my income this year will be about $7000—I am on the same place since 20 years.

Please let me know at once and send me the small catalog again.

Yours truly,

Please tell me also for what amount you can let me have them by the dozen; I need boys, girls, men and women suits of diff. sizes.

Investigation revealed that cash had accompanied the 1910 order, that the orange grove was not yet in bearing, and that local bankers were unable to verify the $7,000 income. Letter 17 was sent in reply.

The three months' credit requested is specifically refused, but it is done impersonally as a company policy. The refusal is immediately followed—in the same sentence—by the positive suggestion of a two per cent discount for cash. Moreover, the entire credit discussion is subordinated to sales material which occupies two-thirds of the letter. The tone of the letter is that of friendliness and genuine interest which could not but create a good impression.

Letter 17.

It was a pleasure to have your letter of the 12th inquiring about bathing suits and towels for your new Plunge.

Since the small catalog you have does not give a very full showing of our line, we are sending the latest issue of our general catalog. On pages 107–109 you will see illustrations and prices of all the different kinds of suits you have in mind. The "Champion" garment is one of the best buys on the market. It will give more service than any suit at its price. Towels are shown on pages 170–171. Perhaps Lot 329 at $1.25 a dozen is about what you want.

The policy of our house does not permit the extension of 90 day credit, but we offer a discount of 2% for cash with the order. It will be money in your pocket for you to borrow what you need at the present and secure this discount. Then your Plunge will be open with new and inviting equipment in time for the first tourists.

We are interested in your new enterprise and want to contribute to its success through the satisfaction and service guaranteed by "Champion" suits and "Wear-well" towels.

The house that sells for cash only must frequently refuse requests for credit. Such letters are likely to be good illustrations of refusals because they must strive to turn the credit inquirer into a cash customer. The following letter was written by a large retail mail-order house. This explains its length. Such detail would hardly be necessary in a letter to a business man. It is, however, a good example of credit education.

Letter 18.

We are very glad you have written us as you did and also are greatly interested in your letter.

If it were possible, we should like very much to sell you the household goods you asked about on time or by accepting your note. We cannot do it, however. It is not a question of credit whatever; it is simply one of business policy which we are not permitted to break. It is a rigid rule with Blank to sell to everyone on absolutely the same terms and the same prices and these are quoted in our catalog. Except on a few goods shown there, we require cash with the order.

It is perhaps unnecessary to go into details as to the reason for this, but in a general way it is enough to say that by having goods, prices, and terms uniform, we are able to sell at much lower figures than otherwise would be possible.

The suggestion occurs to us that it might be a good idea to borrow the money at home and buy what you need for cash. It would probably amount to the same thing or perhaps cheaper, because in this way you are paying out only interest on your loan. A purchase on the installment plan almost everywhere would necessitate a charge not only for money tied up but also for bookkeeping and other clerical costs, collection costs, (notices, postage, etc.) and various other expenses which naturally have to be added on to the price of the goods. Again there is the risk on bad accounts which have to be looked out for in the form of additional charges on good customers.

We do sell some of our farm machinery and phonographs on time, but much prefer even on such sales to sell for cash just because we can offer much better prices.

We sincerely hope you can arrange to borrow on satisfactory terms at home and believe you will not misunderstand our purpose in writing as openly as we have written in this letter. Please believe we wish to retain your friendship. Not only do we appreciate the business you have given us, but we aim to keep our relations mutually satisfactory. If you decide to buy in the way we have suggested, enclose your order and the money with this letter, and the writer will give it personal attention.

Holding Up the Order.—It is not an uncommon practice to withhold shipment of the goods pending cash payment in whole or in part, or authorization to ship C.O.D. The letter should sell the refusal by making the customer want the goods so much that he will pay cash for them. It is important that the tone of the letter shall be friendly, otherwise ill will is sure to be created, and the order will be lost. The following letter is typical of those used by many credit men when holding up the order. There is no outright refusal of credit. It is taken for granted that the customer will see that credit cannot be granted under the circumstances. The action that may be taken when all the information is at hand is wholly unprejudiced by this letter.

Letter 19.

We are glad to acknowledge your order of November 10 which you ask to be shipped on open account. As this is your first order to us, we take pleasure in welcoming you as a customer. The goods you have selected are proving to be real profit-builders for the trade and we are sure they will mean profitable business for you.

You will want these goods immediately, while the season's demand is brisk, and we want to get them to you without any unnecessary delay. Hence this letter is being sent by air mail to suggest that you wire us authority to ship the goods with sight draft attached to the bill of lading. Or if you prefer to send us by mail or wire cash for the amount of half of the bill, we will make immediate shipment. Either of these methods will place the goods in your hands in time for you to take the best advantage of the season.

In the meantime we shall carry out as rapidly as possible the credit routine usual with all new customers. To that end will you please fill out in detail the enclosed property statement? From that and your references we will be able to decide upon a line of credit, but it would help us to know you better if you would write us a frank personal letter concerning your business prospects when you mail the property statement.

We look forward to a mutually profitable business relationship with you.

Miscellaneous Credit Letters.—Many of the letters written by the credit man will be those granting and refusing credit, but much of his correspondence will be concerned with other matters. He will write to bankers, business men, credit associations, mercantile agencies, and others asking for credit information, and he will answer many such letters. He will write letters of thanks to customers for prompt payments, and of protest to those who take discounts to which they are not entitled. He will conduct most of the correspondence in any way touching financial relations with customers and prospective customers.

Asking for Credit Information.—Letters soliciting credit information are so universal in business that many printed forms are used. A typical form used among mercantile establishments follows.

Letter 20.

The ——— of ——— has given your company as reference.

Such information as you can give in answer to the following questions will be highly appreciated.

How long sold———

Terms agreed upon———

Highest recent credit $———
Amount now owing $———
Past due $———
Habit of paying———
Date of last transaction———
Is account secured———
Remarks———

———

———

A self-addressed stamped envelope is enclosed. We assure you your reply will be held in strict confidence.

Thanks for your courtesy. We shall be glad to reciprocate if given the opportunity.

The above form is valuable primarily because it asks specific questions and will elicit definite information. If the questions are to be answered, however, the recipient must make a careful and somewhat detailed examination of his records. This is a task that ought not be shifted to the one of whom a request is made unless it is impossible to avoid it (see Chap. XI). It can be avoided in most credit inquiries.

When the credit man secures from the customer the information that he should possess in order to pass intelligently on the request for credit, he will have the *customer's* answers to most of the questions in Letter 20. It is then a simple matter to ask each reference to verify the customer's statements. Such a letter follows. It is businesslike and courteous. It can be promptly and definitely answered without unnecessary work on the part of the recipient.

Letter 21.

In applying to us for credit the Standard Mercantile Company of Jonesboro make the following statements concerning their transactions with you.

1. They have been buying from you since 1925.
2. Their present credit is $500 on a 30 day basis.
3. Their monthly purchases are $300 to $400.
4. They regularly discount their bills.

Will you please verify these statements and add any comments that will aid us in giving Standard the rating to which they are entitled. A stamped envelope is enclosed.

Thanks for your assistance.

The following letter is cited by way of contrast to Letter 21. It deals only in generalities and in all probability would not bring forth very definite information. Unfortunately, it is typical of a great many letters written in business.

Letter 22.

The Blank Company has given us your name as reference.

Any information you can give us regarding their reputation and financial responsibility or other information along this line will be greatly appreciated.

We enclose stamped envelope for your reply which will be held in strict confidence.

We thank you for your courtesy in this matter.

Giving Credit Information.—In supplying information in answer to an inquiry the credit man will be as definite and specific as possible. He has a dual obligation: to the customer and to the inquirer. He will never purposely give erroneous information; but unless care is exercised he may create a wrong impression. Vague or inaccurate statements may present an unfair picture of the customer and be misleading to the inquirer. Mere generalizations, however violent or enthusiastic they may be, do not provide a very satisfactory basis on which to refuse or grant credit.

The following letter is not a reply to Letter 22, but it might well be. It is typical of the generalized answer that is too often given to the indefinite inquiry.

Letter 23.

In regard to Mr. A. Ryland, will say that you can do business with this party with absolute confidence.

We have known him for a number of years and his credit is good.

We trust this information will prove satisfactory.

It would obviously be easy to give specific, and therefore helpful, information in answer to Letters 20 and 21. The form letter provides space for the data, and often Letter 21 can be answered with check marks or some simple notation, such as "O.K." or "Correct." Sometimes, however, a letter of explanation is advisable. Such is Letter 24. It gives a definite opinion concerning the customer and the facts on which that opinion is based.

Letter 24.

The answers to your form inquiry of February 19 (enclosed) seem to call for an explanation.

Brown and Grays have been on our books since June of last year, when they started in business. We knew both of the boys personally when they were travelling for The Merriman Company. This fact probably explains our generous attitude toward them, but results have so far justified our confidence.

A credit of $750 on terms of 2/10, n/30, is certainly more than a strict interpretation of their net worth would justify. But the way we feel right now we would be willing to stretch that a bit. These fellows were both good salesmen on the road and they have proved their ability to move merchandise in the store.

Their biggest handicap is a shortage of capital. They can't pay their sources until they collect from their own trade. Under present conditions, especially among the farmers, they seem to be doing quite well. They discount about half the time and have never run over more than 20 days. If they can keep this up, we shall consider the business very satisfactory. We are keeping in pretty close touch with them all the time.

Of course we don't want to influence your action, but we thought this explanation was due you in justice to your opinion of our business judgment.

Letters about Discounts and Deductions.—The credit man will find it necessary to write letters to customers who take the cash discount after the discount date, or who make other unauthorized deductions when paying their bills. His task is to collect the money due his company, make sufficient explanation to convince the customer and hold his goodwill, and seek to forestall a repetition of the offense. The following letters apply to typical cases.

Letter 25 is really only a tactful inquiry. If there were special arrangements applying to this shipment the customer has the opportunity to state them. On the other hand, if he was mistaken in taking the deduction, he will undoubtedly send check to cover, although no specific request for payment is made. The letter is so diplomatically phrased that it could not possibly give offense.

Letter 25.

The attached paid freight bills were returned as a deduction from your remittance covering goods shipped to you on your orders #265 and #282.

We do not quite understand why this deduction was made as our prices are regularly f.o.b. Chicago and we did not know of any special arrangement making the price of the goods covered f.o.b. Everett.

Would you please verify this point, advising us if any special terms other than regular applied to this shipment.

A careful explanation of the facts and a suggested compromise characterize the following letter.

Letter 26.

Thanks for your promptness in sending us your check covering your account.

However, we cannot allow the freight charges as you deducted them from your remittance. All labels were sold to the various Council Units, f.o.b. *Wenatchee.* The freight rate to Wenatchee on labels is $.78 per hundred pounds, which amount was deducted from the invoices sent you. These are the terms specified in the contract which was mailed you upon receipt of your order.

In view of the fact that most of the units were in a hurry for their labels, we shipped the first lot of labels to you via express. If you feel that it would have been just as well for us to have shipped these labels by freight we would be willing to allow the difference between the actual express charges and the allowance we made.

Our books now show a balance due of $5.22. If you wish to take advantage of the express allowance, this balance would be reduced to $2.25.

When the cash discount is taken late the credit man should concern himself about educating the customer to the necessity for prompt payments. Such delinquencies, especially if they are frequent or numerous, indicate that earlier efforts at credit education were ineffective. A first offense is frequently condoned and the occasion used for restating the company policy as a guide for the future.

Letter 27.

Thanks for your check for $127.63 for your October account, less 2%.

The credit terms under which your account was opened, and which are printed on all invoices, provide a discount of 2% for cash on or before the 10*th of the month* following purchase. Your letter reached us on the 15th and was postmarked the 12th. Clearly your payment did not fall within the discount period.

We may not have made this point clear in our previous correspondence, and consequently we are passing your check in full payment of October account.

Hereafter the discount will be allowed only when check is in the mail by the 10th. This is an inflexible company policy and you will appreciate its fairness to all.

The following letter was written to an old customer who had deducted the cash discount from a late payment. It indicates that the credit man's educational task is never completed. The tone of this letter is none too friendly.

Letter 28.

We have your letter with check for $379.62 for shoes shipped on your order #712.

If your check had been sent by May 15 instead of June 14, the 5% cash bonus offered for prompt payment would, of course, have been passed by our cashier without comment. We are unable, however, to allow discount terms to be interpreted as giving 30 days after the arrival of shoes.

The cost cards from the plant contain no allowance for the carrying of accounts on the sales ledgers for any time beyond the 30 days net. If we were to do so, a very noticeable percentage would have to be added to the present prices of shoes to cover the 15,000 accounts outstanding at all times on the ledger cards. The goods are figured on close to cash settlements and we must, therefore, expect the cooperation of our customers in a careful observance of the terms plainly stated on invoices and order blank alike.

We are, therefore, holding your check until we receive the balance of payment, amounting to $19.98.

It has been proved to be good business for the retail store to write letters of appreciation to customers who handle their installment accounts satisfactorily. A similar letter written by the credit man of the manufacturer or wholesaler to customers who discount their bills is a courtesy that would probably be repaid many times in goodwill. Such a letter follows.

Letter 29.

Thanks for your check in payment of your November account.

We want you to know that we appreciate the stability and reliability of the firm that discounts its bills.

You deserve the splendid success you are enjoying and we feel sure it will continue with your good business policies.

CHAPTER XVII

THE COLLECTION PROBLEM

In the preceding chapter it was stated that there is a vital relationship between the work of the credit man and that of the collection department. This connection becomes more apparent on an examination of the collection problem. When credit is granted to a customer, it is assumed that he can and will pay his bills when they become due, or at least without too much urging and too great delay. It is the universal experience of business, however, that not all bills are paid promptly and that some few are never paid.

WHY IS THERE A PROBLEM?

There is a collection problem whenever a customer, for any reason, fails to pay his account when it becomes due. Common causes for such failure are: (1) errors in granting credit, (2) unexpected reverses in the financial affairs of customers, (3) unwillingness to pay, and (4) lack of funds.

Error in Granting Credit.—The credit man may be mistaken in his judgment. He may consider a customer good pay who turns out to be slow or even poor pay. The more carefully the credit man's work is done the less likely is this to be the case. As easy credit becomes an increasingly more important competitive factor in selling, real credit investigation decreases and the problem of collection increases. Many retail stores merchandise easy credit, some even advertise to the public at large that "your credit is good." Such a policy cannot but multiply the difficulties of collection, for all people are not equally good credit risks. Where, then, the credit man errs in judgment in granting credit or where he makes no credit investigation or a purely superficial one, he helps to create a collection problem.

Change in Credit Standing.—It is likewise true that a customer may be a good risk at the time credit is granted and become less reliable as time goes by. This may be due to conditions over which he has little or no control, such as a slump in

general business, an increase in competition, unfavorable crop or weather conditions, etc., or it may be the result of his own inefficiency or lack of business sagacity and aggressiveness. Whatever the situation, the creditor house will be in a much stronger position if the credit man has kept closely in touch with his customers and is fully informed of the facts regarding each of them.

Unwillingness to Pay.—Accounts are sometimes passed by because the debtor does not want to pay them. This unwillingness to pay may result from dissatisfaction with the goods, with prices, or with services. In such cases an adjustment is necessary before collection can be made.

Some creditors are wilfully slow pay. They seem to want to keep their money as long as possible. It is their habit to postpone payment until the creditor becomes quite urgent in his collection efforts.

Lack of Funds.—Many accounts go unpaid for the simple but very potent reason that the creditors do not have the money with which to pay them.

It is essential that the collection department make some analysis of its delinquents which will indicate probable causes for failure to pay so that its collection effort will be intelligent and suited to the cases involved.

WHAT IS THE PROBLEM?

The objective in collections is to collect all accounts as near the due dates as possible and yet retain the goodwill of customers so that an increasingly profitable business can be developed. The collection problem is, therefore, a double one.

Collect the Money.—The primary problem in collections is to get the money as quickly as possible. Unpaid accounts represent sums of the creditor's money which the debtor is using unwarrantably and illegally. In effect the creditor is forced into the position of having loaned certain sums of money—represented by unpaid past due invoices—for indefinite periods of time without interest. Part of his own working capital is thus tied up. Not only does he fail to receive any return on it, but he may even be forced to borrow money and pay interest on it to keep his own business going. Usually the financial and credit policy of a business is built on a careful plan which anticipates the receipt, within definitely known periods of time, of funds

for goods sold. The credit period is arranged with due regard to the company's financial strength but more particularly with respect to the terms common in the industry. Any accounts, therefore, which remain unpaid beyond the regular time constitute a drain on the creditor's resources. Consequently it is good business to keep the sum of overdue accounts as low as possible. The ideal is to eliminate them entirely, but this has not been found possible of achievement. It can, nevertheless, be approximated by careful credit granting and intelligent collection efforts properly dovetailed with one another.

Build Goodwill.—Although the first objective of collections is to get the money as promptly as possible, a second consideration of practically equal importance is to hold the goodwill of the debtor. The proper coordination of these two aims constitutes the real problem in collections, for the accomplishment of either one without regard to the other would be relatively easy. If one were interested only in getting the money, he could force prompt collections but he would lose many of his debtors as customers, and by sacrificing their goodwill and gaining a reputation for overharsh dealing he would most certainly undermine his business. The following letter was used for a time by a wholesaler as his only collection effort except such "jogging" as was done by his salesmen. When an account became 30 days past due this letter was sent. It was highly effective in bringing in the money, but it was discontinued after a brief use because many of the retailers who received it immediately transferred their business to other sources.

Letter 1.

Our records show that you have not paid your account for $107.35. This account is more than 30 days past due. It is a just and honest debt and should be paid immediately.

"He who is silent when he ought to have spoken shall not be heard to speak when he ought to be silent." (96 U. S. Supreme Court Decision 720.)

Likewise, if one were to make no collection effort whatever for fear of jeopardizing the goodwill of customers, his leniency would be taken advantage of to such a degree that his profits would dwindle and soon disappear entirely. Both ends must be gained if the business is to survive and prosper.

As long as the customer's goodwill has any value it must be retained. This may be done directly by stressing the value of and the desire for future business, by "reselling" the debtor on the value to him of the goods he has not paid for, by pointing out *his* advantage in discharging his obligations. In other words, by emphasizing *his* responsibility and *his* benefit rather than *your* desire for the money. Goodwill may also be stimulated indirectly by studiously avoiding any statements that reflect unfavorably on the debtor's character, intentions, or ability to pay; that is, by fair, considerate, and human treatment. A goodwill building letter which attempts collection by reselling the value and use of the product follows. Other examples will be found in subsequent chapters on collections.

Letter 2.

Women's Wear Magazine, that book of fashion and ideas, has been coming right along to you since your subscription order of Sept. 12, 1929, and we trust that it has become a "valued employee" in your business by this time.

More and more retailers are pressing it into service for the promotion of their sales from both a fashion and a merchandising angle. They feel that the dollar they pay to have it come to them twice a month is a modest price indeed for the service it renders them.

May we take this opportunity to ask that you please remit the necessary subscription payment in order that we may know just how we stand on our circulation records? We feel sure that this is simply an oversight on your part.

All that you need to do is to attach your dollar to this letter and send it back to us.

HOW CAN THE PROBLEM BE MET?

The Collection Policy.—If accounts are to be collected promptly and goodwill is to be retained, it can be accomplished only by having a collection policy and using it. In some business houses collections are handled by the credit man. Larger firms will probably divide the problems of credit and collection between different departments. Whatever the organization detail may be, the collection policy will be based on and will grow out of the general credit policy of the business, and the two must be carefully coordinated and harmonized.

It should be emphasized that there must be a collection *policy*—"a settled or definite course or method." The chief requirements

of a good collection policy are (1) promptness, (2) regularity, and (3) flexibility.

Promptness.—Efforts at collection should begin immediately with delinquency. The day after an account was due, it is past due. All accounts are easier to collect in the early stages of delinquency than after they have been owing for a long time. Much is to be gained by reminding the debtor promptly that he is in arrears. If such reminders do not themselves bring in the money, it is much easier to effect collection after they have been sent than to remain silent for months and then suddenly surprise the debtor by pouncing upon him with collection efforts for bills he may have forgotten because he was not reminded of them.

Regularity.—Regularity in the collection process implies that the obligation shall be brought to the debtor's attention at regular intervals. If you confront him with his account with the regularity of clockwork, he may form a habit of thinking about it which will result eventually in his paying it. The persistence that wears down resistance most effectively and most rapidly is the persistence of regularity.

Flexibility.—Promptness and regularity suggest that the collection policy should be rigid and inflexible. In a general sense this is true. A rigid policy has the great advantage that it can be administered by the bookkeeper or by clerks, thus leaving the time of the credit man or the collection head for exceptional cases. It has the further advantage of insuring that all debtors will be treated alike. It is important for a firm that it should have a reputation for fair treatment of its customers. Such a reputation is enhanced by the knowledge that all accounts are treated alike as far as collection is concerned.

A good collection system will possess these advantages of rigidity, but at the same time it will be flexible enough to permit of discontinuance or variation at any time. The routine must not be blindly followed. Unusual circumstances should be readily detected and treated in personal letters. The regular routine should be promptly abandoned when the debtor writes in, even though he offers an excuse or asks for an extension of time but does not send the money.

Flexibility likewise requires that the system shall be so organized that a given debtor is not subjected to exactly the same collection efforts twice in succession.

Letters in the Collection Plan.—The use of the words "policy" and "system" to characterize the collection process indicates that it should be definitely planned. What the plan is that should be adopted by a particular business will be determined by a number of factors, such as the general practice in that line, the number and nature of the accounts, the habits and financial standing of customers, etc. Any plan is almost certain to make use, to a greater or lesser degree, of letters. They are the most universally used of all collection efforts, though they are frequently combined in various ways with statements, telegrams, telephone calls, and personal visits. Our concern in the following chapters on collections is primarily with the collection letter.

CHAPTER XVIII

THE COLLECTION LETTER

The writing of a good collection letter is difficult because the two objects which constitute the collection problem—(1) to get the money and (2) to keep the customer's goodwill—are more or less opposed to each other. What may be said to accomplish the first purpose may easily defeat the second. A collection man who is too severe is likely to incur the ill will of the customer, lose his trade, and establish a reputation for harshness which is detrimental to the firm.

On the other hand, if his collection methods are lax, he will fail to get the money which is needed to run the business and will also give his firm a name for overleniency which will be taken advantage of by many customers. A proper balance must be maintained between the two attitudes. The collection letter is therefore a highly specialized type of letter.

GENERAL REQUIREMENTS

The successful writer of collection letters must have a thorough acquaintance with the business and its policies, an intimate knowledge of human nature, the quality of imagination which will give him the ability to put himself in another's place, and a command of language which will enable him to express his thoughts to a nicety. He will know the requirements of good letters which have been set forth in previous chapters. In addition, he must pay particular heed to the special requirements of the collection letter, with which the present chapter is concerned.

The Letter Should Fit the Reader.—The writer of collection letters will be presumed to know his own business thoroughly. This should imply that he know almost equally well the business of his customers. At least he should be familiar with it in a general way. With debtors his knowledge should go further. He should learn all he can possibly find out concerning the debtor's record, business, and prospects. The credit files will

be of inestimable value if they have been properly kept and if he will use them. Other business records and the company's own salesmen are often prolific sources of information. The amount of the debtor's business, the size of the past-due account, his previous record for payment will all shed light on the present collection problem.

Such information—particularly any which may not appear to have a direct bearing on the past-due account—must be used with discretion, if it is used at all, in collection letters. A show of overfamiliarity with the customer's affairs is likely to antagonize him. Too much emphasis on conditions in his business, particularly on weaknesses, may cause him to feel that you are criticising his methods or attempting to dictate how he shall conduct his business. Ill will is sure to result unless the situation is handled with utmost tact. It is better to consult supplementary information about the debtor as a means of insuring that the letters you write will exactly fit the circumstances of the case.

If the collection head will fortify himself with all the facts that can be assembled by diligent effort, he will avoid the mistake of writing letters that do not fit their readers. Such a fault is illustrated in Letter 1. It was sent to a small town retail merchant in a foreign community. He could not read or write English and it was his habit to allow correspondence to accumulate for a few weeks when the village priest was called in to go through it for him. Of course he had no secretary, and it is very doubtful if he was much moved by the business philosophy expounded in the letter.

Letter 1.

The check we confidently expected to receive from you in the amount of $47.50 has not come in.

We want to save collection expense and so do you, for every dollar saved can be put into better and more useful service to our customers. Prompt payment, therefore, becomes a matter of material interest.

Won't you cooperate? Just tell your secretary to send a check to Bradley for $47.50, *Today.*

Thanks.

It is obviously impracticable for the collection department to have specific and detailed information about each individual account when their number runs into the thousands, as it does

with many concerns There is, however, no reason why specific conclusions cannot be reached which will apply to the general class or character of trade with which the house deals. The recognition of certain assumptions with respect to debtors, such, for instance, as that the vast majority of people are reasonable and honest in intent, will help the writer to make his letter fit the reader.

The Letter Should Fit into the Collection Process.—The common practice is to begin the collection effort with fairly mild requests and to increase them in strength and vigor as the account becomes older. In such a plan, the letters will be carefully graduated to meet an increasingly difficult problem. It would be inappropriate to have the third letter a harsh, peremptory demand for payment and then to follow it with a half dozen weak and conciliatory letters. It would hardly be appropriate, after a dozen statements and letters had been sent, to suggest that the account had "probably been overlooked." After a threat of any kind has been made it should be carried out. The threat should not be followed by a series of letters which drop back to the weaker level on which the previous correspondence was based. Each letter must follow logically its predecessors in such a way that the strength of the collection effort is gradually increased to its culmination in enforced collection if the account is not paid before that point is reached.

Such a program will necessitate fitting each letter into its appropriate place with due regard to the size and age of the account and the established collection policy of the creditor. (A more detailed discussion of this requirement will be found in the next chapter, The Collection Follow-up.)

SPECIFIC REQUIREMENTS

The Opening.—The man who owes you money is probably indebted to others also. He will, therefore, likely receive other collection letters than yours. If he is a chronic delinquent, he will receive a great many. In any event, the fact that he has not paid your bill indicates that he hasn't enough money to go around, that he pays other accounts first, that he prefers making some new purchases to paying for the old ones, that he wants an adjustment, that he is just waiting until he feels he must pay your account, or that for some other reason he is indifferent to it.

Your assumption as to the reason why he does not pay will furnish the basis for your collection letter. Different assumptions may be made in different letters to the same debtor, until perhaps the right one is found. One of the tasks of the collection letter is to break through his indifference and cause him to pay your bill or at least to pay attention to it. Consequently the opening of the collection letter is of vital importance. It must arrest the attention of the debtor. This it will not do if it is like all the other "dunning" letters he receives, or if it is couched in well-worn phrases that the debtor could almost repeat by rote. The opening of your letter, especially after the collection problem has become serious, must be better. It may even have to be different or unusual and employ the element of surprise. Its purpose is to shock him out of his lethargy. This may be done by implication as well as by direct statement.

Many ways of making the opening of collection letters effectively different have been devised. Leaving the so-called "stunt" letter for later discussion, it is sufficient here to cite typical examples of the conventional or routine openings and in contrast to them some different or individual openings with much greater attention value. All are from letters in common use in business, and all are subject to almost infinite variation.

Conventional Openings.—If ten different collection letters from as many creditors were to go on the same day to a single debtor, each letter beginning with one of the sentences in the first group, they would probably all be equally ineffective. Note that the point of view in each of these sentences is that of the writer. He is stating his own surprise or regret or disappointment, or he reminds the debtor of something that is already known. There is no effort to take the reader's point of view or to challenge his attention or arouse his curiosity. It should be remarked here that there are occasions in the collection effort when such openings may properly be used, but they are quite definitely restricted, as will be explained in the next chapter. The letters from which the following sentences are taken were used so late in the collection series that their routine or conventional character undoubtedly weakened their effect.

Conventional Openings.

a. We wish to call your attention to our unpaid invoice of September 13.

b. We have written you on more than one occasion regarding our account with you amounting to $71.40.
c. There still remains a balance on your account of $14.12 which is long past due.
d. Again your unpaid statement of December 11 is brought to our attention.
e. We have not heard from you about your account.
f. We are again enclosing itemized statement covering the *Matured* account of March 27 in the amount of $29.35.
g. Please refer to our invoice 3339 of July 18 which fell due for net settlement on August 18.
h. Upon checking over our books I find that we have not yet received your check for $10 which is past due.
i. We are surprised as we feel sure you will be to find this account for $37.50 is still unsettled.
j. We are sorry to write you again that your account in the amount of $50 still appears unsettled on our books.

Better Openings.—The opening sentences in the next group are better because they are individual and personal, because they challenge the reader's thought or attract his attention. This they do by a direct question, by an appeal to the reader's own interest, or by emphasizing their very difference.

Better Openings.

Question.
a. Frankly speaking, what would *You* do?
b. Just why is your account with us of April 7 for "Safe-Sure" purchases amounting to $22.60 being neglected?
c. Is anything wrong with the enclosed statement of your account?

Reader's Interest.
d. We want you to consider what we have to say in this letter in the spirit of good fellowship and try to appreciate our position in the matter.
e. This is a confidential letter which involves your credit standing.
f. This is an appeal to your sense of fairness.
g. I am writing to ask your help in a difficult matter.
h. Suppose we make it a personal matter—your bill for $66.75.

Difference.
i. Uncle Sam has had a mighty good record in safely carrying our letters back and forth since 1927.
j. You have read collection letters in which a fellow tries to kid himself and you too about oversight and so on. Well, this letter is going to be different.

Tone of the Letter.—By the tone of the letter is meant the general effect which is produced by the attitude of the writer toward the debtor and toward his delay. It is influenced by what is said and almost equally by how it is said. The tone of collection letters should always register fairness and respect.

It is well to mention the amount of the indebtedness in each letter. This not only serves as a reminder but also it affords the debtor an opportunity to call attention to any error. The discussion is thus maintained on a fair and open basis. For the same reasons it is advisable frequently to state the date of the invoice or to refer to the due date. Fairness also implies that due warning shall be given when a sight draft is sent or before an account is turned over to an attorney or a collection agency.

These are mechanical evidences of fairness. A more effective opportunity for demonstrating fairness lies in the attitude of the writer. If he is angry, suspicious, contempuous, accusatory, or insinuating, his letter will not arouse the respect of the reader. Fair dealing can be had only on a basis of mutual respect. This will hardly be achieved if the writer even thinks of the debtor as a scoundrel and a deadbeat. With such an attitude the writer cannot maintain his self-respect. Certainly he cannot retain the reader's respect.

The following letter was written by a collection agency to an individual who had moved to a distant city leaving a hospital bill unpaid. It is an extreme example of the wrong tone in collections. Although collection agencies, as a rule, are not concerned with retaining the debtor's goodwill, few of them use letters as abusive as this one. No self-respecting business would write such a letter to its customers nor would it permit an agency to write it.

Letter 2.

Do you think because you are some distance from this office that we cannot reach you? If you do, just continue for another five days to evade payment of the above bill.

Why should we fool around with you forever and a day, trying to get you to pay an indebtedness that you should pay without any prompting or persuasion—an indebtedness that any *Honorable Person* would recognize. Did you tell our client when you contracted this account that the chances were it would have to be turned over to an Attorney or a Collection Agency before payment would be made? You know you did not and furthermore the chances are if it had been

known you were going to act like a *Deadbeat* you would have been shown the door and told not to come back again.

We have no sympathy for those who haven't ambition enough to pay the creditor who had implicit faith in them, and if your check in full settlement is not in this office within the next five days, we are going to have our associate attorney there sue you and your wife, if you have one, and compel you to pay. Our client wants action and we have guaranteed to collect or sue. Anyone who is as slow as you have been in paying their honestly contracted accounts should be soundly reprimanded and forced to pay. Should you not be worth a cent so far as an execution is concerned, you may expect to be put through the most grilling examination before a *District Court Judge*, right in your own county, that you have ever been through. This ordeal will disclose to us and all your local professional as well as business men just why you are not paying your honest obligations.

Remember, you have only five days in which to settle this in a dignified, businesslike way and without any cost being added.

An attitude of fairness and respect does not imply that the collection letter must be weak or conciliatory in tone. It can be forceful without being offensive. It can be definite and positive without being defamatory. The letter should go after the money vigorously but justly, considering the debtor as a man equally worthy of respect and consideration with the writer. It will radiate confidence that the bill will be paid. It will not bluff or bluster. Threats will be avoided as long as possible, but when they have to be resorted to they will be frankly but courteously stated and scrupulously observed.

Contrast the tone of the following letter with that of Letter 2. It is the last in the series before legal action is taken.

Letter 3.

Do you want us to place your account of $50 in the hands of our lawyers?

We don't want to, truly. We do not like to have lawsuits with our customers.

But—

You have now had our merchandise four months, and we have kindly asked you for our money five times. If you do not pay us willingly, what else is there for us to do, Mr. Jones?

It's up to you!

Are *you*, therefore, going to compel us to hand the matter to our attorney on March 11; or, will you have your check in our hands by March 10?

The difference in the general tone of letters is further illustrated by comparing the automobile series with the furniture letters in Chap. XXII on Installment Collections.

The Argument.—Every collection letter should present a definite reason or argument for payment. After the very earliest stages of delinquency, when personal, or personalized form, letters begin to be written, they should not be limited to a reminder of delinquency or a request for payment. Rather, they should give the reader a reason why payment should be made. Their object should be to motivate his action to the end that a check will be sent. This can best be done by appeal to motives and by reselling.

Appeal to Motives.—It has long been recognized that men can be influenced or persuaded to a line of action most readily by appealing to certain inherent motives. The successful collection man makes use of this knowledge in his letters. Instead of merely *asking* for payment he *appeals* to the debtor to pay. Because there are a variety of emotions on which to play, the effectiveness of the collection effort is greatly enhanced by this device.

Among the motives to which appeal is most frequently made in collections are honesty, fair dealing, pride, and fear. To these may be added many others which are occasionally used to good purpose, such as self-interest, acquisitiveness, curiosity, family affection, good nature, savings, success, the desire to avoid annoyance, and shame. Most of these are secondary to the four primary motives named above. If one exhausts the appeal to the first four, he may well try the others, or he can use them occasionally to vary his collection routine. The purpose of the appeal—one form of argument—is to give the debtor a reason for paying, to stimulate him to action through his desire to maintain a satisfactory credit standing, to gain a desirable goal, or to avoid unpleasant consequences. By using different appeals the writer is able to present an old situation from new angles, to show different aspects of the same problem. The appeals to the various primary motives are illustrated in the following letters.

Honesty.—Letters 4 and 5 are appeals to honesty. The assumption is that the account has simply been overlooked and that now that he has been reminded of it the debtor will send his check immediately. The negative of this appeal is fear. It is easy to pass from a positive appeal to honesty to a

negative appeal to fear of the consequences of dishonesty. The letters quoted do not overstep the boundary. They do not beg for payment, nor do they hint at the consequences of non-payment. They express confidence that the debtor will pay; that is, they are positive rather than negative.

Letter 4.

If you will—

Please refer to our invoice of September 5, statement of which was sent you ten days ago, you will observe that the account became due and payable on December 5 and is consequently now—

Overdue!

No doubt overlooked by you.

You will, therefore, be glad to pin your check, in the amount of $50, to this letter, place it in the self-addressed envelope provided herewith, and mail to us *Right Now*—before you forget it.

Thank you.

Letter 5.

We know perfectly well how quickly the months slip by, how sometimes unavoidably your usual practice of paying monthly may be omitted, and we are quite sure that you will now wish to send us your check for your October bill.

The amount is $167.81.

Fair Play.—The appeal to fair play comes naturally after appeals to honesty have failed to bring results. It does not assume that the debtor is no longer honest, it simply seeks to stir him to action by appealing to his appreciation of the square deal in business. He is asked to apply that principle to his treatment of the account he owes you. Two examples are given. (See also Letter 9 in Chap. XIX.)

Letter 6.

This letter is a frank appeal to your business judgment.

On looking over our files, I find that you have not yet taken care of your policy loan of $870.64 which fell due on August 31, 1929.

In order to straighten this up in a businesslike way it will be necessary for you either to repay your loan or renew it by paying a year's interest. This interest will amount to $52.24. Your policy is in full force—has been during the sixty days this note has remained unsettled. We have stretched a point in your favor because you are an

old policyholder, but it is absolutely necessary that you give this your immediate attention.

Please send in your remittance for either the amount of the loan or interest by return mail and clean up this obligation.

Letter 7.

We want you to consider what we have to say in this letter in the spirit of good fellowship and try to appreciate our position.

Your account now has a balance of $826.71, which on analysis shows that it represents purchases extending back as far as March, 1929. *There is no business that can survive on a policy that anticipates the extension of credit on this basis.*

We have built our business through good friends and we ask in a spirit of friendliness your cooperation in this instance. You would ask—and expect—as much from your own customers under like circumstances.

We want your business and always aim to provide service that best suits your requirements, but we believe in the present case that it is your move. Please don't make it necessary for us to bring this up again but *put your check in the mail for at least* $500.00 before you let the matter rest.

We'll be expecting it.

Pride.—The appeal to pride may be used at almost any time in the collection series. Most men desire to be good "credit risks." They are proud of their good standing and their business reputation. Consequently the appeal to pride is an effective means of collection because it arouses the debtor to a consciousness of the fact that his credit standing is at stake. The other side of the picture is the appeal to shame, not always clearly distinguishable from the appeal to pride. One may be impelled to pay a bill through pride in keeping his reputation untarnished or through the shame he would feel if it were sacrificed. The appeals to pride and shame are often intermingled in the same letter. This is true of Letter 8.

Letter 8.

Do you know, Mr. Jones, that one of the most valuable assets we can have is credit?

When a business man pays his bills with a reasonable degree of promptness, he sustains his good reputation in the commercial world, and he can have about anything he wants—on credit.

But, let him once, only *once*, lag far behind in the payment of a bill; let the words "slow pay" appear behind his name in the mercan-

tile records; and immediately the eagle eyes of the credit managers begin to watch him closely, and they become very cautious in their extensions to him.

Surely *you* do not want to be under this handicap!

So, send us your check for $50 *At Once* and keep the reputation of "prompt pay" you now enjoy.

Fear.—The appeal to fear is properly used late in the collection process after most other appeals have failed. The letter should show clearly that the unfortunate consequences which the debtor fears will fall upon him, if they fall at all, through his own negligence. The writer should express regret at the necessity for taking action which will be made inevitable by the debtor's silence and indifference. The letter should not be rough or blustering. The writer has the whip hand and can afford to be fair and reasonable while being firm and convincing.

For illustrations of the appeal to fear the reader is referred to Letter 3 and the following.

Letter 9.

It is with regret that we again refer to your overdue account, statement of which is attached. Our several letters concerning it have brought no response.

As members of the Fuel Dealers' Protective Association, we are under pledge to list the names of all customers not meeting their payments as agreed. It will, therefore, be our duty, unless we hear from you within five days, to turn your name in to that organization, which is composed of the leading fuel dealers of the city, for the information and guidance of the membership. We have hesitated to do this, preferring to feel that you would make reasonably prompt payment on your just debts, such as this.

Please, therefore, let us hear from you in the next five days so that you may avoid the unpleasant consequences and we may avoid the disagreeable necessity of making such a report.

Letter 10.

Your apparent inattention to our demand for payment of your account with us in the amount of $115.60 leads us to believe that nothing is to be gained by a continuation of correspondence to collect that which is justly due us.

Our attitude toward you has been extremely lenient during the time in which we have accommodated you. We regret, however, that we have failed to impress you with the necessity for making payment of your account.

A portion of our capital was sent to you with which you carried on your own operations and from the reports received we had every reason to believe that you would pay your account when due.

It is not the error in our judgment which causes us concern so much as the fact that you would make it necessary for us to take drastic measures to collect our account.

You have until December 10 to settle in full with us direct. After that date, it is our intention to place the account with our attorneys.

Reselling.—A second means of making collection letters effective through the argument presented is that of reselling the product or service or the value of the credit itself. As will be seen in subsequent chapters, manufacturers and wholesalers make use of this device primarily to resell the value of credit. In some instances the debtor may be reminded of the good service which has been rendered, a continuation of which is being jeopardized by his failure to pay his bill. The product cannot be resold advantageously to those who purchased it for resale and not for personal use.

Retailers, on the other hand, have a real opportunity to resell the product to their customer consumers. In the eyes of the consumer the value of goods or services which he has purchased tends to decrease with time. The collection man will often find it to his advantage to revive in the customer's mind the satisfaction and pleasure and sense of value he experienced at the time of the purchase. Many firms doing an installment business introduce one or more reselling letters into their collection series. Concerns which send out goods "on approval" face, from the start, the problem of selling the product while seeking to secure payment for it.

The purpose of the following letter is to secure payment of the premium of an insurance policy which has already been delivered. This end is sought through a selling talk which occupies two thirds of the letter.

Letter 11.

Did the Health Policy of Income insurance which the National Mutual recently presented to you for your examination arrive safely?—and have you looked it over to see how excellent is the protection it affords you for so low a premium investment?

We felt sure that if you could take this policy in your own hands and see exactly what it gives you for the inconsiderable premium, you would not want to be without it again; and we should indeed be glad if you have received and retained it because—

You will never have a better opportunity to obtain a finer policy of legal reserve, non-assessment health insurance for the small premium —and of course you know that a policy of this kind gives you the only safe, dependable means of protecting your most valuable asset—your earning power—against loss from sickness or disease.

You cannot begin too soon to enjoy the feeling of gratification and ease of mind which comes to you as the logical result of so wise an action on your part.

The enclosed remittance reminder is to be regarded only as an opportunity for you to express your approval and appreciation of this protection, which I trust you will enjoy, not only during the first quarter year, but also for a great many similar periods to come.

With your remittance please return the completed "Supplement to Original Application" enclosed with our President's letter which accompanied the policy, or simply fill in the attached duplicate of "Supplement to Original Application" and mail with your check for $4.50, paying in full the premium for the first quarter year.

Will you please return, also, the premium reminder? Doing so will assure proper credit for the payment.

The Close.—The purpose of the collection letter is to secure action —to get the money, or at least to elicit a reply. Consequently the close of the letter should be designed primarily to induce and produce action. How far short of this aim it sometimes falls is apparent in the following last sentences.

Ineffective Closing Sentences.—The participial conclusion, always weak, is especially ineffective in collection letters.

a. Thanking you for an early settlement, we are.

b. Trusting you will give this prompt attention by return mail, we beg to remain.

It is well to state definitely the specific action desired. A weak and apologetic attitude is bad in collections.

c. If convenient, we would appreciate remittance to cover.

Scarcely less potent is the vague and indefinite close.

d. Please let us know when we may expect a remittance.

The inclusion of a definite date adds strength and an element of finality no matter how diplomatically it is phrased. If a time

limit is set or even, suggested, the next step should be taken immediately on its expiration.

e. May we expect your check this week?
f. We shall look for your check not later than January 31.

The mere shouting, by means of capital letters or underscoring, or red ink, of your request for prompt payment does not make an effective close.

g. Send your check TODAY—NOW—while the matter is fresh in your mind.

Strong Closings.—The body of the letter—its tone, its argument, its appeals—makes the real "bid" for action. The close can do little more than add a final urge and make it easy to respond. It should grow naturally out of the letter and follow as an inevitable conclusion to the argument already presented. For this reason good examples of closing sentences are not separately listed. Instead, the reader is referred to Letters 4, 8, 10, and the following.

Letter 12.

Your promise to make payment of your account on July 10 was accepted in good faith.

The five days that have passed since that date have not brought your check. We hesitate to take final action,

Because

We believe our confidence in you will be justified by a remittance on or before July 20.

Enclosing a return envelope is considered by many collection men to be a good policy. Often a stamped self-addressed envelope is sent with particularly urgent letters, notably the last appeal before resort to force.

Alternative Requests.—Since the purpose of many collection letters is to secure the money *or* a reply, they seem to require a dual-purpose close. The suggestion of alternative courses of action may weaken the letter and result in neither course being followed. It must be handled with extreme care. Each letter

should be designed primarily for one purpose or the other, to bring a check or an explanation. Whether or not an alternative action is to be suggested will hinge upon the primary purpose of the letter.

If the chief purpose of the letter is to secure the money, it is poor collection strategy to suggest an easier course of action as an alternative. The easier course will usually be followed, if any action whatever is secured. The obvious result of the following collection letter close would be the "line" asked for, or continued silence.

> Send your check today. If this is not convenient, let us have a line from you stating when we may expect it.

On the other hand, a letter devoted wholly to the task of eliciting an explanation may use the dual-purpose close to good advantage. This is to put the more difficult action as an alternative to that striven for in the letter. A good illustration follows.

Letter 13.

> Suppose we make it a personal matter—your Hartford bill.
>
> There are always two sides to any question.
>
> To us, however, your side is the important side, and we are eager to do anything, everything within our power to meet your convenience rather than our own.
>
> Because of our fullest confidence in you, we opened your account gladly. There was the usual understanding that bills should be paid monthly. We are not disturbed when an occasional month slips by. When we hear nothing for several months we like to feel that there is some very good reason, and we want to know it because we want to help.
>
> Now, won't you drop in, or telephone, for the friendliest, frankest kind of chat? Then we shall all be happy.
>
> Unless, of course, it is now convenient for you to send a check for the amount of your bill—$17.85.

SUGGESTIONS FOR CAUTION

Sharp Language.—He who possesses that comprehensive command of language which was listed at the beginning of this chapter as one of the requirements of the good collection letter writer will not need to be warned to exercise particular care in the selection and use of words. He will be fully aware that often the success of a letter lies in the tactfulness with which the thought

is phrased rather than in the subject matter itself. Certain words and phrases may seem harsh—even offensive—to the reader when they are not meant to be so. This can be prevented only by extreme care on the part of the writer. He must be able to sense the effect of his letter upon the reader.

The word "deadbeat" has no place in the collection effort of a self-respecting business. It should never be used. Aspersions on the debtor's ability to pay, insinuations concerning his honesty and honor—"Do you or do you not pay your honest debts?"—should be rigorously excluded from the letter. They only antagonize the reader and serve neither purpose which the collector has in view: to get the money and keep the customer.

"Sharp" words may be applied to the debtor or the condition of his account if they are intelligently used. At the beginning or end of the letter, or separately paragraphed, they come as definite rebukes. They will be used in this manner only late in the collection process when heroic measures seem necessary to produce action. Buried in the middle of a paragraph or of the letter these same sharp words serve the purpose of a rebuke from which the sting is withdrawn by the more pleasant matter which precedes and follows. Not more than one sharp word or phrase should be used in a letter. To pile them up one on another weakens the effect of all.

The following words are the ones most frequently employed for their sharp effect. They should be used with caution always.

Default.
Delinquent.
Delinquency.
Neglect.
Slow pay.

Overworked and Misused Phrases.—There are some expressions literally sharp or final which are so loosely and thoughtlessly used in collection letters that they may almost be said to have lost all meaning. If the writer uses these expressions without meaning them, the debtor will soon discover that fact and they and all subsequent sharp phrases will be treated with indifference. The most common of these overworked phrases are the following.

Weak because Vague and Indefinite though Intended to Be Sharp.

At an early date.
At the earliest possible moment.
At your earliest convenience.

Ineffective Because Mere Iteration.

Demand payment or attention.
Insist on prompt payment.

Invalid When the Assumption Is Obviously Illogical.

Escaped your notice.
Overlooked.
Oversight.

Actually Sharp and Final but Most Frequently Not Used As Such.

At once.
By return mail.
By February 1—or any definite date.
In ten days—or any time limit.

The weakness of the first group of phrases is apparent. Mere insistence on or demand for payment, as in the second group, is seldom sufficient to motivate action. The assumption that the account has been overlooked may be valid in the early stages of collection but it certainly does not hold late in the series. The last group of phrases deserves a further word of explanation.

If you demand payment "by return mail" and then wait two weeks before sending your next letter, the debtor must conclude, if he thinks about it at all, that you never expected to receive a reply by return mail and that you were not disappointed when you got what you did expect, which was nothing. In contrast to this general abuse of the phrase is the successful collection series of a large concern which sends eight letters without any such peremptory demand. The ninth letter features the "by return mail" appeal. So used it is pretty sure to make a definite impression on the reader and to bring action if anything will.

Letter 14.

This note requires an answer by return mail.
Do you intend to pay your Union bill which is now three months overdue?
The amount is $82.09.
Remember, please—by *Return Mail.*

This letter is, of course, followed immediately by another stating that final action will be taken if check is not received by a definite date.

All harsh or sharp language should be used sparingly and with full knowledge of its import. It should not be used unless it is

meant literally and you are prepared to follow out its exact implications. If you ask for payment or a reply within five days or by a stated date, follow up on that date, not a week or so later. Only thus can you secure results by impressing the debtor with the seriousness of your purpose.

Collection Tricks.—There are "tricks in all trades"—including collections. An element of deception, and consequently of dishonesty, is usually involved in a trick. A common trick is to make a purposeful error in the letter, such as changing a bill from $9.75 to $97.50, so that the debtor will protest and thus give you an acknowledgment of the true amount and a basis for further collection efforts.

It is frequently desirable to secure from the debtor a written acknowledgment of the obligation. This is especially true of open accounts. There is serious question, however, whether it pays to resort to a trick to secure such an acknowledgment. When the trick is discovered it will cause an unfavorable reaction on the part of the reader and thus jeopardize goodwill. Unless the customer is already lost, or his goodwill is considered of no value, the trick had better be avoided.

If collection is to be kept on the basis of dignified business relationship, tricks have no place in the correspondence of respectable houses. (We are not here concerned with the "tricky methods" of a certain type of collection agency.)

Stunt Letters.—Stunt letters are those which are so eccentric in form or so unusual in subject matter that their very difference is their chief claim to attention. They can be safely used, if at all, only in the collection of small accounts. Perhaps one stunt letter might be appropriately used in a collection series

Letter 15.

Our Half	*Your Half*
This one-sided correspondence is deucedly unsatisfactory. We have written you four letters about your little account of $7.50 You haven't said a word. Won't you uphold your side of the bargain and make this a real friendly business transaction by using *your half* of this sheet? Thanks, we thought you would.	

but generally not more than one. Usually the effectiveness of the letter is in direct proportion to the care with which the "stunt" element is related to the collection problem.

An illustration of the stunt form is the fifth letter of a wholesale house. The form of the letter—occupying only the left half of the sheet—makes visual the unfairness of the one-sided collection effort.

The stunt in subject matter is illustrated by the following letter.

Letter 16.

The Parable of the Perpetual Postponer

And it came to pass that there was a Perpetual Postponer who took forever and ten days extra to pay his bills. "Behold," he said, "I have a bulging bank balance and cattle grazing on seven hills. It is known that I can pay; therefore, why should I hasten to write checks?"

And a certain wise man, hearing this talk, spoke unto the Postponer saying, "Lo, thou hast spoken truly; thy fortunes have flourished even as the bay tree. But thy distant debtor knoweth only that his bill remaineth unpaid. How can he judge thee save as one who doth dodge his just obligation?"

When he had pondered these words of wisdom, the Postponer summoned his Keeper, saying, "Bring unto me my check book and all statements of account, that I may issue a writing in payment of same, for behold, my good name shall remain unquestioned."

And it was even so.

Another stunt letter is the following from a manufacturer. A piece of red string was attached to the letterhead to make the stunt realistic. Such a letter might be used for an account as small as $9.69. It would be wholly inappropriate were the amount $96.90.

Letter 17.

When I was a kid, and forgot things like most youngsters do, my mother used to tie a string around my finger, so that I might remember my errands, and—own up now, didn't your mother do the same thing with you?

Sometimes this old idea works equally well with grownups and that is why we are mailing you a little piece of string with this gentle suggestion.

Won't you please wind this around your finger right now and say to yourself, "That account of Goldsmith's is quite a bit past due, and I must send them a check for $9.69."

Honestly, we'll appreciate this, and just as soon as the check has been mailed you can untie the string.

Humor.—If collection is a serious business, humor has little or no place in it. Collection men are rather sharply divided on this point. Some contend that a past due account should never be treated lightly or frivolously. Others hold that much is to be gained by not taking matters too seriously and that often a debtor may be "smiled" into paying when he will turn a deaf ear to reason and appeals. Prudence suggests a middle ground as the safe course.

Humor may be used in the very early stages of collection, when the amount involved is small, with a one-sale product, for a first delinquency of a good-pay customer, or when the customer is well known personally. Under all other conditions its use should be very thoughtfully considered. It should not be used for large accounts or in the late stages of collection when the delinquency has become really serious.

Attempts at humor are peculiarly apt to fall flat in letters. The joke or the funny story that might "go over" in face-to-face conversation may fail dismally when reduced to the cold medium of type. It may even make an impression on the reader quite opposite to that intended. The recipient of the following letter thought the writer wanted a "divorce" from him. He immediately paid his bill and sent all future orders to other sources of supply. This was not what the writer intended at all.

Letter 18.

A negro who had an injured head entered a doctor's office, "Hello, Sam. You got cut up again, I see." "Yassah, I done got carved up with a razor." "Didn't I tell you to keep out of bad company?" "Deed, I'd like to, but ah aint got 'nuff money to get a divorce."

Somewhat like Sam, we are hooked up with a lot of concerns who do cut up when we don't pay our bills. Again, like Sam, we "Ain't got enough money to get a divorce." Will you help us out by sending a check at once?

The humor should be in the story, not in the attitude toward the debtor or his account. At the same time there should be a

definite tie-up between the story and the fact that the debtor should pay. In the following letter the story is patently related to the delinquency and is used to illustrate the appeal for payment. The suggestion of another order, in the last sentence, is good psychology and good business.

Letter 19.

Willie's mother had just given him a stern lecture based upon some little act of mischief and reminded him that even though no one would ever see his misbehavior, God's eye was upon his every act.

As he turned from the street into a lane, his head hung shamefacedly, he noticed faithful Fido following close behind. He motioned the dog home with a disgusted: "Aw, gwan home, Ain't it enough to have God's eye always fixed upon me without havin' you followin' me everywhere?"

Now, we really do not want to be following along behind everywhere, but you'll recall that we have sent you a previous statement without action on your part, and we'll welcome a wave toward home, especially if the gesture be accompanied by your check for $19.25, the amount of your account. And let the remittance be accompanied by its chaperon—another order.

CHAPTER XIX

THE COLLECTION FOLLOW-UP

THEORY OF THE FOLLOW-UP

What It Is.—Individuals who owe money may be prevailed upon by different means to pay their debts. Some need only to be notified of their obligations. Others must be reminded several times. Still others have to be reasoned with, or given assistance, or shown the unfavorable consequences of further delay. A few will not pay until forced to do so. All of these types are represented among the customers of practically every business house. The collection man must get the money from all of them as quickly and as economically as possible, and yet he cannot with certainty know in advance just how and when each of his customers will pay. The collection follow-up has been proved to be the means by which payment is most quickly secured with the least loss of goodwill.

Definition.—In a general sense the follow-up is a regular, sustained, continuous collection effort. Specifically it is a series of statements, forms, letters, and perhaps telegrams and telephone calls, planned as definite steps in a progressive process and coordinated to the end of securing payment of past-due accounts within a predetermined time. Beginning with the mildest form of collection effort and increasing the strength of the appeal gradually to its culmination in enforced collection, each step is a natural and inevitable advance over those which have preceded it. Such a process requires of the collection man an abundance of patience, courtesy, tact, and common sense.

What It Does.—A primary advantage of the follow-up is that it effects, somewhat automatically, a sorting of debtors into different classes based on their habits of payment. Money from the best-pay customers comes in during the very earliest stage before any real collection effort has been exerted, and consequently before there is any possibility of alienating goodwill. As the process continues, the good-pay, and later the fair-pay, customers respond. They require more time and often the

application of mild pressure. The poor-pay customers hold out to the last.

It is sometimes argued as an objection to the follow-up system that it gives the longest time to the least worthy customers. If this is a weakness, it is offset by the goodwill of all the other debtors whose accounts were collected without offense. Any plan that would unearth the poor-pay customers at the start of delinquency would be very expensive because it would of necessity be so vigorous as to drive away the trade of many others.

During the collection process there is opportunity for a thorough sifting of debtors. With a number of letters it is possible to make a variety of appeals some one of which will be responded to by those who can pay or who will pay without being forced. Because it is a continuous effort, the follow-up gains a cumulative effect as it progresses. Very properly this increases the pressure as the list of debtors narrows down to the hard cases.

PLANNING THE FOLLOW-UP

The Time Element.—Every business will decide, as a part of its credit policy, what terms are to be granted to purchasers. This policy determines the due date of all accounts and hence sets the date after which they become past due or delinquent. It is at this point that the collection department takes them up. The first thing to be decided is the maximum time accounts will be allowed to run. This should be determined with the credit department as a matter of company policy. When this outside date has been fixed, the collection man has a known period of time in which to exert his efforts at getting the money before the account is turned over to other authorities.

The length of the delinquency period countenanced by any given firm will be influenced by competitive practices, by the nature of the business, by its selling policies, and by the character of its customers. One firm will find it difficult to enforce a collection policy notably more strict than that followed by its competitors. There are a few outstanding exceptions to this rule, however. As a general rule the farther removed a transaction is from the ultimate consumer the more strict is the collection policy. Or, to state it another way, the closer a transaction is to the consumer the more lenient the collection policy becomes. Manufacturers are most severe in their collections,

and retailers most lenient. Wholesalers fall somewhere between these two extremes.

Whatever its situation, each firm must decide either as a general policy or in each individual case just how long it will wait for its money. In some instances this time limit is set at 90 days, in others it may be as much as six months or more.

The Factor of Distance.—Having determined the maximum time allowance, the collection man must next consider the distance of customers from the house. Sufficient time must be allowed to permit of receiving a reply to one letter before another is mailed. This is especially important in the final stage of collection when the time interval is commonly shortened and when the letters begin to "demand" attention.

The customers of retailers usually reside within a limited trading area. Consequently they can all be reached at practically the same time. This is likewise true of many wholesalers. On the other hand, the customers of some wholesalers and of many manufacturers are widely scattered over large areas. Varying periods of time are required for mail to reach different customers of the same house. In that event the mailing schedule must be planned for the customers farthest away, or different schedules must be made for customers at various distances or in different zones.

Number of Letters to Be Used.—The maximum number of letters that can be used in a collection follow-up will be determined by the two factors that have just been discussed: the maximum time the money is to be out, and the minimum time required for a letter to reach the customer and its answer to be received. This may be expressed in the following formula.

$$Max.\ number\ letters = \frac{Max.\ time\ money\ to\ be\ out}{Min.\ round\text{-}trip\ time\ of\ letters}.$$

With these facts in mind the collection man will be able to determine the number of separate collection efforts he is to make and to fix a mailing schedule that will insure completion of the follow-up within the predetermined time. It is frequently found advisable to have the periods between letters longer in the early stages of delinquency, decreasing them gradually as the account grows older until they fairly rain upon the debtor with staccato-like insistence at the end.

THE FOLLOW-UP IN OPERATION

In Chap. XVI it was pointed out that the collection problem is directly influenced by the treatment accorded the first order of a new customer. Realizing this fact, many business firms minimize the possibility of loss from bad debts by means of a campaign of credit education which is really a collection effort before delinquency.

Before the Account Falls Due.—The first step in such a comprehensive collection program is the credit man's acknowledgement of the first order of a new customer. This was discussed and illustrated in Chap. XVI.

The next step is the sending of the invoice, usually at the time the goods are shipped. The invoice contains an itemized account of the goods and prices and also a statement of the credit terms. Special attention may be directed to the cash discount by underlining or red ink. Sometimes the discount is actually figured on the face of the invoice and the net amount is designated by the discount date. These devices are for the purpose of emphasizing the discount in an effort to influence the customer to pay promptly.

Letter 1. Invoice.

FISHERMEN'S SUPPLY COMPANY
Fishing Supplies, Marine Hardware, Cordage
4747 Waterfront Avenue
Seattle, Wash.

Sold To Jan. 14, 1929.
Johnson Cannery Company
Pier 17
City

Terms: 2% 10 days. Net 60 days. Shipped via_____. Called Invoice No. 1159

Interest at 8% charged on all accounts after 60 days.

1 only Kelley Stockless Anchor, galv. 150#	$15.00
1 only #3 Apex Windlass, galv.	15.00
1200′ 1″ di. 3 str. Manila Rope 324# @ 20¢	64.80
	94.80
You save 2% or	1.90
If paid by Jan. 24 send only	$92.90

A postal card or letter or telegram may be used to emphasize still further the importance of taking advantage of the cash dis-

count. It is sent to arrive on the day the discount period expires. A postal card used for this purpose is reproduced.

Letter 2. Postal Card.

This is Your Last Chance

To save $1.90 by paying your Invoice No. 1159 *Today.*
Can you make money any easier than that?

It should be noted here, in passing, that postal cards ought never to be used in the collection process *after* delinquency. No means which will reveal to outsiders the customer's delinquency or make generally known your collection efforts should be employed.

If both the invoice and the discount reminder fail to bring the money, the account may run to the end of the net period. Then a statement will be sent. This is simply a recapitulation, by invoice number and amount, of the outstanding accounts. Statements may be sent to arrive on or before the due date, or they may be mailed the first of each month to cover all purchases of the preceding month and the total of older unpaid bills.

Letter 3. Statement.

FISHERMEN'S SUPPLY COMPANY

Fishing Supplies, Marine Hardware, Cordage
4747 Waterfront Avenue
Seattle, Wash.

In account with
Johnson Cannery Company
Pier 17
City

Please detach this slip and mail with remittance.
Your cancelled check is ample receipt.

No.	Date		Description	Charges	Credits	Last amt. is net balance
1159	Jan.	14		94.80		94.80

FISHERMEN'S SUPPLY COMPANY

Accounts which are not paid at this time are now past due and become the object of the collection follow-up.

First Stage of Delinquency.—It has been said that the collection follow-up is a means of sorting debtors. The chart on page 286 illustrates graphically how this sorting process is effected. Reference to the chart and the explanation which accompanies it will help to make clear the results of the use of the collection devices discussed in the remainder of this chapter.

Assumptions.—At the beginning of delinquency all debtors are considered good credit risks. It is assumed that their failure to pay is due to forgetfulness, oversight, temporary shortage of funds, dissatisfaction with the goods, error in the account, or some other easily understandable reason. Consequently they need only to be reminded of their bills and they will pay or give reasons for nonpayment.

Purpose.—The object of the collection effort in the first stage of delinquency is to secure payment from the best customers and to eliminate the familiar excuses of oversight, error, etc., so far as the remaining debtors are concerned. This clears the ground for further action of a different sort with them.

Method.—Some customers will pay on being reminded of their obligation. Others will have to be "jogged" several times. Consequently several mailings may be used in this stage.

The customary practice is to begin with one or more duplicate statements. These are often marked "Duplicate" or "Second Notice." They may bear a typed or pen-written "Please", or "Past Due." A series of rubber stamp requests for payment may be used, or printed stickers asking for attention may be attached to the statements.

The second step in the first stage of collection is the use of form letters. Because they are in letter form they are somewhat more personal than statements and may be considered as slightly stronger collection efforts. Since they are obviously forms, however, the debtor cannot feel that he is being singled out for special attention but will recognize that the regular routine of the business is being followed and that he is still considered a desirable customer.

Letters used in the first stage may be short and merely remind the debtor of his account. Two illustrations follow.

Letter 4.

May we remind you of the maturity of our Invoice #1107 on March 18.

Please send your check to our New York office.

Letter 5.

Please refer to our Invoice #3339 of May 8 which fell due for net settlement on June 8.

We shall appreciate your prompt attention to this account.

Longer letters may be necessary in disposing of the excuses or alibis frequently offered for non-payment.

Letter 6.

We are enclosing a duplicate statement of your account.

No doubt the original has been mislaid or overlooked, or we should have received your check before this.

May we have it promptly, now?

Letter 7.

The *Waste Paper Basket* sometimes gets things it shouldn't get. Did it get our letter of several days ago?

It shouldn't have, as your account wasn't paid when the letter reached you; in fact, it isn't paid now.

Did you overlook it?

A check would be appreciated.

That letters even this early in the collection process need not be entirely devoid of appeal is illustrated by the next two.

Letter 8.

Is anything wrong with the enclosed statement of your account? Several others have preceded it but we have not heard from you so thought perhaps the amount was incorrect, that you had not received your goods, or something.

If so, please tell us and we shall see that correction is made at once.

If everything is O.K. won't you please mail us your check promptly? There's an envelope enclosed for your convenience.

Letter 9.

If your remittance for your account with us of April 2 in the amount of $28.44 has been delayed through some fault of ours, an opportunity to make a satisfactory adjustment will be greatly appreciated.

Your entire satisfaction is our first thought. With that taken care of, we are sure your check in the above amount will follow.

Result.—The collection efforts in the early stage of delinquency effect the first step in the sorting of debtors. The best customers pay during this period. They are the ones about whom the original assumption was correct: that they needed only to be reminded of their obligation. Reference to the chart on page 286 shows that 67 of a total of 100 delinquent accounts were paid during the first stage as a result of two duplicate statements and two form letters.

It is possible that these 67 accounts might have been paid within 60 days had no collection effort been made, for they represent the best customers. But if the creditor had waited 60 days before beginning his collection series, he would have lost that much time with the other 33 on whom he now has a head start. Medical experts say that probably 75 per cent of persons who are sick or injured would recover without medical attention. The difficulty with letting nature take its course is that it is impossible to know certainly, in advance, which ones will recover unaided and which ones must be assisted by science. The cut that will heal of itself on one person may on another cause blood poisoning and death. Consequently, medical attention is given to all, although the doctor's skill is at stake only on the 25 per cent that would not recover without his help.

Likewise, the 67 per cent of debtors might have paid without any urging from the creditor, but he could not know which ones they were. Therefore, he subjects all to his collection follow-up although the real test of the ability of the collection man lies in his handling of the 33 per cent that remain unpaid at the end of the first stage.

A period of time will now have elapsed, varying, with different businesses, from a few weeks to several months. The failure of the collection efforts used during this period to bring responses from a number of accounts forces you to alter your first assumption regarding them. This takes you into the second stage of the collection follow-up.

The Discussion Stage.—Although the discussion stage is so named because of the purpose or object in view, yet the assumptions and method differ sufficiently from those of the first stage to deserve attention.

Assumption.—Since you have heard nothing from the debtor up to this time, you begin to wonder if he is in difficulty and what you can do to help him pay. You may conclude that he is in

financial straits but is too proud to admit it or is ashamed to write after so long a delay. There is the possiblity, too, that he may be sullen and silent because of an error in the account or dissatisfaction with the goods, despite the fact that you have already tried to clear up these points.

Purpose.—Your purpose now, as always, is to secure payment of the account. But during the discussion stage you may be equally—sometimes more—interested in eliciting a reply. You want the debtor to state his difficulty, to explain his reason for delay, to tell you when he expects to pay. Consequently you will strive for a reply as well as for the money.

Method.—Accounts which are not paid by the time this point in the collection follow-up is reached will require persuasion before any action is secured. The letters will, therefore, be longer than those in the first stage, for you are discussing the problem with your reader, reasoning with him in an effort to influence him to action. You may simply review the whole situation in an attempt to emphasize his responsibility, you may offer assistance, resell the product, or appeal to various motives. Whatever the method, each letter should be characterized by fairness and consideration, for this is the only attitude that is consistent with your assumption that he will pay if properly motivated.

Any of the following group of letters—10 to 14—might be used in the discussion stage. Probably not all of them would be employed in any one collection follow-up. They have been purposely selected from a number of different series to illustrate the variety of attack possible in this stage.

Letter 10 is an appeal to the reader's business judgment. Ordinarily the plea "Pay your bills so I can pay mine" is not effective collection strategy. In this letter, however, the advantage to the debtor is made so obvious that it overshadows the slightly selfish gain of the writer.

Letter 10.

Has your experience, I wonder, been the same as mine?

Right after the first of January, when I arrange for the next year's credit requirements, the thing that will make the most favorable impression on our bankers is a high ratio of current assets to current liabilities. They certainly do like a financial statement that shows that we have cleaned up our outstanding bills.

Most every company, and a great many individuals, go to the bank at one time or another to make a loan. The most convenient financial statement is usually the one for the end of the year.

The first thing your banker will look at when he gets the statement is the ratio of current assets to current liabilities just as our banker does. He usually wants, at least, $2 of current assets for every dollar of current liabilities. Therefore, every dollar of liabilities you liquidate increases the ratio of your assets to your liabilities.

By paying your account of $15, statement for which is attached, you will reduce your current liabilities and we can reduce ours. May we have your check before December 31?

Salesmanship combines with an appeal to fair play in the last paragraph but one of the following letter. It is likewise a splendid illustration of the "you" attitude. The society is so personalized that the reader feels that an injustice to it would be an injustice to himself.

Letter 11.

Will you please help me to close our membership records for presentation at the May meeting of the Board of Trustees by remitting your 1929 dues of $3 promptly on receipt of the Fourth Notice enclosed?

By so doing you will also save your Society the expense of mailing additional notices and of much extra bookkeeping.

Your failure to remit earlier, I am sure, is through inadvertence, absence, or the many matters that claim your attention.

Although The Society's rules require that delinquent members shall be dropped, your officers—who appreciate that various conditions may well have delayed your reply to earlier notices—are loath to take this final action without first learning from you your exact wishes.

I am confident that you would not, for many times the small amount of annual dues, miss the superb numbers foretold in the enclosure. Nor would you intentionally allow The Society to continue to send you The Magazine were it not your intention to continue your membership.

I am sure that you understand the frank spirit of my request, since no individual or group profits financially by The Society's income.

The following appeal to fair play is used by a concern sending out unordered merchandise "on approval." Its task is to secure payment or the return of the goods. To be successful the letters must have real pulling power, for they carry the whole burden of selling and collections.

Letter 12.

Fair Play!

This is an appeal to your sense of fairness.

Nearly three months ago we mailed you, on approval, a set of handkerchiefs embroidered with your initials in silk. We think they are the best value in monogrammed handkerchiefs that has ever been offered.

Now, you are under absolutely no obligation to buy them, but don't you think we are entitled to get them back if you don't pay for them?

When we sent them out, we enclosed postage stamps for that purpose and now we are enclosing a return envelope in which you can send us your payment. You have surely had time to decide whether you want the handkerchiefs or not, so please let us hear from you at once. Either send back the handkerchiefs or let us have your check or money order for $1 or just a $1 bill.

We're sure you must have overlooked this small matter and will greatly appreciate hearing from you so that we can balance our account.

We'll always give you a square deal and only ask you to play fair with us.

An unusual and highly successful letter is the following appeal for a "check of some kind."

Letter 13.

We want a check of some kind!

Either a real check, or a pencil check alongside of one of the items below. We would like to know just where we stand, so just check up on your bank book today and drop a real check into the mails tomorrow. Or check the blocks below and drop this letter into the nearest mail box tonight—using the enclosed stamped envelope.

———I am sending check herewith.

———Here is a part of your bill to show that my heart is in the right place.

———I'll try to pay each month from now on in the same amount as the enclosed check.

———I think I can pay this on the———so I am enclosing a post-dated check.

———Here is all of it—shut up!

Late in the discussion stage a letter by the president or general manager is sometimes introduced. It has good psychological effect because it brings the debtor suddenly to a realization of the seriousness of his delay. He is impressed by the fact that his account is receiving the attention of a "higher-up," and he may be

flattered by the consideration shown him. The letter logically carries a threat of more severe action, as it represents the supreme effort of the creditor to effect peaceful settlement. A commonly used, and successful, form of "executive" or "strategy" letter follows.

Letter 14.

I have just been discussing with Mr. McPherson, our collection manager, the past due account which stands on our books against your firm.

Mr. McPherson has shown me copies of the different letters he has written you. Besides two statements, you have received five letters concerning your account during the past three months, but you seem to have ignored them all and you have sent in no remittance and no word of explanation.

Consequently he was on the point of referring your account to our attorneys for collection, but I have asked him to wait ten days. I wanted to write you a personal letter and see if we could not come to a frank, businesslike understanding on this matter.

This is our view of the situation: You have been owing us $189 since June 1. The account is evidently correct, for you were asked specifically about that two months ago. The goods were apparently O.K., for you were invited to state any dissatisfaction and you said nothing. It seems that you consider yourself capable of handling this account in its entirety, because you did not accept our offer of partial monthly payments.

We have tried to be fair in our treatment of you, and we feel that we have been lenient to the point of liberality. What we can do beyond this we do not know. It is, therefore, squarely up to you. Either you should pay this bill without further delay, or you should tell us why you refuse to pay it.

That is my personal appeal. I feel sure you will respond as you would expect us to do if our positions were reversed. I want you to be as frank as I have been.

Please do not disappoint me. I shall not write again. Unless I hear from you by the 20th I shall be forced to permit Mr. McPherson to take legal action. A stamped envelope is enclosed for your use.

In the well-prepared follow-up series the discussion letters will be form letters, but they will be personal in tone and effect. The later ones, certainly the "executive" letter, should be individually typed. Form letters will not be used after the debtor has responded. Then the correspondence will become personal and the letters will be dictated to fit each individual case.

Result.—The letters in the discussion stage serve to "line up" all the reasonable debtors. Those who are honest but slow or in

difficulty will either pay or tell you why they cannot pay now. Thus another step in the sorting of debtors has been taken. By this time you will have effected settlement or come to an understanding with all those you would care to continue as customers. Of the remaining unpaid accounts some are uncollectible. You will have to threaten all and use force on the few that hold out to the last.

The discussion stage of the follow-up illustrated in the chart on page 286 employed four letters and brought in 30 of the 33 accounts which were outstanding at the beginning of the period. This leaves but 3 accounts for the final stage.

Final Stage.—The last stage of collection is reached when the time allotted for money to be out has almost passed or when you have exhausted all reasonable and peaceable means of collection.

Assumption.—You must now assume that the remaining debtors are dishonest and do not intend to pay their bills or that they are so grossly negligent that they will not pay until forced to do so.

Purpose.—Consequently the final stage of collection is devoted to the threat of force and—as a final step—the application of force. Some debtors can be driven to pay only by an appeal to fear. Others will withstand even this effort, and they must be turned over to attorneys or the collection agency. Rather than take legal action many firms prefer to "write off" hopeless accounts and take their loss. Small sums are not worth bothering with and the collection of larger debts by suit may give the house a name for hard dealing that will cost it much desirable business.

Method.—Letters in the final stage of collection become short again, with perhaps a tinge of terseness. Although sharp, they should be fair and restrained, not loud and blustering. By referring to your previous efforts you can prove your patience and consideration, give weight to the cumulative effect of the entire follow-up, and throw the responsibility for drastic action squarely upon the debtor, where it rightfully belongs. If the letters in this stage are to have their proper effect there should be no bluffing. Every threat should be carried out; every promise should be kept.

Typical letters used as the final steps in a collection follow-up are given. Letter 15 is the first written in the final stage. The way is still left open for settlement or an explanation because no final action is definitely stated. "Other means of collection," an indefinite statement, is purposely used. The writer does not show his hand and the threat is all the more potent because the reader does not know what to expect.

Letter 15.

For three months we have persistently yet fairly tried to effect collection of your account with us of $50. You have apparently ignored all our letters.

Now, Mr. Blank, it is not our intention to let this account drift along indefinitely.

Unless we hear from you by August 10 with a check or a letter of explanation, we shall be forced, reluctantly, to adopt other means of collection.

The second letter follows *promptly* after August 10. It is of the utmost importance, in the final stage, to "follow through" with meticulous care if the series is to be properly effective. This letter is in the nature of an ultimatum; it threatens definite action by a definite date.

Letter 16.

We always dislike to bring a third party into what ought to be a friendly business transaction.

Yet your silence is forcing us to do just that.

On August 20 your account for $50 for goods purchased in April will be handed to our attorneys. You can still save yourself expense and annoyance by sending your check to reach us by August 20.

The threat is carried out promptly on August 20 and the following notice is mailed on that day.

Letter 17.

This is to notify you that we are today giving our attorneys—Dakan and Preston, 1737 Exchange Building—your April account of $50 with instructions to enforce collection.

Result.—The final stage must, of course, conclude the collection effort by securing the money or transferring the unpaid accounts to other hands. In the series illustrated in the chart on page 286 one account was paid after each threat letter and only one remained uncollected.

REVISING THE FOLLOW-UP

No matter how good a collection follow-up may be, it should be constantly revised. The same series of letters should not be sent twice to one debtor. In nearly every business some delinquents

will be "repeaters." If they are given the same treatment the second time that they received on the first occasion, they will know just what to anticipate and will "wait it out."

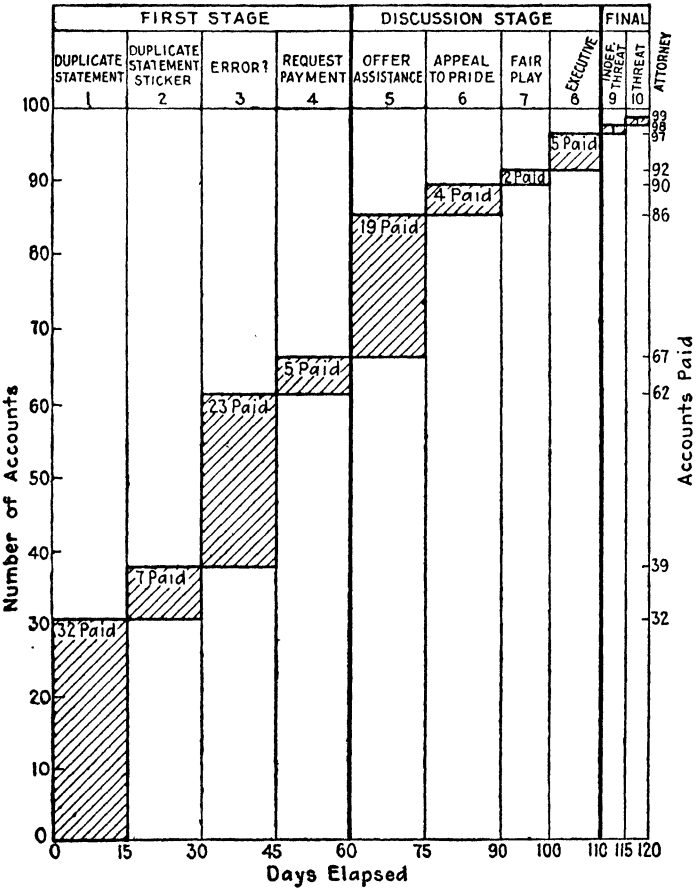
Changing the Series.—The effect of the follow-up can be changed to a degree by using the same forms and letters but rearranging their order within each of the three stages. Care should be taken not to follow a strong appeal with a weaker one. A constantly growing force should be apparent as the series progresses. If the letters have been properly constructed they cannot be shifted from one stage to another. Hence this sort of revision must be limited to changes *within* each stage. From time to time the number of letters used in the different stages may profitably be varied by dropping out one here and there or by adding a new one occasionally. This will allow for experimentation and if the results are checked the poor letters can gradually be discarded and the quality of the entire series will be raised. If one letter of unusual pulling power is discovered it may be repeated, but even then it is well to shift it to a different place in the follow-up.

Using Different Series.—Better results will often be secured by using two distinct series of collection letters. This is especially true of the business with a large number of old or continuous accounts. With reasonable care in keeping the records straight the two series can be used contemporaneously. They might be designated as series A and series B or as the blue series and the red series. One would be used for new accounts or first offenders, the other for old accounts or repeaters. By interchanging the series periodically their usefulness could be decidedly enhanced.

TESTING THE FOLLOW-UP

It is surprising that so few businesses have any definite knowledge of the results secured by the individual letters in their collection follow-up. Indeed, many concerns have only a vague conception of the general effect of the whole letter series. They are aware that collections are "good" or "slow" at different times, but they rarely attempt anything like a scientific analysis of their collection efforts and of the results obtained. Yet such an analysis can be made periodically with comparative ease, and it can be kept constantly up to date at slight expense. It is only nesessary to prepare a diagrammatic chart of the letter series and plot on it the results of each letter.

Diagramming the Series.—Actual use has demonstrated the practicability and worth of the following chart in testing the collection follow-up. Its construction and use will be explained somewhat in detail.



The chart is constructed by numbering the letters of the follow-up series horizontally across the page. For graphic visualization they should be spaced proportionally to show the relative length of the time intervals. To make the chart completely self-contained a descriptive or explanatory phrase should be added to indicate the content or nature of each letter. The

different stages in the collection follow-up can be marked to show the change in assumptions. This is the material necessary at the top of the chart.

The delinquent accounts to be tested should be numbered in a vertical column at the left of the chart, starting with a base line of zero.

Charting the Results.—With the chart prepared, it is necessary only to record in the proper spaces the number of accounts paid during the time interval allotted to each letter. As the series progresses the paid accounts can be blocked off in each space and the cumlative total entered in the right-hand margin. This will show graphically the actual results of each letter and the total effectiveness of the entire follow-up.

An Actual Test.—The chart on page 286 presents the results of a test with 100 past-due accounts on the books of a certain wholesaler. In this case the first 100 delinquent accounts, taken alphabetically, were selected as typical.

The collection follow-up consisted of two duplicate statements, eight collection letters, and a final formal notice of reference to an attorney. The maximum time allowance was four months. A 15 day interval was adopted for the four efforts in the first stage and the first two in the discussion stage. This was shortened to 10 days for the last two letters in the discussion stage and to 5 days in the final stage.

A duplicate statement was mailed the 100 accounts on the first of the month following delinquency. As a result 32 accounts were paid. A second duplicate statement with a sticker attached was sent on the fifteenth to the remaining 68 accounts. Seven paid before the end of the month. On the first of the second month a form letter was used asking if the account was correct and the merchandise satisfactory. Of the 61 outstanding accounts, 23 were paid within the ensuing fortnight. Then another letter was sent stating the writer's assumption that everything was correct and asking for prompt payment. This brought only 5 replies.

Sixty days had now elapsed and 33 accounts remained unpaid. The discussion stage began with a letter offering assistance in case the debtor was in financial difficulties. To this 19 responded. On the fifteenth an appeal to pride was used, with only 4 replies. This was followed by an appeal to fair play (2 answers) and an executive letter (5 replies) at ten-day intervals. But 10 days of the maximum time remained and 3 accounts were still unpaid.

The two letters in the final stage brought one reply each and a single account was left for the attorney.

The chart reveals this to be a good collection follow-up. Within 30 days, 39 per cent of the accounts (numerically, not necessarily in value) were paid and 67 per cent within 60 days. Two-thirds of the accounts were collected in half the maximum time allowed. An additional 23 per cent came in during the next 30 days, leaving only 10 per cent outstanding during the last month. But 1 per cent required legal action.

Another interesting revelation in this test is the relative effectiveness of first-of-the-month and middle-of-the-month collection efforts. Letters 1, 3, 5, and 7, sent the first of each month, produced 76 per cent of all the replies, while all the middle-of-the-month letters bought only 23 per cent of the total results. Two distinct factors enter into this situation.

First, there is a generally recognized habit of paying bills about the first of the month. Not only does the retail merchant possess this habit, but so do his customers as well. Consequently he has more real money at that time and it is therefore easier for him to pay his own bills then. It would thus seem to be natural that the wholesaler could collect more accounts during the first half of the month than during the last half.

Second, it is evident that the assumption, and hence the collection stage, changed whenever the returns fell off sharply. A new collection effort was begun with No. 3, for it was the first *letter* used. Again, No. 5 marked the first letter in the discussion stage. The extra stimulus of these letters no doubt helped in making the first-of-the-month paying habit effective.

It is apparent from the chart that the division of the collection follow-up into different stages is not a mere academic exercise but is based on necessity and reflects the actual changes in assumption that develop as the series progresses.

CHAPTER XX

COLLECTION LETTERS OF MANUFACTURERS AND WHOLESALERS

The collection problems of manufacturers and wholesalers are quite similar in that both usually sell to other firms or to individuals in business rather than to consumers. Their goods are purchased for resale and not for use. Hence they increase in value as the services of the middleman are added instead of decreasing in value as they would on consumption. The issues at stake may be much alike for both.

The opportunities for enforcing collection are often the same for manufacturers and wholesalers. Although they cannot make use of emotional and psychological appeals to the same degree as retailers, they have one distinct advantage. This is that their customers have a greater appreciation of the value of credit and a keener desire to maintain a good credit record than have the individual patrons of retailers. If an individual loses his credit with one retailer he can usually find other merchants who will extend him credit. A retailer who is put on a cash basis by one wholesaler will likely find other wholesalers tightening up on him or watching credit extensions more closely. The customer who is denied credit by one manufacturer may find it still more difficult to secure accommodations from other manufacturers. Moreover it is not always possible to find another wholesaler or manufacturer who can supply the exact goods wanted or render equally satisfactory service. For these reasons the customers of wholesalers and manufacturers are jealous of their credit reputation.

Despite all the similarities, however, there are some differences between the collection problems of wholesalers and manufacturers which should be noted.

MANUFACTURERS' LETTERS

Large Accounts.—The collection policies of manufacturers differ widely. The size of the accounts carried is one of the chief determining factors. Manufacturers who sell only to large buyers,

such as great department stores, chain store systems, and large wholesalers, have relatively few collection problems. These customers are usually well financed and most of them discount their bills. In cases of delinquency the collection effort is characterized by dignity and reserve. It is essentially impersonal and usually does not follow the procedure outlined in Chap. XIX. Often it is limited to statements only. Sometimes a few short letters are used. They call attention to the indebtedness and ask for payment, but they make little use of the various appeals that have been discussed in preceding chapters. Of late years telegrams have been used, either with statements alone or with statements and letters, and have been found to bring astonishing results in many instances.

Telegrams.—The Western Union Telegraph Company gives the following reasons for the success of the telegram in effecting collection: "The telegram gets results because it commands preferred attention. Its brevity and urgency suggest immediate action. It means business. The telegram carries a 'punch' that cannot be obtained in a letter." The company publishes a pamphlet containing 50 ten-word collection telegrams, some of which are said to have shown as high as 95 per cent returns. No doubt much of the effectiveness of the telegram thus far may be ascribed to its newness as a collection device. As it becomes more universally used for that purpose its power will undoubtedly wane.

An Illustration.—The following collection series, combining statements, letters, and telegrams, has been used successfully by a manufacturer selling on terms of 2/10, n/60. It is typical of the manufacturer's collection methods with large buyers.

This is a short series and is concluded within five weeks from delinquency. A statement is mailed to arrive on the due date. Ten days later the first letter, a simple reminder, is sent.

Letter 1.

Please refer to our invoice #3339 of May 8, for car NP-31854 which fell due for net settlement on July 8.

We shall appreciate your prompt attention to this account.

This is followed after ten days by a shorter and more terse letter. The complete absence of courtesy should be noted. Such a brusque letter is not recommended for general use.

Letter 2.

Permit us to request your settlement by return mail for our invoice of May 8, car NP-31854, which was due for net settlement on July 8.

After another ten days the following paid telegram is sent. This indicates urgency and suggests the necessity for prompt action.

Letter 3.

Have You Remitted Invoice May Eighth Overdue Answer Important.

A week later the following night message is sent *collect.* The account is now increased by an interest charge which is added without explanation. The nature of the business relationship makes this possible. It could not be done in the retailer's collections.

Letter 4.

Unless Remittance Including Interest for Overdue Period Is Sent Immediately for Invoice May Eighth Will Hand Account to Red Book for Collection.

Large and Small Accounts.—As the number of a manufacturer's customers increases and the size of each account decreases, the collection problems multiply. To collect from a large number of firms both big and small is more difficult than dealing with either type exclusively. Some manufacturers have a short collection series, much like the one illustrated above, for large customers and another, longer and more lenient, for small customers. Many treat all debtors alike, irrespective of the size of the accounts. Under such a policy an attempt is made to strike an average of the company's trade. The resultant collection effort will be less vigorous than might be effective with the largest customers and less lenient than might be justified with the smallest.

An Illustration.—The five letters which follow—Nos. 5 to 9—comprise the collection follow-up of a manufacturer selling specialty food products to wholesalers and selected retailers throughout the nation. To the variation in the size of accounts is added the factor of distance, which further complicates the problem. Two different classifications of accounts for collection

purposes were tried and discarded before the present policy was adopted.

First, accounts were divided on the basis of the type of business of the purchaser. Different collection letters were sent to wholesalers and to retailers. It was discovered that some retailers purchased more than some wholesalers and that, consequently, this classification did not accurately divide accounts as to the amount of money involved. Furthermore, both wholesalers and retailers were scattered over the entire country, and consequently different time schedules had to be made for each group. This plan was abandoned after an extended trial.

Second, a territorial classification was attempted. Accounts were grouped on a zone system according to their distance from the factory. The collection series was then scheduled on four different time intervals to allow for the distance covered by each zone. This plan was discontinued because the clerical work it entailed was not deemed justified by the results obtained.

Finally, a single series was adopted for all accounts everywhere. It consists of letters sent on the first of each month for five consecutive months following delinquency. The system is easy to operate, and the results are more satisfactory than were those of either of the earlier plans.

The first letter—a form letter—is a simple reminder and request for payment. It contains no appeal.

Letter 5.

We call your attention to your account with us in the sum of $22.60, covering your purchases on April 7.

As this is now past due, we would thank you for your check covering this amount.

The next three letters are in the discussion stage. Letter 6, although a form letter, makes an appeal to friendship. It contains a definite request for payment.

Letter 6.

Just why is your account with us of April 7, for purchases amounting to $22.60, being neglected?

We value your friendship as a customer and now count on that friendship for prompt response.

This account is now considerably overdue, and we shall appreciate your check to cover.

The remaining letters in the series are form letters but are individually typed. Letter 7 attempts to secure an explanation of the delay. Sending a check is suggested as the alternative.

Letter 7.

You have not even written to us the reason for your delay in paying your account of April 7 amounting to $22.60.

Let us have a line from you today, will you, so that we may know how to figure on your account. We certainly will appreciate this little courtesy; it won't take much of your time, and it will help us a great deal.

If you just can't send us a check in the mail tonight, give us an idea of when you can send it.

Letter 8 is an appeal to fair play. Apparently presenting a hypothetical case, it really reviews the present case so definitely that the debtor cannot miss the point. This is the first letter in the series in which the request for payment is at all sharp. "At once" is, therefore, more effective than if this or a similar phrase had been used in previous letters.

Letter 8.

You would not think it the proper thing, would you, for one of your customers to agree definitely to a thirty-day credit term, and then retain your money for ninety days longer?

Suppose, also, such a customer neglected to make any explanation—did not even tell you when you could expect payment.

Now surely you wish to treat us just as well as you expect a customer of yours to treat you.

The amount due is only $22.60. May we have your check at once?

Only one letter is written in the final stage. The threat is definitely stated, an outside date is given, and responsibility for the final action is placed upon the debtor. The letter is courteous.

Letter 9.

Before turning your account over to our attorney for collection, we would like to have an expression from you as to why you have not paid for your purchases of April 7, in the amount of $22.60.

We dislike very much to take this step, but unless we receive word from you before September 30, we shall feel compelled to do so.

Please do not make this necessary.

Small Accounts.—It is often more difficult to collect small accounts than large ones. They are more easily overlooked and neglected. The manufacturer whose business is all in small accounts finds it just as necessary to collect them promptly as does the manufacturer dealing in large units. He must overcome the natural indifference of many customers toward small accounts and keep payments coming in regularly. Consequently, the time intervals between letters in his collection series are likely to be shorter than either of those which have been quoted.

An Illustration.—The manufacturer using the following letters—10 to 14—has a virtual monopoly in the marketing of a highly perishable product to grocers. The accounts are small and as long as the grocer stays in business and continues to handle the product the collection policy is lenient. By constantly reminding the debtor, all but a very small percentage of the overdue accounts are collected.

Statements are sent the first of each month and accounts are payable before the tenth. If an account is not paid by the fifteenth, a duplicate statement is sent, with the amount entered in red ink. If it is not paid by the end of the month, the overdue amount is added to the next month's statement. The first letter is sent the fifteenth of the following month, but the second does not go out until the tenth of the next month.

A complete schedule of the collection follow-up is given.

Before Delinquency.

Aug. 1. Statement covering July purchases, payable by Aug. 10.

First Stage.

Aug. 15. Duplicate statement in red ink.
Sept. 1. Statement covering August purchases, with July balance added as "past due."
Sept. 15. First letter (No. 10).
Oct. 1. Statement covering September purchases, with July and August balances added as "past due." No letter.

Discussion Stage.

Oct. 10. Second letter (No. 11).
Oct. 20. Third letter (No. 12).

Final Stage.

Nov. 1. Statement covering October purchases, with July, August, and September balances added as "past due," accompanied by fourth letter (No. 13).
Nov. 15. Fifth letter (No. 14).

The first letter in this series employes the familiar "overlooked" assumption. It seems not inappropriate here, because the account is small.

Letter 10.

We have not heard from you about your July account of $7.85. In all probability you have merely overlooked it among the details of your busy days.

We know the account is small, but our business is made up of just such small accounts and you can readily see what it means to us if they are allowed to run over the due date.

Won't you please send your check promptly?

Before the second letter is sent, another month's balance has become overdue. Meantime a first-of-the-month statement has gone out unaccompanied by a letter. This pause in letter writing was decided upon after tests showed the statement to be slightly more resultful alone than with a letter. The result is that the second letter falls in the discussion stage. It effectually disposes of the assumptions of error in the account and unsatisfactory service.

Letter 11.

We have been waiting to receive your check for $16.10 for July and August balances now overdue.

If we are in any way to blame for your failure to pay, we want to make it right. So, if the bill is in error or if our service has not been all that you had a right to expect, just tell us what is wrong.

We highly value your continued orders and want to do everything in our power to preserve our pleasant business relations. Like every other business, ours is sustained by the moral support of our customers.

Will you please write us frankly about your reasons for delay?

Failure to reply to the second letter is used as the basis, in the third letter, for the conclusion that the seller is in no way responsible for the debtor's failure to pay. Still another easy way out is offered, however, in the suggestion of partial payment. It should be noted that the writer does not promise to accede to any terms the debtor may suggest but only to give careful consideration to his "application for the extension of time." This diplomatic expression amply protects the seller in any action which he decides to take in the future.

Letter 12.

Since you have not replied to our letter of October 10 we are confident that your failure to pay your July and August balances of $16.10 is not the result of any unfair treatment on our part.

Somehow, we cannot believe you would intentionally let this little obligation go without payment. You will grant we have been very patient about it, feeling sure you would pay.

Surely you won't let us wait any longer. Sit down and write your check or send draft, postal or express money order for the amount. If you cannot possibly pay the full amount now, pay part, and your application for the extension of time on the old balance will be given every consideration.

But be sure to take some action today, so we may know your intentions are good.

The fourth letter accompanies a statement showing three months' balances as past due. The delinquency is now becoming serious and the manufacturer is contemplating action that will forestall further possible loss. This letter—the first in the final stage—while still amiable, carries a threat.

Letter 13.

The enclosed statement shows that you have not paid your July, August and September balances amounting, in all, to $25.49.

If we fail to hear from you shortly, we shall have to take some action to collect this outstanding account. We shall regret to do this, but your failure to respond will make such a course the only one left to pursue.

We hope that we can yet arrange to do business on satisfactory terms.

If the fourth letter fails to bring a response, the final letter in this collection series puts the customer on a C.O.D. basis. Even then he is told how he can restore himself to good standing.

Letter 14.

Your account is now four months in arrears. The amount owing is $31.75. Our credit department has forbidden us to extend further credit.

We are, therefore, sending your shipments forward C.O.D. We regret to do this, but your failure to remit has left us no other course of action.

Your check for $31.75, together with satisfactory assurance of prompt payments in the future, will enable us to return to our former basis.

Special Cases.—It is not possible to cast all collection problems into one mold nor to make a single series of letters apply universally to every case that arises. Special cases require special treatment. Because they are not routine problems, they cannot be handled with routine letters. Two special cases, one of them typical, the other exceptional, are illustrated.

Discount Unfairly Taken.—Both manufacturers and wholesalers are more or less troubled by customers who send in remittances after having taken discounts to which they are not entitled. The question is whether to be thankful for the money that has been received and say nothing about the discount or to stand by the company policy and attempt to collect the small difference. The problem is one for both the credit and the collection departments and already has been discussed and illustrated in Chap. XVI. If an unfair discount is allowed without protest, further violations may be encouraged. When dealing with business firms there would seem to be no reason for being timid in this matter. The following letter may be a bit terse, but it says exactly what is meant in a tone that could not give offense.

Letter 15.

We are taking the liberty of returning herewith your check of March 10 for $172.17 which you sent in settlement of our invoice of February 16. The deduction which you have made for cash discount is evidently an error.

Our terms are strictly thirty days net, two per cent cash discount only if paid within ten days from date of invoice.

We, therefore, ask that you please let us have a corrected remittance promptly.

It is not necessary for the creditor to return the check, as was done in Letter 15, in order to protect his rights. He may legally retain the check unless the amount of the bill is in dispute. This he may do even when the check is marked "For payment in full," and such action will not jeopardize his right to collect the balance due, which is represented by the discount deducted.

The following letter has been used successfully in collecting unfair deductions while holding the original payment.

Letter 16.

Thanks for your check of April 15 for $137.20 which has been credited to your account.

There remains a balance due of $2.80. Since this is just 2% of your March invoice of $140.00, we are wondering if your treasurer

inadvertently deducted the discount which is regularly allowed for payment of accounts by the 10th of the following month. If this proves to be the case, we are sure you will see that this amount is added to your May remittance.

We like to see customers discount their bills. It is profitable for them and good business for us. You are coming mighty close to it. Just get your May check in the mails five days earlier and you'll be there.

The Confidential Letter.—Absolute frankness is sometimes a most potent collection force. The following letter is a good illustration of its successful use. The manufacturer was evidently quite lax in his collection methods to allow so many accounts to run for so long a time, but his past leniency is probably one of the reasons why the response to this appeal was so generous. The letter was sent to 260 accounts and all but 12 answered, most of them with check for all or part of their indebtedness.

Letter 17.

Frankly speaking, what would *You* do?

If you and your organization were trying to make the best artificial pearls you knew how to make?

If you and your organization were trying to give your customers the best possible prices based on a minimum mark-up, only sufficient to justify paying decent livable salaries?

If you and your organization were trying to serve your customers' wants, keeping *their* interests ever uppermost?

If you had paid cash for the raw materials used in making your pearls, months and months ago, *Last Year?*

If you had paid cash for gold clasps, gift cases, salaries of factory and office men and girls, railroad fares, hotel expenses, etc., *Last Year?*

And then, on April 4,

You looked at your last year's *Accounts Receivable* and found so many names you *thought* were your *Friends*, that it was necessary to multigraph this letter—

Who (including *You*) still owe for last year's merchandise.

Tell Me, please, what *would you* do?

[Signed]

Self-addressed stamped envelope enclosed for check.
Amount overdue $169.90.
Registered mail.

WHOLESALERS' LETTERS

The discussion of manufacturers' collection letters applies almost equally well to those of wholesalers. The letters thus far quoted in this chapter could be used, with slight modification, by many wholesalers. There are, however, some differences which should be noted.

The wholesaler's collection problems differ from those of many manufacturers primarily in that he usually serves a more limited territory and is thus in closer contact with his customers. Many of them he knows personally. His salesman have frequent contact with them and can be used to make collection or to drop hints that will help the collection man in the office. Because the wholesaler usually makes frequent shipments to his trade he often takes advantage of the opportunity to force collection by holding up orders or sending them C.O.D. when an account becomes unsatisfactory. Once a retailer has established connections with a satisfactory source of supply he is loath to change. Such a device, therefore, becomes an effective means of collection.

One complete series of letters will be given as typical of those used by wholesalers. This will be followed by illustrations of special cases. To all these should be added such letters already quoted as can be used by wholesalers in order to have a complete picture of collection opportunties open to wholesalers through the medium of letters.

A Wholesale Drug Series.—This wholesale drug house uses letters and statements on the first of the month only. The collection series does not start, therefore, until the account is 30 days past due. Thereafter it continues for four months and comprises four letters, supported by collection "talks" by the salesman. Each statement carries, separately, the current month's account and the total of past-due indebtedness. Partial payments are applied "on account" and deducted from the overdue balance shown each month. At the end of four months' delinquency the customer is placed on a C.O.D. basis and the account is turned over to an attorney for collection.

The first letter in the series—No. 18—is in effect a mere reminder. The request for payment is pretty well hidden in the middle of the letter. The last paragraph is designed to build goodwill and continued business.

Letter 18.

Enclosed is statement of your account showing a balance of $101.50. Of this amount $47.80 is past due. We trust that you will let us have a remittance for this amount in an early mail.

Thank you for this business. We are constantly striving to make our service merit a continuance of your orders.

The second letter—No. 19—begins to emphasize the customer's obligation and suggest partial payments. It is a discussion letter appealing to fair play.

Letter 19.

The enclosed statement of your account shows a past due balance of $101.50. When this is added to the current account of $55.25 it presents a total which ought to give you serious concern.

It is not our disposition to push you, and we won't do that so long as we are given a fair chance. We know that you are paying some of your obligations. Is it fair to make us do all the waiting?

Won't you sit down right now and write us a check for $25 and then send us a check for a like amount each week? In this way you can soon whittle your balance down to where it ought to be, and you'll hardly know it has been done.

May we count on you? Thanks a lot.

A veiled threat is included in the third letter—No. 20. By this time the account is three months in arrears. If the customer has kept up his usual volume of buying, the amount involved is becoming uncomfortably large in proportion to his apparent ability to pay. Consequently the letter is short and specific in its demand for payment. A 30-day leeway is still allowed, however.

Letter 20.

You now owe us $218.25 of which $156.75 is past due. Some of this balance dates back to May purchases.

We have written you each month in regard to your account but have received no reply. Unless we receive a check from you during the current month, we shall be obliged to adopt some other course to collect this long past due account.

We hope that you will not make this necessary.

When the statement for the next month is prepared, the final letter goes out. The customer is now considered to be no longer desirable. Hence there is no sales talk in the letter.

Letter 21.

Our shipping department has been instructed to fill no more orders from you except on a C.O.D. basis.

Your continued inattention to our requests for payment of your long overdue account—now totaling $231.80—has made this move necessary.

Unless a substantial payment is received by the 10th, we shall turn your account over to our attorney with instructions to enforce collection.

Considered in its entirety, this series seems somewhat harsh and severe. It must be remembered, however, that in actual operation it is tempered by the repeated calls of the salesman. Actually it goes only to the poorest customers. In the vast majority of cases, payments will be received from time to time on account. When these are large enough or sufficiently regular to indicate an earnest effort on the part of the debtor, personal letters are dictated which fit the exact facts. One such letter—No. 22—is given by way of illustration.

This particular letter was sent to a customer who had received two letters of the regular series and then made an arrangement with the salesman to send in weekly payments. A similar letter is sent to anyone who pays after the collection series is started.

Letter 22.

Thanks for your check for $25.00 to apply on your past due account.

Mr. Carlisle has reported his conversation with you and we are glad to confirm his suggestion that we will accept weekly payments in this amount until you work out of your present situation. More than that, we will cooperate in every possible way to speed up your sales.

Every week we are able to offer specials which are real buys for the trade. We try to make these specials sufficiently varied from week to week to give all classes of the trade a chance to cash in.

We'll make it a special point to provide Mr. Carlisle with advance information so that you can always buy to the best advantage.

Again, thanks, and good luck.

Special Cases. *Holding Up the Order.*—Withholding shipment of an order until payment is received on a past-due account is a device to which recourse may be had anywhere in the regular collection series. It is particularly effective with branded merchandise and specialty goods which cannot be secured elsewhere or which can be so secured only with difficulty.

The next two letters are used by a nationally known wholesaler. The first—No. 23—was sent to a large department store. It presents a straightforward business proposition without apology. The writer takes for granted that his action will be approved.

Letter 23.

We have prepared for shipment merchandise amounting to $845.00.

We note, however, that your indebtedness to us is $6300.00 of which $3376.00 has matured and dates back to November.

Before making shipment of these goods we shall expect a payment of not less than $1500.00 to apply on your overdue bills.

We anticipate your prompt and favorable response.

Letter 24 was sent by the same wholesaler to a customer in a town of 12,000 population. The writer demonstrates his goodwill by prompt shipment of the express order. Because of his knowledge of this particular customer he is able to offer a constructive suggestion for payment of a rather large balance that will enable the customer to receive the freight shipment without delay.

Letter 24.

We thank you for your orders placed with Mr. Ritson and we are preparing the express order for shipment. When ready it will go forward without delay.

The freight order is also being prepared but we shall expect a very substantial payment to apply against your overdue account before making shipment of these goods.

Your indebtedness according to our books is now about $3300.00 of which $3000.00 has matured. We request that instead of waiting until you can pay in full you arrange to send regular payments each week of not less than $250.00. In this way we are confident that your indebtedness will be taken care of much more quickly and with less inconvenience to yourself.

We hope you are enjoying a very good business and we anticipate your prompt and favorable reply.

"*We Need Money.*"—Comparable to the confidential letter quoted on page 298 is the letter which takes customers into full confidence with an explanation of an unusual need for ready cash. Two illustrations are given.

Letter 25 represents an attempt to collect accounts before they are due. Its success was probably due to its frankness, to the fact

that it is avowedly *not* a collection letter, to the discount offered, and to the sales material in the postscript.

Letter 25.

We have to use a considerable lot of money during the next few days and we are writing to ask you if you will send us a check for the amount of the attached statement with an offer of a 2% discount for prepayment.

Please do not construe this letter to be a demand for payment, but we are asking you to do this as an accommodation.

If you do not feel that you can pay the account now, please sign the attached trade acceptance on which we have given you 90 days from average invoice dates, which is 30 days better than our usual terms.

Thank you for either action. We shall highly appreciate the favor.

Yours very truly,

We have on hand here a larger stock than we have ever carried before and we would like to have a call from you to show you through these goods. We hope we may have further opportunity of handling orders for you.

Letter 26 brought 85 per cent returns. It is frank, friendly, and human. Of course one could not expect to repeat the appeal used in Letters 25 and 26, but if it is genuine it may be successfully employed once.

Letter 26.

Between May 1 and May 5 we have about $2500 in financial obligations to meet.

This fact is, of course, of no real interest to you, but this letter will explain why I am telling you.

Ordinarily we send out statements at the end of each month.

This month we are sending them a few days in advance, feeling that if we explain matters to you, perhaps you can assist us just a little right now when most needed.

The enclosed statement shows the amount of your account on our books, and while this in itself will not put us "over the top"—yet if you can help us to this extent—and I am sending this to each account on our books whether due or not—and they too will do the same, the total will be enough so I can take care of my obligations in nice shape.

I want to ask you frankly if you will try to "stretch a point" and let me have your check for this amount before May 5.

I shall be very grateful for your efforts and assure you of my sincere appreciation.

A Different Letter.—The following letter is said to have "worked wonders." It was used for customers who had always been good pay but who showed signs of slipping. Note how effectively the "overlooked" assumption is disposed of and how tactfully the appeal to pride in a perfect discount record is presented.

Letter 27.

Uncle Sam has had a mighty good record in safely carrying our letters back and forth since 1927. In all that time there is not the slightest indication in our files that our letters, invoices and statements have not reached you promptly. In fact, there is every evidence to the contrary.

In the same way, Uncle Sam has made a clean record with us, for our ledgers show that your checks have come in promptly every single time.

So if Uncle Sam is at fault this time, we will both have to remember his good past performance. We ought to be good friends by this time, and we are good friends. So if we have slipped up in connection with statements or invoices covering shipment of March 12, you'll overlook it and accept with a smile the duplicates attached. And if you have overlooked our invoices and statements we'll do the same.

Incidentally, as there is certainly a mix-up somewhere, we are dating that invoice "as of March 12," so that when your remittance comes in by return mail, your record will be 100 per cent to anyone who inquires.

CHAPTER XXI

COLLECTION LETTERS OF RETAILERS AND PROFESSIONAL MEN

RETAILERS

As a general rule, the collection policies of manufacturers are more strict than those of wholesalers. Likewise, those of wholesalers are somewhat more stringent than those of retailers.

The recognized leniency of the collection policies of retailers is the result, in large measure, of the following three factors.

1. Competitive practices.
2. Sales to consumers.
3. Personal relationship with customers.

Competitive Practices.—Although there are some stores that do a strictly cash business, most of the retail trade of the country is conducted on a credit basis. In recent years retail credit has become notoriously "generous." An easy credit system is not a proper basis for a "hard" collection policy. Even though an individual store may have an exceptionally careful credit department, its collection method will be influenced by the practices of its competitors. It will recognize that it dare not push too hard for prompt collection or its customers will transfer their trade to a competitor who is known to be less severe. As a consequence, retail collections are almost universally characterized by leniency and in many instances by sheer laxness. These characteristics are most conspicuous in installment collections (see Chap. XXII) but they are also noticeable in the methods of stores doing a "regular" or 30-day credit business. The present chapter is concerned only with the latter type.

Sales to Consumers.—The sales of retailers are made direct to consumers. As the goods go immediately into use or are shortly consumed, their value depreciates in the eyes of the customer and may be completely lost sight of in a brief time. The collection problem is definitely influenced by this condition. The farther removed one becomes from the satisfaction afforded by the use of the goods the less vividly he remembers his pleasure

in the purchase and the easier it is for him to postpone payment. To offset this situation modern retailers emphasize their service, both in selling and in collecting. By keeping alive the customer's appreciation of the store as an institution, they hold his goodwill while securing payment of his account.

Most retail sales are made to women. It is estimated that 75 to 90 per cent of all the retail purchases of the nation are made by women. The account on the store's books may stand in the woman's name or in that of her husband. No matter from whom the collection is ultimately to be made, the woman's goodwill must be held. This calls for special tact in handling past-due accounts. It means, also, that many of the appeals open to manufacturers and wholesalers cannot be so successfully used by the retailer.

Personal Relationship with Customers.—The retailer is apt to have a large number of small accounts. In this respect, also, his problem differs from that of the manufacturer and wholesaler. He has an advantage over them, however, in his personal relationship with customers. He can see them or telephone them or send a collector to call on them. In all these personal contacts he must exercise particular care not to destroy goodwill and thereby alienate the customer. Because of the hazards which they involve, personal calls are usually resorted to late in the collection effort.

Home Calls.—The collector who calls at the debtor's home must be especially tactful and diplomatic not to antagonize the customer. Because of its better psychological effect, many stores designate this individual as a "personal service representative" rather than a collector. His purpose is to find out conditions in the home and to ascertain the woman's attitude toward the store. He may not mention the indebtedness at all, or he may refer to it only casually.

The Telephone.—The successful use of the telephone in collections is an art. So much depends on the speaker's tone of voice, his attitude toward the debtor, his tact in parrying excuses, that few persons are qualified for this difficult task. It should never be entrusted to anyone who has not had careful and specific training for the work. Otherwise customers may be driven away and the management will not know the reason.

Store Calls.—It is argued that the retailer enjoys a special collection advantage in his opportunity to ask the customer to

"drop in" to the store for a chat or to see him when he comes in for subsequent purchases. This advantage is often overemphasized, however. The customer may refuse to call for the express purpose of discussing his indebtedness. Moreover it is a known fact that the person who owes an account for which he has been repeatedly "dunned" will be reluctant to enter the store even for cash purchases. Consequently, the personal chat in the store is not so easy of accomplishment as it is sometimes pictured. In small stores where the proprietor is on the sales floor, this may sometimes be done. In larger stores it is more difficult.

Letters.—The personal methods which have been discussed should be employed whenever it is possible to use them to advantage. They rarely constitute the retailer's entire collection effort, however. Letters remain his best and most reliable means of collection. They are almost universally used and are supplemented, in varying degress, by resort to personal contacts.

The letters which follow are typical of the collection processes employed by reputable and successful retailers.

Series Used by a Women's Specialty Store.—In this store, accounts are due on the tenth of the month following purchase. Statements are sent the first of each month. An account is allowed to run two months and then the first letter accompanies the statement for the third month. This is followed each month by three other letters. The fifth and final letter is sent the fifteenth of the sixth month.

The first four letters in this series are mere reminders. They all belong in the first stage of the collection process. There is a careful attempt at a gradation in tone, becoming slightly more emphatic in each succeeding letter. "Attention is respectfully requested," in the first, becomes "This is to call your attention" in the second; "We shall appreciate," in the second, changes to the more insistent "Please send us" of the third; and this to the still more definite request in the fourth for a date when payment may be expected.

Letter 1.

Your attention is respectfully requested to this account which is past due.

Letter 2.

This is to call attention to your account which shows a balance due us of $30.

We shall appreciate your check to cover this amount.

Letter 3.

This is to call attention to your account on which a balance of $30 is past due.

Please send us your check covering this amount.

Letter 4.

This is to remind you that your account shows a balance due of $30.

Please let us know when we may expect a remittance.

There are no letters in this series that can be classed in the discussion stage. After these four monthly letters, which carry the account six months past due, the final letter is mailed on the fifteenth. It contains a threat, designedly ambiguous. "Take action" might mean to the reader any one of several things. He does not know whether it portends a personal collector, a collection agency, a lawyer, or some other action. It is more potent by reason of its indefiniteness because the reader will probably conjure up the worst consequences.

Letter 5.

Several letters have been written to you with reference to your account which shows a balance of $30 due us.

It is not our desire to take action against you for this balance, but unless payment or other arrangement is made at once, we shall be obliged to do so.

If the fifth letter brings no response, the "action" hinted at takes the form of a personal call by a store representative. From this point on, the account is handled as a direct personal problem. The store practically never resorts to suit.

A Department Store Series.—The credit terms of this store are the same as those of the specialty shop whose letters have just been quoted. The collection series contains one more letter, but it extends over the same period of time. The difference is that the department store begins its collection effort one month earlier, sending the first letter with the second month's statement rather than the third.

Two other differences should be noted. (1) This is a more vigorous collection series than the one above. The letters are longer. They do more than merely remind the debtor of his

obligation; they present reasons why payment should be made. (2) The letters fall into the conventional classification of the collection follow-up: first stage, discussion stage, and final stage.

The letters in this series are all individually typed. All but the last are personally signed by the credit manager. The first two have one outstanding weakness. Each letter asks for payment "this week," yet the next letter does not go out for four weeks. The urgency of the request is therefore negatived by the delay in following it up.

Letter 6.

The balance of your account of $25 which is now outstanding against you represents purchases dating back to April 1.

As this account is now past due, we shall appreciate your remittance.

May we expect your check this week?

Letter 7.

We are sorry to write you again that your account in the amount of $25 still appears unsettled on our books.

We do not like to let accounts run along this way; neither do you, we are sure.

Will you oblige us with your check this week?

The next two letters are in the discussion stage. Letter 8—the third in the series—makes an appeal to pride in a good credit standing. The reference to "good business reasons" is general. A wholesaler might go into detail to explain what some of these reasons are; a retailer cannot do this so effectively, because his customers are consumers rather than business men.

Letter 8.

When you opened an account with us it was understood that bills would be paid promptly and in full by the 10th of the month.

This is advisable for good business reasons. It is also essential for the preservation of your own credit. Therefore, may we expect your check for the overdue account amounting to $25?

A second discussion letter follows. Letter 9 repeats the appeal to pride and adds an offer of liberal treatment if the customer will explain his difficulty.

Letter 9.

Your account of $25, long overdue, is again brought to your attention.

We feel sure that you have been simply careless about it; but you are doing yourself an injustice by such a course. Your credit standing is worthy of your best care.

If there is a good reason for delay, come and tell us about it; we will try to make it as easy as possible for you. We mean to be liberal and kindly in such matters, but delay and silence are not encouraging.

We shall expect a check for the amount due us or some explanation this week.

The fifth letter—No. 10—falls in the final stage. Its purpose is to clear the way for action. The use of the word "delinquent" may be justified at this late stage in the collection follow-up, but it should not be used earlier.

Letter 10.

We have written you several letters regarding the delinquent condition of your account, but to date we have not received so much as a word in reply.

Reluctant as we are to believe that you would deliberately disregard a matter of this kind, we still feel that you are not according us proper treatment in view of the many accommodations we have extended to you in the past.

We wish to emphasize the necessity of settling the account of $25 not later than September 15.

The last letter, a notification of decision to turn the account over to an attorney, is slightly less cordial than those that have preceded it. Its formality is enhanced by a typed company signature without the name of an individual.

Letter 11.

We again call your attention to your account long overdue.

We have written you courteously several times without receiving a settlement.

Your account will be placed in the hands of our attorney for proper attention on September 30.

Purchased: April 1, 1929.

Amount: $25.00.

Unusual Cases.—In their collections most retailers follow with more or less fidelity the conventional procedure which has been

illustrated in this chapter. This is the safe thing to do, for the majority must follow the beaten track. To try the unusual or different is to hazard complete failure as well as exceptional success. Examples of both results could be cited, but we shall be limited to three illustrations of the successfully different approach in collections.

Collecting by Indirection.—A men's furnishings store employs the following unique collection method. Its success is no doubt due in large measure to its difference. On the first of the month a statement in this unusual form is sent.

Letter 12.

[Letter head]

[Date]

[Customer's name]
[and address]

To us you owe only $7.50

for

2 Wilson shirts $7.50

To you we owe our very existence.

We thank you,

[Signed]

This statement is accompanied by a printed card bearing the following explanatory statement. The disclaimer of any collection procedure is itself good collection psychology.

Letter 13.

To Our New Account Customer

We acknowledge our appreciation of the confidence you have manifested in us by opening a ledger account with us.

We have no credit or collection department. Our whole overhead expense is devoted to rendering service to you.

We shall not spend a penny of your money nor a moment of our time toward spurring you to make remittance, confident that we shall receive your further orders and payments as in your judgment we may merit them.

Collecting with a Sales Letter.—Another retailer of men's furnishings forestalls collection difficulties by sending a goodwill sales letter to arrive a day or two before the account becomes due. The collection idea is tucked away in the middle of the letter, and yet it cannot be missed.

Letter 14.

Last month we sold you some shirts and hose.

Not belonging to any chain store group, we feel we have four big things to recommend us. They are: quality merchandise, delivery service, refund in case you are not satisfied, and charge accounts. These are the four big things that enable us to compete successfully with the chain store. If we fall down on any one we are lost.

In the next couple of days will you not take stock of the purchases you made from us and when you send your check day after tomorrow let us know the verdict? If you have any suggestions as to how any one of our four big selling points may be bettered, tell us and we shall be eternally obligated.

Collecting Club Dues.—Collecting club dues is a difficult and thankless task. The following letter has been used successfully for this purpose. It is almost audacious in its frankness, yet it fits the circumstances and does not give offense. Such a letter could not, however, be sent by a merchant to his customers.

Letter 15.

In every community there are a few big men who pay their grocery bills promptly on the first of the month and who do not ask even the family doctor to wait longer than the tenth. But it seems that these men simply can't remember to send a check for club dues. It seems that the bigger and more influential a man is the harder it is for him to remember.

To be downright frank with you, Mr. Brown, you are one of those forgetters. Your account on our books shows a balance of $37.50, all of which is due. It is part of my job to collect this money.

Of course, you haven't been putting this off on purpose; goodness knows you are the last man in this world to dodge his duty. You are going to pay this account—I know that just as well as you do—but you simply never get around to the point of making out a check. And that is what makes my job so difficult. You are the only one who can help me solve it.

Won't you do it now?

PROFESSIONAL SERVICES

Characteristics.—The services of professional men—accountants, architects, artists, engineers, dentists, doctors, lawyers—are often largely intangible. Their value tends to sink rapidly in the client's estimation as the account grows older. The patient who has recovered from an illness or an operation may quickly forget his utter reliance upon the skill and devotion of the

physician. Moreover the relation of the professional man to his client or patient is usually so intimate and confidential that it seems difficult to discuss such practical matters as the payment of bills. Professional ethics and the traditional attitude toward "services" have contributed much to this feeling.

Traditional Attitude.—Professional men depend entirely upon goodwill for the development of a clientele. Their codes of ethics will not permit them to advertise in the manner open to tradesmen. To a large extent they are considered servants of society whose duty it is to render service first and seek their reward afterward. As a result there is frequently no contract in evidence and no understanding in advance as to what the fee will be. It has become habitual to "let the doctor wait." The public attitude has been fostered by a laxness on the part of the professional men themselves in handling "business" matters. They usually have no collection system and no organized follow-up. Their collection efforts have been almost wholly limited to the mailing of statements at long and irregular intervals. Furthermore, such statements usually carry only the phrase "To professional services rendered." Without an itemized statement, the amount often appears large, and even unreasonable, to the client.

Modern Attitude.—Recent tendencies indicate an improvement in the methods of collection for professional services. Dentists usually arrange charges and the manner of payment before beginning work. Hospitals and clinics have business managers who relieve physicians and surgeons of financial details. The office of the medical association is used as a collection agency for members in some localities. All of these, as well as some individual professional men, send carefully itemized statements that show exactly the charges made for the specific services rendered. This in itself greatly reduces the number of disputed bills and expedites the collection of all accounts. More and more the methods of the commercial world in making collection are being adopted, with necessary modifications, by professional men.

Collections for a Lawyer.—It is an interesting fact that lawyers, who are constantly called upon to collect delinquent accounts for others, are often very poor collectors for their own services. As agents for another they act with speed and certitude. In such cases, accounts come to them only after the creditor has exhausted his own efforts. They are "bad" accounts, and consequently summary action is required.

In collecting their own accounts, however, lawyers are restrained by the same desire to maintain goodwill that characterizes the merchant's attitude toward his customers. Hence they follow much the same procedure that the merchant follows with his accounts, beginning with statements, continuing with discussion letters, and concluding with court action.

The following six letters are typical of the collection efforts of a prominent attorney. They illustrate not only the routine procedure but also the special difficulty that is frequently encountered in professional collections, of a misunderstanding regarding the amount of the charge.

An itemized statement was mailed the client on April 12. Duplicate statements were sent on the fifteenth of May, June, and July. The first letter—No. 16—was written August 15. It is somewhat weakened by the conventional assumption that the account had been overlooked. That this assumption was not seriously made seems to be proved by the suggestion that the client may not be able to pay in full and hence will welcome an opportunity to make partial payment.

Letter 16.

For the past three months we have mailed monthly statements to you asking for payment of our bill of $725.00 for legal services rendered.

So far we have not heard from you and assume that you must have overlooked this bill. If it is not convenient for you to pay the whole amount at this time, we hope you will send in a substantial payment on account.

We shall appreciate your prompt attention to this matter.

A month later the second letter—No. 17—was sent. Acting still on the assumption that the client is not able to pay, a note is enclosed for his signature. The first paragraph reviews the case to date. Such a recapitulation is often an effective collection device. The transition to the second paragraph is quite abrupt.

Letter 17.

On April 12 we sent you an itemized bill amounting to $725.00 covering services rendered in your behalf. We followed this with three monthly statements asking for payment. On August 15 we wrote you in relation to this account but have had no word from you.

We prefer cash but if your finances prevent you from paying us at this time, we will accept your promissory note for the amount payable on or before one year with seven per cent interest. To expedite settlement we enclose such a note for you to sign and return to us within ten days.

We hope you will promptly comply with our request and avoid further annoyance.

This letter brought a reply in five days saying the fee was too high. The attorney now has to decide whether the client is dishonest, whether he is simply sparring for time, or whether he honestly believes he has been overcharged. The decision is in favor of the last assumption. Now the amount of the charge must be justified and the client must be resold on the value of the services he received. Letter 18 seeks to accomplish these purposes.

Letter 18.

This will acknowledge your letter of the 20th in which you say you do not owe and never agreed to pay us $725.00.

It is true that you did not specifically agree in advance to pay us $725.00. Nevertheless it is always assumed that the client will pay his attorney for all necessary services performed in protecting the client's interests. That is, provided the charge is reasonable. A careful perusal of our itemized bill will, we are confident, show our charges to have been very reasonable.

This bill is now more than five months old and you have never before questioned the amount. On the contrary, you expressed yourself as highly pleased with our work while the case was in litigation. We regret that you have so soon forgotten that appreciation and that you now refuse to pay or to give us your note as we suggested.

If you will call at the office we can come to a determination of the amount which you do owe us, either by agreement or in some other way satisfactory to both parties.

When the client failed to call at the office within ten days, the attorney decided that definite action must be taken promptly. He still desired to give the client the benefit of every doubt. Consequently the next letter is virtually a repetition of No. 18 but more urgent and mandatory.

Letter 19.

We respectfully and urgently call your attention to our unpaid bill and assure you that we feel that $725.00 is a very reasonable charge for the services rendered to you. We do not understand your

delay and apparent indifference in liquidating this account or your refusal to discuss it with us.

In the only communication we have from you on the subject you state you do not owe us $725.00. This implies that you may owe us $724.00, but the exact amount which you think you owe has not been stated.

In order to effect a settlement, we appeal to your best business judgment to meet us in an honest endeavor to agree, if we may, on the amount of our fee and when it shall be paid.

We shall expect to hear from you or to see you in our office on or before the 12th.

The account was now exactly six months old. The client failed to appear by the twelfth, and on the thirteenth the final letter was sent.

Letter 20.

Again we call your immediate attention to our unpaid bill of $725.00 for services rendered, and to our letter of the 5th, inviting you to meet us and make an adjustment on or before the 12th.

Unless you shall arrange the matter with us on or before the 15th inst., we will bring action to enforce collection without further notice.

Collections for a Doctor.—The following letters were written by a doctor's secretary and have met with a high degree of success. Statements are mailed on the first of the month and the letter series begins a month later. It is a carefully planned series, developed through the three stages.

The first letter disposes of the "overlooked" assumption.

Letter 21.

You seem to have overlooked Dr. Smith's statement of January 1 for $100.

Your check will be appreciated.

The second letter eliminates the assumption of error in the account. It is sent the first of the second month.

Letter 22.

Is there any misunderstanding in regard to the statement of $100 which I mailed you January 1 covering Dr. Smith's services?

If not, please mail your check to take care of this account.

At the beginning of the third month the letters pass into the discussion stage. The letters become longer and the time

intervals shorter. The privilege of part payment is first offered, and the patient is asked to write or call at the office.

Letter 23.

I have to remind you again of Dr. Smith's account of January 1 for $100.

If it is not possible for you to send check in full at this time, make a part payment. The Doctor will appreciate your writing him a letter, or if you will call at the office I am confident payments can be arranged to suit your convenience.

The next letter is mailed on the fifteenth. It is the first in the series to set a definite date for a reply. The appeal is to the sense of fair play and there is an attempt to resell the doctor's services.

Letter 24.

Please do not get the impression that I wish to appear over-insistent regarding Dr. Smith's January statement of $100.

You will realize that the Doctor has heavy obligations which he must meet, and the only way he can meet them is from payments made by his clients. The Doctor did not refuse to answer your call when you needed his services. I believe you appreciated it then, and that you still do.

Please express your appreciation in a tangible way by sending your check before the end of the month.

If the fourth letter brings no response, the business and financial condition of the patient is carefully investigated and a letter is written which exactly fits the conditions. Letter 25 is an example. It is different, of course, for each account, but in every case an attempt is made to bring the collection effort to a close.

Letter 25.

I am reliably informed that there is no reasonable excuse why you should not pay Dr. Smith's bill of $100 against you.

I have been very patient with you, as I understood that up to some time ago you were not doing much business. I understand now that your affairs have been in an improved condition for some little time, and I trust that you will give this account your attention within ten days.

Please do not force me to take any steps to collect this account which would cause you annoyance and additional expense.

The final letter is sent on the fifteenth of the month. If it fails to bring action the account is sent to the office of the county medical association.

Letter 26.

Your failure to pay Dr. Smith's bill of $100 reflects not only on your own credit, but it is also a reflection upon the Doctor's judgment in extending you the courtesy of credit.

Unless you give this account your immediate businesslike attention, I shall be forced to hand it to the Medical Association for collection.

An Author's Letter.—A unique collection letter is the following written by a journalist and used when it becomes necessary, though the occasion is rare, to ask for payment for a manuscript. The author says that the few times she has sent this letter it has never failed to bring results. The appeal is to fair play, but the greater part of the effect of the letter lies in its originality and cleverness, which "jog" the recipient into a response.

Letter 27.

If I were a Siwash Indian and could dig clams for a living along the evergreen shores of Puget Sound, I wouldn't bother you for a minute regarding "The Romance of Seattle's Waterfront," that elusive manuscript which I mailed you last November.

But, inasmuch as my pen is a bread-and-butter pen, it is imperative for me to get results or I'll go hungry, clams or no clams.

Therefore, you will appreciate the situation and I shall appreciate your cooperation.

CHAPTER XXII

INSTALLMENT COLLECTION LETTERS

Installment selling is not unknown among manufacturers and wholesalers, but it has had its greatest vogue among retailers. Consequently it is with the collection problem of installment retail firms that the present chapter is concerned.

Retailers who sell on installment terms enjoy the same opportunities and face the same problems in collecting as do those who sell on 30-day terms. In addition there are certain characteristics peculiar to the collection problems of installment selling. These will be considered separately.

CHARACTERISTICS COMMON TO RETAILERS

Competitive Practices.—Collection efforts on installment sales are necessarily modified by the manner in which credit is granted. Many installment houses do little credit investigating, some of them none at all. When sales are based on such appeals as "Buy now, pay later," "Pay as you are paid," "Your credit is good," "Take all next year to pay," collection must be lenient if not lax. Such selling methods appeal particularly to buyers in the lower income classes whose financial responsibility is none too secure. Many who manage to keep up their payments as long as everything goes well are immediately thrown out of step by illness or unemployment.

Installment buying is by no means limited to the poor, however. It is common to all economic classes. The customers of the installment house cover the whole gamut of humanity. Hence the collection policy must be adapted to the widest possible range of paying ability.

Sales to Consumers.—The value, and frequently the utility, of goods sold on the installment plan depreciates in the eyes of the purchaser before payment is completed. Some products subject to almost immediate consumption and many articles of purely personal use are now sold on an installment basis. Such goods actually deteriorate with time and use, and their value often

depreciates more rapidly than payments are made. Especially is this apt to be true with those goods in which the style element is an important factor.

The installment house, therefore, frequently faces the necessity of collecting for goods which have been consumed or which are considered by the purchaser to be old or out of style. Consequently it must constantly resell the products and its own service.

Personal Relationship with Customers.—The importance of the personal relationship of the retailer and his customers is, if anything, emphasized by the installment method of selling. Individual payments are usually small and it is often considered of more importance to hold the goodwill of the customer than to have each installment paid exactly on time. A merchant doing an installment business well over a million dollars annually assured the authors that he did not care so much how payments came in as long as he was able to keep in touch with the customer and maintain friendly relations. If he could do this he was sure of getting all his money eventually. The remarkably low percentage of his business that was more than 60 days in arrears seemed to prove the accuracy of his contention.

Home Calls.—Installment houses make more general use of the home call in collections than do "regular" credit houses. If the customer will not come to the store or if no action can be secured by telephone or letter, many firms send a representative to the home as a means of determining their future course. Some stores maintain a regular corps of "visitors" whose function is a combination of collector and goodwill representative.

The Telephone.—When an installment account becomes badly delinquent, many stores resort to the telephone to secure a promise of payment. It is more economical than the home call but is often less productive of results.

Store Calls.—One of the chief problems of the installment firm is to keep the customer coming back to the store. It is argued that the installment method encourages buying. With payments made easy by being reduced to small amounts and spread over a long period of time, the customer is supposed to be able and willing to buy more than he would do were he required to pay cash.

If this theory is to work effectively, the customer must be brought into the store frequently. This explains the large number of sales-promotion letters sent to installment purchasers. It also discloses the reason back of the suggestion that installment

payments be made in person at the store whenever possible. Indeed, some stores go so far as to require that payments be so made. By bringing the customer into the store regularly the much sought personal contact is maintained, and it is hoped that the habit of regular buying will be developed.

Letters.—Despite the undoubted value and frequent use of the telephone and the personal call, letters are universally the basis of the installment collection plan. The different series illustrated in this chapter show that letters have been carefully worked out to carry the burden of the collection task.

CHARACTERISTICS PECULIAR TO INSTALLMENTS

Delinquencies Multiply Automatically.—Payments on installment contracts are required to be made regularly in stated amounts on specified dates. The time period may be a week, two weeks, or a month. If one installment is missed, it is not long before another becomes due. Some houses begin collection efforts a day or two after delinquency. Others allow one payment to pass without protest and start the collection series when the second is missed. In either case the unpaid installments pile up automatically with startling rapidity. The collection man's task is to get the customer started paying again, and he is often more concerned with establishing the habit of regular payments than with collecting a particular past-due installment.

Payments Small and Frequent.—The tendency to decrease the amount of each individual payment and thus to increase their number complicates the installment store's bookkeeping problem. As the number of accounts increases and the payments multiply, it becomes increasingly difficult to have accurate and instantaneous knowledge of the exact status of each account. Yet it is important for the collection department to know from day to day just how each account stands. This is possible only with a good record system which is kept constantly up to date.

Many stores use a "tickler" system for this purpose. Briefly, this is a method whereby ledger cards of the bookkeeping machine are marked with colored tabs and filed according to dates. For instance, the cards of all the customers whose payments are due on the tenth are filed behind the guide marked for the tenth of the current month. If an account is one payment in arrears, the card will bear a colored tab, say buff. If it is two payments behind, a different colored tab is used, say blue.

When an account becomes so delinquent as to demand immediate, attention, it is "flagged" with a red tab. The colored tabs are changed to fit the circumstances of each case. Each ledger card carries notations, or other symbols, of the collection letters that have been sent, the calls made, and the customer's reply, if any. Thus the card with its colored tabs gives an up-to-the-minute picture of the account. The file in its entirety is a perpetual inventory of current accounts.

More than One Series of Letters.—The operation of such a system as has been outlined requires constant and careful attention if the best results are to be obtained. Not only must the collection man know the status of each account, but he must have a series of letters that will fit the various conditions of the different accounts. It is advisable to have two or more complete collection series always available. In this way it is easy to avoid an exact duplication of collection effort on the customer who becomes delinquent a second time.

Title to Goods Remains in Seller.—The customer who buys on the installment plan signs a contract which fixes legal title to the goods in the seller until they are completely paid for and gives him authority to repossess them on defaulted payments. Repossession is avoided as long as possible, however. It is expensive both in its execution and in the fact that the seller then has on hand used goods which may not be easy to move. A further cost comes through the damage to the goodwill of a store that gains a reputation for hard dealing by frequent repossessions. Nevertheless, the fact that the goods can be taken back may be used to good advantage as a threat, both direct and indirect, in collections.

Cooperation of Collection and Sales Departments.—In the installment store it is especially important that the collection and sales departments should coordinate their efforts. Without such cooperation the store may find itself in the incongruous position of trying to sell more goods to a customer from whom it is seeking to collect past due payments. This difficulty is particularly apt to arise in connection with the direct-mail activities of the sales department. Instances have occurred in which customers have received in the same mail from the same store a severe collection letter relating to a delinquent payment and a sales promotion letter closing with the sentence, "We wish we had a million accounts as good as yours."

If the collection and sales departments each knew of the other's activities, such inconsistencies as this would be avoided. A proper system of following accounts will provide the necessary information.

There is no problem in floor selling, provided the customer is sent to the office to arrange his payments. A glance at the ledger card will tell the credit man whether the customer should be allowed to add further purchases to his account.

ILLUSTRATIONS

Three illustrations of installment collection letter series are given. They are all used successfully and are typical of the letters employed by the better type of firms doing an installment business. All the letters quoted are used as form letters. They are not even individually typed.

A Furniture Series.—The 19 letters which follow really constitute three distinct series. The first comprises Letters 2 to 5, ending with a telephone call. The second includes Letters 6 to 14, culminating in a personal call at the home. The last series covers Letters 15 to 17 and concludes with repossession of the goods. Letter 1 stands alone, while 18 and 19 refer to a special situation.

When the first payment on a contract is missed, Letter 1 is sent. It seeks to put the transaction on solid ground by forcing the customer to ask for another "due date" or admit that the present one is satisfactory.

Letter 1.

The October payment which should have been made on the 15th, *Your Due Date*, has not been received.

Because of the large number of accounts constantly on our books, and for your convenience as well as ours, we employ a "*Due Date*" when payment or the courtesy of your attention is expected.

If your present due date is inconvenient, please communicate by 'phone or letter and we will gladly make any change you desire.

First Series.—Letters 2 to 5 may be sent to a customer who has failed to reply to Letter 1. In that event they proceed as though Letter 1 had not been written. They may also go to anyone who misses a payment for the first time, even if it is not the first payment. In that case the "first payment" in the letters is

changed to read "June payment," or whatever month is appropriate.

The first three letters in this group are mere reminders. They are sent at intervals of 15 days.

Letter 2.

Please be advised that the first payment on your recent purchase, as shown on the enclosed yellow memorandum, has not been made according to agreement.

Will you please send us payment to cover the arrears and in future make your payments on or before the due date.

Your cooperation is greatly appreciated.

Letter 3.

As we are without an answer to our first letter that your first installment has not been paid, we take the liberty of addressing you again and trust this reminder will bring forward your remittance without further delay.

Letter 4.

We have recently sent you two letters calling attention to your first payment past due.

As we are without remittance to date, we would appreciate your check in payment by return mail.

Your prompt attention will be greatly appreciated.

Letter 5 is much more emphatic than those which have preceded it. The tone of the last paragraph seems to mean business.

Letter 5.

After calling your attention three different times to your obligation with our company, you have failed to let us have payment and have not even extended us the courtesy of a reply.

Your account is long overdue and we must now have your remittance immediately.

As you know, this is the fourth time we have addressed you so please let us have some evidence that you are going to live up to the arrangements made with us.

This letter is followed by a telephone call which must secure promise of payment. If the money is sent, of course the series ends there.

Second Series.—If the promised payment is not received in due time. the collection effort is again resumed and carried through

Letters 6 to 14. The first four letters in this group make no advance in the collection effort over Letters 2 to 5. They repeat the "overlooked" assumption and do nothing more than remind the customer of his delinquency. Thus eight letters, covering a minimum time of approximately three months, are written in the first stage of the collection process. This slow movement and the absence of pressure for the money are both typical of retail installment collections.

Letter 6.

The payment which you agreed to make on your account on the 15th is past due. Most likely this is just an oversight on your part.

Would you please let us have payment for the overdue amount. Just attach your check or money order to the enclosed remittance slip and mail back to us.

Thank you for your promptness, which we assure you will be appreciated.

Letter 7.

The installment you intended to send us to apply on your account has not yet arrived. No doubt this is just an oversight.

For convenience to us in handling thousands of similar installments, promptness on the part of our customers is very highly appreciated.

Just pin your check or money order to the enclosed remittance slip and mail back to us.

Thank you.

Letter 8.

Again we are compelled to ask you to send us the payment you promised us on the 15th.

We realize that you do not enjoy receiving these reminders, and we assure you we do not like to send them. When you signed the agreement with us the terms were made to suit you, surely most liberal, and you agreed to meet the payments regularly and promptly.

Please let us have the payment due us now and attend to those coming due in the future with regularity.

Letter 9.

In looking over our accounts, we find that you have not paid your overdue balance of $———.

Maybe this is an oversight on your part, as we believe you fully realize what it means to carry such accounts forward for months.

Would you please let us have this amount promptly?

The next four letters—Nos. 10 to 13—are in the discussion stage. They contain but few appeals and are devoid of any attempt to resell the goods or the company's service.

Letter 10.

You know from our past correspondence that the amount past due on your account is now considerably in arrears.

We feel that our former pleasant relations deserve at least an answer, explaining why this agreement on your part, to pay your installments promptly as they become due, has not been attended to.

Will you please arrange to send the amount past due by return mail, and avoid any adverse criticism which may unintentionally be formed by our Credit Department, in their future dealings with you.

Your cooperation will be appreciated.

Letter 11.

Although we have written you several times, requesting that you attend to the payment of your long past due account of $———— you have absolutely paid no attention to our communications.

Please let this be our last appeal to you. Let us have the small amount in full by return mail.

We have been very lenient with you and trust this notice will be sufficient and that you will attend to this obligation without further delay.

Letter 12.

You cannot say we haven't been patient with you in reference to your unpaid account. We feel that, in all fairness, we are entitled to a remittance in full for the past due amount.

Surely you would not allow us to sell you the merchandise you bought and cheerfully extend you credit—then neglect to pay us. You do not wish to go down on record in business circles as a party who refuses to meet just obligations. It would instantly affect your credit standing.

For your own sake, don't neglect this another moment, but take care of your account today. Send your remittance in tonight's mail.

Letter 13.

We do not understand your failure to reply to our former letters, requesting prompt payment of amount past due on your account.

Your delinquency in this respect reflects not only on your own credit, it is a reflection on our judgment in extending you the courtesy of an account with us.

Your businesslike attention must be given this past due amount. We will look for remittance covering the balance due at once.

Letter 14 is the final letter in this series. It carries a definite threat but it is courteously phrased. The debtor is told that he will lose the goods if he does not settle the account.

Letter 14.

In view of the delinquency of your account we insist on immediate payment of the amount past due.

If this remittance is not received within the next five days, we will take it for granted that it will be satisfactory to you for us to call and have the goods returned to our store, or make other arrangements in the way of closing your account.

If Letter 14 does not bring a reply within five days, a store representative calls at the customer's home. The common experience is that the money will be paid or the customer will promise to pay by a certain date. In the latter event the representative is careful to make clear that he is "granting an extension" when he accepts the promise of future payment.

Third Series.—If the promised payment is not received, the collection effort is concluded with Letters 15 to 17. They are a curious mixture. Letter 15 ties up definitely with the extension that was granted but does not emphasize the broken promise.

Letter 15.

In appreciation of the courtesy of the extension on your account which we made you some time ago, and the fact that the period of extension has now expired, we feel that this letter should meet with prompt response in the way of a remittance.

We feel assured that you will appreciate our bringing this matter to your attention.

Letter 16 goes back to the "overlooked" assumption. It might have been written months ago, in the first stage of delinquency, but seems hardly appropriate now. It is a decided let-down in the collection effort.

Letter 16.

Your definite promise to attend to amount past due on your account must have been overlooked.

This no doubt is simply an oversight, and not due to any willful neglect. However, it will be highly appreciated if you will take care of this balance, sending us a remittance by return mail for amount past due.

At this point a drastic shift is made in the collection procedure It is all the more pronounced because of the weakness of Letter 16

The next letter is on the stationery of a collection agency In reality it is written by the same man who wrote all the othe letters, for this "agency" is only a psychological aid in th store's collection process.

Letter 17.

Because of the extremely delinquent condition of your account and your unfair neglect and indifference to your obligation, the Blank Company has placed your account with us for immediate action.

Proceedings by us will involve not only the repossession of property covered by contract but also judgment against you for all costs and expenses, as provided in the contract and the laws of this state. This judgment would lay liable to execution and attachment any property, wages or other income that you may have at any time or place.

Feeling that you do not and should not desire such action, we advise you to settle directly with the Blank Company within the next five days, or we shall be compelled to proceed as instructed by them.

Failure of this letter is followed by a five-day warning of repossession and then the goods are brought back to the store.

Short Payments.—A situation commonly met in installment collecting is the short payment. A customer sends in $5 wher her contract calls for $10. The two letters which follow ar used by the same store when this condition arises.

Letter 18.

Terms: $10 the 15th of each month.

Your recent remittance was appreciated, but according to our records, you did not remit the correct amount as indicated above.

If this was due to an oversight, we make the request that you mail an additional remittance to bring the account up to date. If you were unable to send full amount, $10, please write us an explanation so that our records will show why the smaller amount was posted to your credit.

Letter 19.

Terms: $10 the 15th of each month.

This is the second time we have been obliged to call your attention to the fact you are remitting the incorrect amount on your account. We did not insist upon your making up the short payment the first

time but we cannot permit any further variance from the original contract.

Please send us by return mail a check to make up the proper amount, and be sure to send the exact amount due in the future.

The terms of your contract are liberal and we depend upon you to make the payments exactly as agreed.

A Jewelry Series.—The following letters are used successfully by a retail installment jeweler. Form letters are used exclusively in the regular series. Whenever a reply is received to any communication, a personal letter is written. The time between letters varies according to the arrangement for payment made in the sales contract. The largest possible down payment is secured and the balance is spread over any agreed period up to a maximum of ten months, with payments to be made weekly, semimonthly, or monthly.

This store makes extensive use of the telephone and personal calls in its collections. The letter series is continually supplemented by telephone calls and may be interrupted at any point by a personal call on the customer. Payments at the store rather than by mail are encouraged.

The following outline will help to make clear the place of each letter in the collection follow-up.

I. Net period.
   A. Letter 20.
   B. Statement to arrive on payment date.
   C. Letter 21.
II. Delinquency.
   A. First stage.
      1. Skipped payments.
         a. Duplicate statement marked "Please" or "Past due."
         b. Letter 22.
         c. Letter 23.
      2. Small balance due.
         a. Letter 24.
   B. Second stage.
      1. Skipped payments.
         a. Letter 25.
         b. Letter 26.
         c. Letter 27.
         d. Letter 28.
      2. Small balance due.
         a. Letter 29.

3. Insufficient payment.
   a. Letter 30.
   b. Letter 31.
4. Time extension.
   a. Letter 32.
   b. Letter 33.

C. Final stage.
1. Threat of force.
   a. Letter 34.
   b. Letter 35.
2. Application of force.
   a. To guarantor of sales contract.
      1. Letter 36.
      2. Letter 37.
   b. To holder of purchased goods.
      1. Letter 38.
   c. To purchaser of goods.
      1. Letter 39.
   d. To a relative.
      1. Letter 40.

Net Period.—Letters written *before* delinquency are not, strictly speaking, collection letters. Yet they have a very definite bearing on the collection problem. The two letters used by this store are quoted in order to give the complete picture of the credit and collection procedure and to provide the background for the collection letters.

When the customer makes his initial purchase he gives references and certain personal credit information. As soon as this has been approved, Letter 20 is mailed.

Letter 20.

We are glad to inform you that our Credit Department has found your application for credit entirely satisfactory and has given you a very high credit rating. We hope, therefore, that you will not delay any longer calling for the article you selected recently, and place your name in our file of preferred customers.

We assure you that you will find carrying a charge account with us one of the most pleasant business experiences that you have had, and the merchandise we carry only of the finest quality at the lowest possible price.

You pay nothing for the service of a charge account and you are assured of nationally advertised merchandise at all times at nationally advertised prices. Our perfect diamonds and such famous makes of watches as Elgin, Waltham, Hamilton, and Tavannes can be purchased here on confidential, dignified credit at the same prices you have seen advertised in all the national periodicals.

We hope to have the pleasure of serving you at an early date.

Prompt payment of the first installment is acknowledged by a letter signed by the owner of the store. It is primarily a goodwill and sales-building letter.

Letter 21.

Permit me to thank you personally for opening an account at my store and taking care of the payment of it as promptly as you did.

I sincerely hope that the merchandise you selected and the service rendered you have been entirely satisfactory in every way. Please bear in mind that I am anxious to look after your needs myself in any way that you may see fit to call upon me.

Now that you have an account here, you may select any article in the store that appeals to you and have it charged and pay for it in small payments as is convenient to you. I trust that each transaction which you have with me in the future will tend to increase your confidence and goodwill toward me and the service which I render.

I hope to have the pleasure of seeing you at an early date.

First Stage of Delinquency.—After a duplicate statement, two letters are sent to those who have skipped a payment.

Letter 22.

A payment is now due on the account you opened at our store recently.

A statement was sent you some time ago, but you have undoubtedly overlooked it.

We shall appreciate your attention to this account.

Letter 23.

At the time you opened your account with us you agreed to make payments of $10 each and every month.

To date you have not been making these payments as agreed. May we call your attention to the fact that you cannot retain a high credit standing unless you fulfill the terms of your contract.

Please let us have a remittance by return mail or call at the store.

A different letter is sent to those who have paid all but a small balance on their account. It is chiefly an appeal for further business.

Letter 24.

No doubt you have overlooked the small balance of $5 due on your account, a statement of which we sent you recently.

I want to take this occasion to thank you for your patronage, and I sincerely hope that we shall have an opportunity of serving you again at some future date. Now that your credit with us is established, you may select anything you desire at our store and have it charged to your account without any delay of any sort.

Second Stage of Delinquency. Skipped Payments.—It must be remembered that Letters 25 to 28 go to the same people who received Letters 22 and 23. This will explain the appeal to fear and the threat contained in Letter 28.

Letter 25.

To date we have not received an answer to our letter of several days ago.

Please arrange to make payments on your account which are past due.

If you are unable to call at the store, we will expect a remittance by mail.

Letter 26.

We have written you a number of times regarding your delinquent account which is now $20 in arrears!

In order to maintain your credit standing, it is necessary that you make your payments as agreed, and we will appreciate your remittance to cover the above delinquency at once.

Thank you for your immediate attention.

Letter 27.

When you made your purchase at our store, you agreed to make payment of $10 each and every month.

To date, you have failed to do so, and if these terms are not entirely convenient, we would be only too glad to make different arrangements for your convenience.

Please call and see me regarding this matter.

Letter 28.

Since you have proved by your attitude that it is not your intention to take care of your account, we hereby serve formal notice upon you that your signed contract will be turned over to our Attorney within five days unless payment has been made by that time.

For your information we are enclosing a copy of the law pertaining to this transaction.

Small Balance Due.—Letter 24 is followed in the second stage by Letter 29. It makes an appeal to pride in a good credit standing.

Letter 29.

We call your attention once more to the small balance that still remains unpaid on the purchase you made at our store recently.

We are sure it is merely an oversight on your part in failing to pay this account, since we are confident that you would not knowingly do anything to injure the high credit standing you have established for yourself.

Thank you for an early payment of the small amount still due.

Insufficient Payment.—When short payments are made, this store considers that the account is sufficiently unsatisfactory to be classed in the second stage of delinquency. Letter 30 suggests that a new plan of payment may be arranged. Letter 31 is more terse and demands prompt payment.

Letter 30.

The payment you made on your account is insufficient, according to the terms of your contract.

Perhaps there has been some misunderstanding in the terms arranged of $10 each month.

If not, then your account must be brought up to date. If you are unable to do this, then we suggest that you call and we will gladly make some arrangement so that you may handle your account in a satisfactory manner.

Letter 31.

It has again become necessary for us to write you regarding payment on your account.

We accepted your last payment with the specific understanding that the terms of payment as provided in your contract would be complied with. Please see that payment is made at once to bring the account up to date.

Time Extension.—It is the policy of this store to grant all reasonable requests for extension of time for payment (Letter 32), but it insists that payment be made as promised (Letter 33).

Letter 32.

We are very glad to extend the time of payment on your account until May 1 as you requested.

Please see that payment is made on that date.

Letter 33.

We have not as yet received payment in accordance with your recent promise. We are willing to grant an extension of time whenever the necessity exists, but we must insist upon promises being fulfilled.

Be kind enough, therefore, to see that payment is made at once.

Final Stage.—All delinquent accounts, whether those representing skipped payments or those representing small balances due, go into the final stage of collection together and are treated alike.

Threat of Force.—Two letters lead up to the application of force. Both are short and dignified. Neither expresses a threat directly, yet both carry broad implications of dire consequences. Letter 35 is almost classic in its reserve and suggestiveness.

Letter 34.

We have sent you a statement and also a number of letters regarding the balance still due on your account.

We must call your attention to the fact that we have retained title to the articles you obtained at our store, and the articles belong to us until paid for in full. It is vital to you, therefore, that you pay this small balance without further delay.

Letter 35.

It will be to your advantage to call and see me at once.

Application of Force.—Sales contracts at this store are signed by a guarantor for the purchaser. The first step in the application of force is an attempt to collect the balance due on the contract from the guarantor. Two letters are written.

Letter 36.

We are sorry to inform you that Mr. John Doe has failed to meet the payments on the contract you signed as guarantor. We have made every effort possible to collect the money owing us from the purchaser, but having been unable to do so, and as much as we regret the necessity, we are forced to ask you to fulfill your written guarantee of payment.

We realize that it is extremely disappointing and unpleasant to find one's friend has taken advantage of a favor granted, but since you promised to pay we can do nothing else but look to you for payment.

Please call and see me within the next five days to arrange for a settlement of this matter.

Letter 37.

Recently we wrote you regarding the account of Mr. John Doe whose payment you guaranteed in writing.

Having received no reply to our notice we are naturally in doubt as to whether it is your intention to live up to your signed contract.

We would regret very much to have any hard feelings between you and ourselves as one of our good friends, but you must realize that the credit was extended to the above party only on the strength of your written agreement.

We must inform you that unless you call and make a settlement of this account within five days we will be forced to place it in the hands of our legal representatives for action.

The next step is an attempt to secure the return of the merchandise which has not been completely paid for. Jewelry is often purchased for gifts. If the person to whom the article in question was given is known, Letter 38 is written to her.

Letter 38.

Sometime ago you were presented with above jewelry which we are sorry to inform you has not been paid for.

This jewelry was obtained from us under signed contract wherein title was retained by us until paid for in full. Unfortunately the payments have not been made by the purchaser, therefore, we are compelled to repossess the property belonging to us.

We realize that you are entirely innocent in this matter and naturally wish to avoid creating any embarrassment or humiliating notoriety for you. If we assign this contract to our legal department and have them repossess our property by due process of law, this will be the result. You can, however, return our property without the publicity of having this matter go through a legal process.

Knowing that you do not care to keep an article that has not been paid for, we ask that you return it immediately upon receipt of this letter.

The few accounts which now remain outstanding require severe treatment. The final step is preparatory to court action. Letter 39 is written to the purchaser of the goods and Letter 40 to a near relative. Both are signed by the attorney.

Letter 39.

Through the cooperation of this office and the local office of a national detective agency, we have succeeded in ascertaining your whereabouts after you had deliberately removed our property in violation of your contract. We take it for granted that this property is still in your possession since you would hardly dare dispose of it, knowing that it did not belong to you.

We hereby make formal legal demand upon you, in accordance with the law, for the immediate compliance with the terms of the contract you signed, either by the return of the property belonging to us or the payment of the amount due thereon.

For your information we enclose a copy of the law pertaining to this transaction.

Yours truly,

The registry receipt that is signed when this letter is delivered will be submitted in court as evidence of a legal demand having been made upon you.

Letter 40.

Sometime ago we opened an account for your son for the purchase of certain articles of jewelry on a title retaining contract.

The above contract is in writing and under the terms thereof the articles sold belong to us until the entire purchase price has been paid in full.

This contract is at the present time in default as payments have not been made as agreed, and although demands have been made for the return of the jewelry, thus far these requests have not been complied with.

Under the laws of the State of Washington this is a serious offense as it constitutes conversion, fraud and embezzlement, and under the existing conditions we have nothing else to do but assign this contract to our legal department, who will, of course, submit the entire matter to the Police Department.

Since we realize how serious the consequences would be if a warrant of arrest should be issued, we are trying in every way possible to avoid this course. We feel certain that your interest in the welfare of your own flesh and blood will be strong enough to induce you to interest yourself in this matter.

If you care to do something regarding this, we suggest that you write us at once.

An Automobile Series.—Automobile installment contracts are usually sold to a finance company by the dealer. The finance company then assumes responsibility for collecting the payments, which are commonly on a monthly basis. Being a third party to the transaction, the finance company is not always greatly concerned with holding the goodwill of the purchaser. It should be, however, for its own future business, as well as that of the dealer, depends, in the last analysis, on customer goodwill. As a recognition of this fact, the collection letters of automobile finance companies are now less harsh and sharp than they were a few years ago. They are still, however, more severe in tone than most retail collection letters.

Automobiles depreciate rapidly and are easily moved to new locations. Hence few finance companies will allow a second installment to become delinquent before taking action to repossess the car. This means that the entire collection effort must be exhausted in less than 30 days. Consequently, the collection follow-up operates as a rapid-fire system. Only a few days—rarely more than a week—elapse between letters.

Another reason why the finance company's collection procedure is so greatly condensed is that the financing of automobile contracts is considered to be a banking and not a merchandising

function. This also helps to explain why most of the letters are discussion letters. They are longer than the letters typically used by retailers. Short reminder letters are dispensed with and the series starts immediately with discussion of the reason for the delinquency and its possible consequences.

The letters which follow are used by an automobile finance company that operates nationally. Payments are made at district offices which are so located that no delay is experienced because of distance. The collection policy is rigid in its requirement that action shall be secured within 15 days after delinquency. It is flexible in that the collection man exercises his own judgment in selecting which letters, out of several possible ones, shall be sent to a particular delinquent. There is no single fixed set of letters to be used on all occasions.

The collection procedure involves, first, printed notice of the payment, to arrive on or before the due date; second, a duplicate notice in different color stamped "Past due," 3 days after the due date; third, a series of three letters, at 3-day intervals; fourth, notice of repossession, 15 days after delinquency.

The letters which this company uses are classified as First Letter, Second Letter, and Third Letter. The First Letters are further classified as applying to Early Delinquency, Late Delinquency, and Repeaters. Within each class several letters are available. The collection man selects the one he wishes to use in each instance.

First Letters. Early Delinquency.—Three letters are given which apply to failure to meet the first payment, or one of the early installments. Any one of them may be used, as the collection man chooses. Letter 41 seeks to impress upon the purchaser the necessity for promptness in meeting each payment throughout the life of the contract.

Letter 41.

There is a possibility that our notices of payment due covering the above installment on your automobile contract have failed to reach you or that they have been overlooked.

This letter is being directed specifically to call your attention to the fact that your contract provides that each and every installment be met promptly on or before maturity date. Our ability to assist you in the purchase of this car rests upon your manner of meeting these payments.

It is anticipated, therefore, that a remittance in the above amount will be forwarded to us promptly upon receipt of this letter and that every future installment will be met on or before its due date.

The next letter seems slightly more emphatic than Letter 41. The reference to the "review of your folder" effectively eliminates many excuses that might be offered for failure to pay promptly.

Letter 42.

This installment on your contract remains delinquent, although you have been notified previous to and since its maturity.

The terms of the contract which you signed provide that payments are due and payable on the same day of each month, and a review of your folder does not disclose any reason why the obligation should not be paid strictly in accordance with your agreement.

If remittance for this installment has not already been mailed, it is necessary that you send it at once.

This requires *Immediate* attention. *Do It Now.*

Letter 43 minces no words about overlooking the account. It says he has "simply failed to attend to this matter," which is probably correct in the majority of instances. This letter, like 41, is an attempt to forestall chronic lateness in payments.

Letter 43.

We are somewhat surprised to find that it is necessary to write you regarding a payment which has become delinquent on your automobile contract. Apparently, you have simply failed to attend to this matter.

From every point of view, it is extremely important that every installment of your contract be met promptly. We find it necessary to write but a very small number of our purchasers, and we feel sure that you do not want to make it necessary for us to write to you each month.

Please bear in mind that we expect each payment to be made at this office on the day of the month when the installment matures; by so doing, your account will always be in good standing. Your cooperation will be greatly appreciated.

Late Delinquency.—If the first delinquency occurs late in the life of the contract, Letter 44 is used. It employs the "overlooked" assumption properly.

Letter 44.

The promptness with which you have met previous installments on your automobile account leads us to believe that possibly you have overlooked this one or that our last notices have failed to reach you.

As a banking institution we have made our arrangements on the supposition that your obligation would be met promptly throughout its entire life. We must ask that you bring your account in good standing by a return remittance and discharge the future installments on their due dates.

Your kindness in complying with this request promptly will be greatly appreciated.

Repeaters.—The purchaser who becomes delinquent a second time, after having made late payment of a former installment, is sent one of the following group of letters. They all refer to the former delinquency and emphasize the necessity for prompt payment.

Letter 45.

We regret the necessity of reminding you again that your account is delinquent.

Were it not for the fact that two maturity notices previously mailed you have not been returned, we might assume that the delinquent condition of this account is due to an oversight on your part.

We are positive that you desire to meet every installment promptly and are expecting you to mail us immediately a remittance to cover the delinquent amount.

Letter 46.

In view of the fact that our records show a previous delinquency of your account we regret the necessity of again being obliged to correspond with you on the subject of a defaulted installment.

We have endeavored to point out to you the necessity of meeting your obligation promptly if we were to give your account the consideration to which it is entitled. However, in the absence of your cooperation there is every indication that we will have to use stronger measures to effect settlement.

Your prompt compliance with this request for immediate settlement will assist greatly in returning your account to a satisfactory basis. We expect a remittance by return mail.

Letter 47.

Your account has been delinquent several times. We have written you a good many times trying to have you meet your payments as they become due.

It would cost over five million dollars to give as much time and effort to everyone of our accounts as we have given yours. You will agree with us that you have had more than your share of our attention up to the present.

We are quite certain, from the fact that you have paid several installments, that you really *Intend* to meet your obligations.

Can you not plan your affairs so that your payments will be made on time hereafter?

Your account has really been a very expensive one. If you try hard, you can make a better record. You must send your payments in promptly if you expect us to continue relations with you.

Second Letters.—All delinquents go into one class for the second and third letters, whether they are first offenders or repeaters, whether the delinquency occurs early in the life of the contract

or late. Consequently, the debtor who has received any one of the first letters—Nos. 41 to 47—and has not replied, will be sent one of the following three letters—Nos. 48 to 50. The choice of the particular letter to be used in each case is left to the judgment of the collection man. These letters are noticeably more severe in tone than those previously quoted.

Letter 48.

When are you going to settle the above installment on your automobile contract?

It is not our intention to allow this obligation to drift along indefinitely. In the absence of any word from you, we do not know what to expect. We presume that you want to protect your credit standing with us. This can be done only by mailing us immediately your remittance for the amount in arrears.

Please do not put off restoring your account to good standing. It is very important that we receive your remittance by the next mail.

Letter 49.

The above installment continues in default in spite of our recent letter and our effort to point out to you the necessity of keeping your account up to date at all times.

The statement, which you signed at the time the car was purchased, indicated your ability to take care of this item in a satisfactory manner, and your references established your willingness to promptly discharge your obligations. This caused us to originally make the loan on which the above installment is now in default.

We are placing you on record that your failure to comply strictly with the terms of your agreement is jeopardizing your investment, and we are making an urgent demand for a remittance to bring your account up to date, the same to come forward to us by return mail.

Prompt attention to this matter is imperative.

Letter 50.

We do not seem to have received either a remittance or a reply in response to our previous letter to you on the subject of the above delinquent installment.

It would appear that you have failed to appreciate that prompt payment of each monthly installment is absolutely necessary if we are to carry your contract to maturity. We cannot too greatly stress the importance of this matter or too strongly urge you to give this obligation the attention which it deserves.

A remittance in the above amount by return mail is absolutely necessary to keep your account on a satisfactory basis.

Third Letters.—If the second letter fails to bring a response, the case is considered to be serious. The third letter stresses the contractual obligation and carries a threat of action. Any one

of the following group—Nos. 51 to 53—may be used as a third letter.

Letter 51.

Do you appreciate the serious situation which has developed as a result of your negligence?

We have endeavored to effect collection of the above amount by persistently, yet courteously, requesting you to settle this obligation which will soon be one half month past due. It seems almost incredible that you should allow so important a matter to escape your attention. Under the circumstances, it looks very much as though you held little regard for the terms of your contract with us.

Nothing is more distasteful to us than the necessity of forcing payment of an obligation, yet what other course of action is left open to us, if you do not restore your account to good standing?

Please make it unnecessary for us to consider taking any action which would inconvenience you, by mailing your remittance *Now.*

Letter 52.

Two notices and two letters have advised you of the maturity of the above installment.

We do not intend to urge you further to live up to the terms of your contract for the reason that we are preparing to take whatever steps are necessary to insure collection.

A remittance by return mail, together with promptness in meeting future installments on or before the maturity date of each month, will avoid any unpleasantness and additional expense in connection with your account.

Letter 53.

Our previous letters on the subject of the above delinquency have apparently not impressed upon you the seriousness of your obligation inasmuch as no funds have been received to date.

We believe that we have accorded you every consideration and that your failure to remit on request justly entitles us to take prompt measures to protect our loan.

We are, therefore, making arrangements to act in the event that a remittance is not received by return mail. It will pay you to give this matter preference over everything else.

Repossession.—The final step is repossession of the car. This occurs promptly if the third letter brings no reply. The following notification is mailed the purchaser.

Letter 54.

Our representative will call on you tomorrow, August 15.

Unless he receives payment of the delinquent installment on your contract, it will be necessary for him to remove your Blank sedan from your possession.

CHAPTER XXIII

DIRECT-MAIL SELLING

Extent.—The following expenditures (estimated) were made for certain kinds of advertising in the United States for 1928.

Newspapers		$730,000,000
National	$230,000,000	
Local	500,000,000	
Direct mail		450,000,000[1]
Magazines		210,000,000
Business papers		100,000,000
Outdoor		85,000,000
Street car		20,000,000
Radio (National Broadcasting)		19,000,000

[1] Reputable direct mail authorities have estimated this figure to be over a billion dollars a year.

Direct-mail selling efforts required the second largest advertising expenditure. Only newspapers exceeded direct-mail in amount spent in advertising. A better conception of the tremendous size of the direct-mail expenditure is secured when it is noted that two dollars were spent for direct-mail for each dollar spent on magazine advertising.

Definition.—Direct-mail advertising is any form of written, printed, or processed message, conveyed to individuals by mail. The messages so conveyed may be personal or form; typewritten or processed; letters, leaflets, booklets, or catalogs; they may advertise a product or products, a company, a trade mark, or a slogan.

As the name suggests, direct-mail advertisements or messages are sent direct to the reader by mail. The only limitations to the physical form which the direct-mail piece may take are the shortcomings of the human imagination and the postal restrictions. Some of the more commonly used forms are: (1) booklets, (2) broadsides, (3) brochures, (4) catalogs, (5) folders, (6) house organs, (7) leaflets, (8) letters. Unique and less commonly used forms frequently are adapted to the particular product to be advertised.

Functions.—Direct-mail advertising, as a whole, may perform one or more of the following functions. Sales letters alone may effect similar results.

Sell.—Mail-order houses concentrate on this objective. Since most of the advertising of these houses is direct-mail and since the customer cannot go to the store, the direct-mail effort must sell both merchandise and goodwill.

In other stores, department stores for instance, mail-order departments are established to handle orders where customers cannot come in or telephone. The general advertising of the company and word-of-mouth publicity among customers and friends often result in inquiries and orders. These in turn call for direct-mail efforts and frequently result in sales.

Direct-mail may be used to concentrate on a particular area or to conduct an intensive campaign in a relatively brief period of time.

Pave the Way for a Sale.—There is no question that a good personal salesman can close a sale where letters would fail. The living personality of the salesman, the opportunity to answer excuses and objections, the advantage of adding an extra urge at the proper time—these are inherent in personal selling. For many products, then, particularly if price is high, it is profitable to build direct-mail efforts without attempting to get an order. If direct-mail pieces introduce the selling company and its product, if they arouse interest in and desire to see the product, if they picture to the prospect the profits and benefits of the article, they will have effectively paved the way for a salesman. The salesman's task is simplified and made easier. Instead of arousing interest and attracting attention, as he must of necessity do when he calls on a prospect without direct-mail aid, the salesman either attempts to close at once or starts by creating desire. Furthermore, the salesman will find entrée to the prospect much easier when he has the informal introduction secured through direct mail.

Not infrequently when selling a high priced article a salesman must call back several times to effect the sale. One reason for this is that the prospect demands time to consider the offer. A series of well-timed letters may readily take the salesman's place at less expense. A second reason for the call back is the need for repetition of salient points of interest. Again, sales letters may secure this result often with a smoothness unattainable in personal selling.

Letters and other direct-mail literature may be used as a part of an advertising campaign.

Make and Preserve Goodwill. Express Appreciation.—If an order is secured, as the result of either personal or direct-mail effort, a letter of appreciation and assurance tends to cement the relationship both with respect to the transaction in question and with respect to future business. This does not refer to a mere formal acknowledgment of an order; it is a good deal more than that. It is a personal letter which not only shows the writer's appreciation of the order received but which also points out specifically how that order may benefit the buyer and how the seller may serve the buyer in the future.

A somewhat similar "goodwill" letter may go to the prospect who refused to buy but who has given the salesman a courteous hearing.

Remove Resistance.—Another goodwill function of direct mail is to carry messages regularly, at low cost, to customers and prospects. This keeps the house and its products continuously in the mind of the reader. Resistance may be ground down bit by bit until a profitable account results. These messages are not all attempts to sell goods. They may contain general information of interest to the trade. Thus old customers are kept for the house and prospects are brought closer.

Substitute for Salesmen.—Letters, in particular, may be used to substitute for the salesman in case of sickness or inability to call on the trade. These letters of course should be written by the salesman to his customers; they should be, in tone, as personal as possible. The following letter has been used for this purpose.

Letter 1.

It is hard on a salesman to be down with an injured knee—hard because I am down and hard because I miss the pleasant, personal visits with my friends and customers.

Don't know when I shall get in to see you, but it will be just as soon as my injured knee will allow.

Although I can't give you service through personal calls, I shall be pleased to handle any inquiry or problem by 'phone. Just call Ell. 7869.

Very truly yours,

Mr. Petersen will be glad to call on you if you prefer personal service.

Factors Necessary to Direct-mail Success. *The Proposition.*—The first requisite for the success of a direct-mail campaign (not in order of importance) is that the product or proposition offered shall be attractive and reasonable. If your proposition is less desirable than that of a competitor you will not get the business you should regardless of how well constructed your letter and mailing list may be.

The Mailing Piece.—The letter, or other material, must be well written and attractive.

The List.—The material must go to carefully selected individuals who have either a need or a desire, backed up by sufficient purchasing power, for your product. This point is important. Your proposition and letter may both be unexcelled but if the reader can't use your product you are throwing money away and you are neglecting those individuals who, if they knew of your offer, would gladly accept it.

The Tie-up.—There must be an intelligent correlation of effort within the campaign, assuming that more than one mailing is to be sent to each prospect. This involves two considerations.

First, that there shall be an intelligent tie-up between the contents of the direct-mail pieces.

Second, if a series of letters is to go out, there shall be coherence between the letters.

A direct-mail campaign should be based on a market analysis, as should all advertising and selling campaigns.

We are interested in letters, hence our discussion of direct-mail pieces will be confined to sales and sales-promotional letters.

CHAPTER XXIV

SALES LETTERS—GENERAL

Compared with Other Letters.—All letters are sales letters in the sense that each attempts to convey a message so that the reader will act in accordance with the desires of the writer. Sales letters attempt to sell goods and services while most other letters sell ideas. The sales letter directly touches the purse string of the reader; thus it sets up a hurdle to be cleared. Again, many business letters are expected by the recipient but many sales letters are unsolicited; they break in suddenly and without introduction on the reader's time and thought.

Since all letters sell something, the reader's mind in each case must be led over the steps necessary to effect a sale. These steps are:

Favorable attention to the letter.
Interest in the letter and product.
Conviction that the product is worth having.
Emotional desire for the product.
Action, as suggested by the writer.

In many of the types of letters, because of past business relations or correspondence, it is unnecessary for the writer to devote a part of his time to secure attention and interest. They are assumed to be present. In each instance, however, the reader's mind follows the steps outlined above. In sales letters, for the most part, each step is included in the letter. True, these steps often merge into each other so that it is impossible to separate them.

This leads to a point of difference between sales letters and other types; namely, a good point of contact is usually more vital to a sales letter than to most other types, because the former is more often unsolicited, hence has no background of interest.

Classes and Approach to Each.—Sales letters may be classified on a number of different bases: solicited or unsolicited, type of product, class of recipients, single or series. For letter writing purposes a threefold division is perhaps best. It has as its basis

the intensity of desire felt by the prospect for the product or service offered.

Answering Inquiries.—The prospect evidences an interest in your product by his letter of inquiry. The urge has been strong enough to induce him to write a letter asking for information. This situation requires a special type of sales letter. If specific questions were asked, the regular form sales letter will not suffice in answer to the inquiry. A personal letter of inquiry usually demands a personal answer.

This class of sales letters differs from other classes in several respects. First, you may assume that attention and interest are present in the mind of the reader. Second, from a study of the letter of inquiry you should be capable of selecting the material that will form the most effective point of contact. Third, the inquirer frequently indicates his special interest to such a degree that the writer can select accurately the buying motives and selling points that will have the most favorable effect on the inquirer. Because of these differences, and because of the importance of this class of sales letters, they will be discussed separately in Chap. XXVII, Sales Letters—Answers to Inquiries.

Unsolicited; Interest Active.—Sales letters to prospects who have an interest in your product but who have not expressed by a letter of inquiry a desire to learn more about it constitute the second division. The names of these prospects form a carefully selected mailing list. The information that the prospect is interested may be received from a customer, an employee of the firm, or a friend. The list will be composed of a group of persons having interest in the product you are selling. For instance, the following letter was sent by a local photographer to fraternity and sorority houses a few weeks before the university graduated its senior class. Many students had thought of having a picture taken in cap and gown—the letter probably moved them to action. Note that the special price probably was sufficient inducement to have the students go to the house that sent the message. The letter not only attracted attention but it also caused considerable discussion among the members of the fraternities and sororities. This discussion revolved around pictures and the photographer's name. Most of the recipients of the letter were interested in pictures even though they had not expressed that interest by a letter of inquiry—hence they made a good list for this mailing piece.

Letter 1.

Your graduation—the milestone that simply must be marked with a photograph.

Following our custom we are again offering this year to the graduates of

The University of Wisconsin, portraits taken at 25% less than the usual prices.

The recipient of Letter 2 was amused and pleased at the cleverness of the message. He was a buyer who frequently made trips to New York City, hence was a logical prospect for the company's service. There was no letterhead on the sheet and there was no inside address. Where the letterhead usually appears was this caption:

ALL ABOARD
MR. LINDEL

which appeared to be coming from a train announcer at the left.

Letter 2.

Comin' To New York Mr. Lindel?

If you are we want you to try the Hotel Blank.

I just know you'll like our hostelry—it's been a success from a standpoint of satisfaction and volume of business since the day its doors opened on July 16.

We feel we have the ideal hotel for buyers! A three minute walk from the Garment Center—a one minute stroll to shops and shows. And, above all, the hotel's just splendid, pleasant rooms, delightfully furnished, each room has an electric fan, reading lamp, circulating ice water, a bath—and beds that lull you to sleep.

Everything's de luxe but the rates, they're astonishingly moderate—a fine sunlit room with bath from $3.00 for one or $4.50 for two.

Although interest and attention may be assumed in these cases, they are not so evident as in the case of the prospect who sent in an inquiry. Some effort should be expended to make certain, in the first part of the letter, that the attention and the interest of the reader are secured. In other respects the approach to this class of prospects is similar to that used when answering inquiries.

Unsolicited; Interest Dormant.—The third class is unsolicited sales letters which go to prospects who, to the knowledge of the sender, have no conscious interest in the product. It is assumed that each prospect to whom this letter goes has a need for the

product. The need in this case being dormant, it becomes the task of the sales letter to convert the latent need into active desire which will result in a sale. The need may be dormant, rather than active, because the prospect had never heard of the product; because he was not familiar with the product, although he may have heard of it or may have seen it; or because he was financially unable to purchase it.

This class of sales letters is the most difficult to make effective. The success of the letter depends primarily upon how surely the utilities of the product or service are shown to fit into the needs of the reader and upon the correctness of the mailing list.

Miscellaneous types of sales letters will be discussed in Chap. XXVIII, Sales Letters—Special Types.

Characteristics.—All of the requirements of a good letter, emphasized in Chap. I, apply to sales letters. Because sales letters are important and somewhat different from other types, a few special characteristics will be emphasized.

Correctness.—Some people feel, when they write sales letters, that all restraint may be thrown to the winds. They feel that they can "cut loose" in sales letters and not be bound by the conventional bonds that restrict them in other types. This feeling perhaps is engendered by the fact that they read many sales letters that are written from that point of view. Some are replete with slang, colloquialisms, and loose language. In some instances, depending upon the product and the reader, such a letter may be effective. In most instances, sales letters should be "correct" and should recognize all of the principles of letter writing that have been discussed.

Sell Your Product.—It is next to impossible for another house to benefit from your acknowledgments of orders, collection letters, and adjustment letters, but it is easy and a common occurrence to write sales letters that sell competitors' goods rather than your own.

The underlying cause for this error is that the letter writer has not made a complete, careful analysis of the selling points of his product and of competitors' products.

A sales manager noting a consistent drop in sales decided that his men were not selling the *company's* product—they were just selling the product. At the annual sales convention where a number of salesmen were to give sales demonstrations a dictaphone was hidden in a position that would allow it to record every word

spoken. Each salesman's demonstration was transcribed and the following day the selling points advanced were analyzed. It was found that all of the selling points used by the company's salesmen applied with equal force to competitors' merchandise. Oftentimes *desire* was created but *not* a desire for the *company's* merchandise.

To avoid that danger in letters, select, as some of your selling points, characteristics that apply only to your product. If a salesman is to follow the letter, this is not so essential.

Avoid Generalities, Superlatives, and High Pressure Methods. Remember that your letter must convey word pictures of your product. Generalities cannot be used to formulate specific mental images. In some instances, the reader of your letter will not have seen your product; the sum total of his knowledge of it is received from your letter. Compare the nature of the information in the following extracts from two letters. The paragraphs given as Letter 3 are too general and too broad to allow the reader to visualize clearly what the writer had to offer. They violate, also, a principle to be explained later; namely, that specific opinions are advanced with no proof to substantiate them. Remember, your reader is always skeptical.

Letter 3.

The principal elements of business comprise production, financing, marketing, and transportation. These subjects and many correlative ones, covering the entire gamut of business, are presented daily in the *Journal of Commerce* and the paper will prove very helpful through its detailed facts and figures and its analyses.

Accurate information, expert analyses of general conditions, and price quotations of all commodities and securities make the *Journal of Commerce* most invaluable to the business world. It gives the readers the cross section of business concisely and authoritatively.

In contrast to the generalities in the above letter, the following paragraphs, besides giving specific information, paint a picture that is difficult for the reader to forget.

Letter 4.

The tendency to 20- and 18-inch wheels, 6.00 and 6.50 cross-sectional size tires, makes it imperative that the front tire for safety's sake be a real tire. Four or five years ago cars that couldn't go over 50 miles an hour were equipped with 4-inch 6-ply tires on 24-inch wheels. If the front tire blew out it was sometimes dangerous.

True, a 6.50 tire is not so liable to blow out but when a 6.50 4-ply tire on an 18-inch wheel blows out, it does this only when the car is going at a high rate of speed. This is extremely dangerous.

Look at the opportunity this gives you in this day of extra speed. The Dual Balloon 8 is different from the Single Balloon—different from any tire on the market. First, it's a shock absorber because the three extra cushions, which can be called rubber plies, will absorb an extra 10% deflection. This added to the regular 15% deflection means a total of 25%. A 4-ply tire could not be run at 25% deflection. These rubber cushions deflect easier than 30 pounds of air but they do not rebound like air.

Demonstrate this yourself to your customers. If a 4-ply Balloon were to be run so that it would absorb as much of the shock as a Dual Balloon 8, it still would not cut down the rebounds because air rebounds more quickly. The Dual Balloon 8 is an extra non-skid because the extra softness given it by these cushions has a non-skid feature buried in the tire where it can never wear out.

Let's look at the principle of non-skid. A tread becomes a non-skid because its surface is broken up in order to permit the tread to distort more easily. It is not the edges but it is this distortion which creates a softer surface which really gives the non-skid feature. Steel slips because it will not give. Rubber is a natural non-skid because it gives—the more it gives the better non-skid it is. Take the leather heel of your shoe—step on the ice and the results are liable to be sad. Now equip yourself with a rubber heel and you will very materially cut down the danger yet the rubber heel does not deflect 10% more than the leather heel. Go still further, take your shoe off and step on a slippery surface with your bare heel and there is still less danger of slipping and even if you are not a Scotchman, your own personal heel won't give 10%.

The Dual Balloon 8 extra cushion plies, while some of them are very thick in themselves, if all bunched in one point over the area of contact of the tire with the road would make a much more resilient surface than the amount of tread in complete contact with the road. On tests made with an impact recorder which is equivalent to the seismograph, which records earthquake shocks, we have proved conclusively that the Dual Balloon 8 tire is an easier riding tire than either the 6-ply or 4-ply Balloon of any make.

On a test recently run on the Pacific Coast, a 6-ply tire of one of the so-called super tire brands, also a 4-ply equipment tire of a well known make, our 6-ply, and our Dual Balloon 8 were all tested and the impact recorder showed that the Dual Balloon 8 absorbed more shock with less disturbance than the 4-ply Balloon tire which stood second. Incidentally, our 6-ply Balloon stood third.

Superlatives, in the form of both words and offers, have been overworked so that it is usually ineffective to use them. Some writers give the general public credit for little intelligence.

Consumers are flooded with supercharged adjectives—"unheard of offers," "special," "just-to-you" offers—all in processed form letters, often without handwritten signatures. Little wonder we hear from some quarters that sales letters do not pay. With readers saturated with generalities, superlatives and super-superlatives, and high pressure selling methods, there is indeed little wonder why many sales letters "fail to pull."

From one letter—a short letter—come the following expressions:

Finest makes.
Wonderful array.
Newest shades.
Finely styled.
Splendidly tailored.
Exceptional values.

The following last sentence was taken from a processed letter with a facsimile handwritten signature. Do you accept it at face value? (Italics by authors.)

> As soon as your blank is received *I shall personally* give it my careful attention and you will hear from me by return mail as to just *what is being done for you,* etc.

Still another letter makes a "special offer."

> Read it, use it, test it any way you wish. If you don't think it is by far the most usable and the most satisfactory book of its kind, return it at our expense. If you decide to keep it, send us only $1.90 in full payment.

That is a fair offer. But the writer of that letter knew his psychology; the line of least resistance is to send the money rather than to return the book.

High pressure selling is to be avoided because it often results in ill will. Most business concerns desire repeat orders and recommendations by users of their product. Both of these desirable sources of future orders are lost if letters high-pressure a person into buying or if they misrepresent your offer, either in word or in effect.

Substantiate Important Statements.—Substantiate opinionated statements that you want your reader to accept. The more resistance the sales letter cuts out the greater the possibility of a sale. The writer should not enumerate personal opinions regarding the merit or weakness of a product or service, without substantiating

those statements, and expect the reader to accept them as facts. Every statement may be true, but opinions are not always facts. Unsubstantiated statements, regardless of their factual basis, are mere assertions of the writer, in the eyes of the recipient of the letter. As such, you cannot expect the reader to accept them as facts. Furthermore, even though the reader is mildly interested in your product, in most instances he is not interested enough to supply proof for your statements. Absence of proof may prevent a sale because reader resistance is not overcome. Few readers will attempt to prove or disprove your statements; they will merely pass by them. The burden of proof in every instance is on the seller.

The following statements from one letter require proof. They will not be accepted at face value without additional substantiation. The last sentence makes you wonder if you want incorrect English examples impressed indelibly upon your mind.

Letter 5.

Errors in English is like no other book published. Its material and its method are entirely different from anything ever used before.

It will give you just the aid needed to chat with ease, in any circle, to mingle with any group at the office, at lunch, at social functions, at business conferences, to impress your hearers with your ability to write or say what you mean in the fewest, clearest words, correctly phrased.

Errors in English will eliminate many months of study for all who read it. Its 381 pages are full of vivid examples of incorrect English so clearly presented that each example is indelibly impressed upon you.

There was nothing in the sales letter, of which the following sentence is a part, to prove the statement made. In the absence of supporting data the important sentence is passed over as an exaggerated sales argument.

We take this method of informing you that we loan money, and also *That We Loan It in a Far Different Manner from Other Loan Companies.*

Present your product or service in such a manner as to emphasize its advantages to the reader. Interpret your selling points in terms of the reader's needs and problems. The utilities of the product and the reader's needs and problems probably are closely associated in the writer's mind, but they are not associated in the

mind of the reader. It is the writer's task, then, to see that the reader understands fully how the product offered will solve his problems or bring profit.

Free from Slander.—The letter should be free from slander or derogatory remarks of any kind aimed at competitors or their products. The mere mention of a competitor or his product is likely to be interpreted by the reader as knocking. No one loves a knocker. Another reason for not mentioning competitors is that the mere suggestion of another product may lead the reader to investigate and purchase it. You have plenty to do in your letter to sell *your* product. Stick closely to your job.

Fair comparisons, when requested by the prospect, should be made. Such comparisons should be carefully worded to show that you are making an honest comparison and that you are not merely "running down" a competitor.

Unordered Merchandise.—Keen competition, cheap parcel post rates, and a gullible public have caused a flood of merchandise to be sent to individuals who have not ordered it. A letter accompanies or follows the goods, usually with an invoice. What shall I do with this stuff? Many a person has asked that question and because of ignorance as to his responsibilities in the matter he has paid for the goods. His name, then, was probably transferred from the "general" mailing list, to a list of "customers." In all probability he was the recipient either of more unsolicited merchandise from the same company or from other "direct-mail" companies, or of high-powered sales letters.

Should the recipient hold the goods, he probably will receive a series of collection letters requesting "fair play" or "cooperation"—or perhaps containing a veiled threat.

What are you required to do with unordered merchandise? The National Better Business Bureau published in 1928 a leaflet which explained in detail the legal aspects of the situation. We quote from that leaflet.

> The wholesale distribution of flags, shirts, neckties, rain coats, sheet music, pens, pencils, electrical fixtures, novelty jewelry, socks, perfumery, lingerie, sweaters, handkerchiefs, etc., and even so-called stock certificates is looked upon by most persons as an unmitigated nuisance which they could very well forego. Once the goods arrive what should be the recipient's attitude toward them? Must he accept them? Should they be returned? Is he obliged to pay for them?
>
> The answer to each of these questions is "No."

The Unexpected Package

Because these goods arrive unheralded and unanticipated and because they come in packages which are in no way indicative of the goods they contain, it is practically impossible for the recipient to refuse the goods when they are delivered to him. Further, they may be left in the mail box or upon the front porch while the recipient is out, and once they are left in that way the Post Office Department considers that the goods have been accepted.

Even after such delivery and "acceptance" has been made the liabilities of the recipient are very limited and well defined so that the mere fact that unordered goods have been put into a person's hands need disturb no one.

If Used, Goods Must Be Paid For

Unordered merchandise should not be used or appropriated for use by the recipient unless he wishes to incur liability to pay for it. If he does use it the recipient cannot legally avoid paying for it by saying that it came into his hands without his solicitation or not at his specific order.

The recipient, on the other hand, is under no liability to return the goods or to notify the sender that they have been received even though an addressed and stamped envelope or carton is enclosed in the original parcel for that purpose.

But they need be held only for a reasonable length of time, during which the sender may instruct a qualified agent to call for them.

If such an agent does call within a reasonable time, the recipient has the right to demand the payment of storage charges before turning them over to the agent.

A Plea for Sympathy

No matter what the message which accompanies the goods may tell; whether it says that the goods are sent at the suggestion of a "friend" or purports to come from some one who is seeking to regain his "health," is trying to build up a little capital while he is "unjustly detained in prison," or endeavoring to procure funds for the "education" of his children, the quality of the goods and the purpose for which they are sold should be closely scrutinized. The word "friend" freely translated seldom means more than a telephone book or some equally accessible list of names. The quality of the merchandise is almost always overemphasized and the pitiable appeals are seldom true. The Bureau has in its files cases of persons who sought to sell ties in this manner because of their pitiable physical condition and who were, in reality, disposing of the underquality products of large knitting companies in this way.

Make the Nuisance Unprofitable

Almost the only way to end this unordered merchandise nuisance is to make it unprofitable, and the best way to do so is to follow the procedure as outlined above.

What the Sales Letter Writer Should Know.—The writer of sales letters, if his letters are to be even relatively effective, must be familiar with the following factors.

1. Principles of letter writing.
2. His product; competitors' products.
3. House policies.
   - Credit terms.
   - Adjustment policies.
   - Delivery service.
   - Merchandising aids.
   - Merchandise return policies.
4. Buyers.
   - Types and characteristics of each—appeals to each class.
5. Buying motives.
6. Selling appeals.
   - Sources.
   - How to select.
7. Methods of convincing readers.
8. Parts of a sales letter.
9. Good openings and closings.
10. Arrangement of material.

The reader is presumed to be familiar with the first three points. Point 4 is of chief value in personal selling although it is desirable background for a letter writer. Any good book on salesmanship will give a complete discussion of the subject.

Points 5 to 10 inclusive will be discussed in the five succeeding chapters.

CHAPTER XXV

PSYCHOLOGY IN SALES LETTERS

Personal selling is based on psychology. Sales letters replace salesmen. A knowledge of psychology, then, necessarily is important to the sales-letter writer. Because sales letters sell services and goods, and because they attempt to touch the reader's purse, the underlying psychology differs slightly from the psychology of non-selling letters.

Compared with the relatively unpleasant material dealt with in complaints, adjustments, and collections, sales letters are composed of pleasant material. The function of a sales letter is to sell goods that will satisfy the buyer's needs or desires. Clearly, then, unpleasant material should have no place in it. Because no unpleasant material should be included and because frequently there is no relevant pleasant material that can be used advantageously in the first part of the sales letter, the psychology of position as discussed in Chap. IV cannot be applied, in most instances, to sales letters. Different principles, based on our knowledge of human reactions, must be evolved to meet the needs of the sales-letter writer.

APPROACH

"Approach" as applied to sales letters is not synonomous with "first sentence" or "point of contact." It has to do primarily with the selection and arrangement of the material, plus the point of contact. The nature of the material selected often will decide the arrangement. It is possible to write letters selling one product or service from a number of points of view. For example, a letter may be nearly devoid of facts about the product; it may be a strong emotional appeal. Conversely, it may be highly factual—entirely rational in effect. The arrangement may be chronological, psychological, or logical. The letter may be designed to arouse the reader's curiosity to the point where he will buy the product or ask for further information. Or the letter may be ultra-frank as far as material is concerned

with the hope of securing the reader's confidence. Each of these represents a type of approach to sales letters.

The following three letters, all selling space in educational journals, illustrate several approaches to the same problem. They were sent to directors of university summer schools—most of whom do some advertising—hence attention and interest are presumed to be present. The comments of one director are given with each letter.

The first letter utilizes a statement-of-fact approach. The arrangement is logical and the material is factual. The appeal is purely rational. The factual material in paragraph three arouses some emotional response.

Recipient's Comments: "This magazine is too far away to be of value to us—not interested in it. Too general—I wonder what part the *X Magazine* had in all this? Where does our university stand?" (It is not mentioned in the letter.)

Letter 1.

More than six hundred summer schools were conducted throughout the United States last year with an enrollment of nearly 410,000 teachers, representing an increase over 1926 of nearly 100,000 and over 1927 of more than 30,000. New York leads the enrollment with 40,000, Texas and Illinois follow with 25,000. Then come California and Pennsylvania with 22,000, Ohio with 19,000, Oklahoma with 17,000, followed by North Carolina, Missouri, and Michigan with about 13,000 and Alabama, Indiana, Iowa, Kansas, Tennessee, and Wisconsin with 11,000 each. Other states run from 9,000 down to as low as 120 in the state of Nevada.

Nearly one half of the teachers in the United States were in our summer schools last year and we predict an increase of at least 50,000. this year. Boards of Education will continue to give their teachers increases in salaries for attending summer schools and with your coöperation we will turn the faces of thousands of teachers to summer schools this year.

Sixty-seven of the leading universities and colleges throughout the United States were represented in the January to June issues of the *X Magazine* last year, with more than 8,000 lines of advertising. We want to suggest therefore that you start your copy with our January issue and continue through June. These six issues will take you through a season when our folks draw three million dollars in salaries and when they will be making their plans and setting aside their expense money for attending summer school. Many of them will be interested in coming your way.

Our forms close Dec. 3. Please let your copy come forward for this issue.

Letter 2 utilizes a very different approach—it uses suggestion to arouse the reader's imagination in the hope that the emotional effect will be productive of favorable action. The arrangement is psychological.

Recipient's Comments: "Good stuff because the National Education Association is meeting here. Letter makes an appeal on a basis of recognized facts."

Letter 2.

"I never thought of that until I saw your advertisement in the *National X Journal.*"

"I never thought of that" is what thousands of teachers will say until they have been reminded of the possibilities that you suggest to them. Travel to the National Education Association—travel for inspiration, rest, and recreation—and study at the University of Nowhere.

Under separate cover I am mailing the February issue of *Nationl X Journal.* Enclosed you will find Bulletin giving you the information on circulation, etc., and rate card for rates.

It gives me pleasure to call your attention to the number of transportation companies that are now using and will use our publication this spring. Every educator understands the power of suggestion. The teachers will be given many suggestions, and, therefore, your suggestion to attend the University of Nowhere will be timely.

I shall be pleased to be of service to you.

The third letter illustrates still another approach. Whereas Letter 1 might convince and Letter 2 might persuade, Letter 3 obviously will do neither. The "I" attitude approach nullifies the intended suggestion and makes a colorless, dull letter. The opening and closing sentences are both total losses. "We" is the subject of each sentence with one exception. The letter is not a selling letter, although it is intended as such.

Recipient's Comments: "Yes, anyone would be glad to receive a donation. What does my institution get out of it?"

Letter 3.

We hope we shall be favored with some of your advertising patronage in your spring and summer sessions campaign. The *X School Journal* for more than forty-five years has been a medium for this class of advertising and has been used by many colleges and universities throughout the country. We feel that we can give you some very valuable service in our advertising columns for your summer session.

We shall be glad to insert any brief reader or publicity that you may have, complimentary, if you will send it along with your advertising.

We are always glad to render every possible service to our patrons in their campaign for their summer sessions. We would very much appreciate it if you would let us hear from you as to whether we shall have the pleasure of serving you.

The basis for the approaches suggested in this chapter is the fact that logical presentation is necessary if the reader is to be convinced that he should do as the letter suggests. Logical presentation means that the approach shall depend upon the circumstances under which the sales letter goes out. It means also that the reader shall be taken from the known to the unknown, from familiar to new material.

Illogical arrangement may easily nullify an otherwise good letter. To start a letter on a chronological basis and change to another basis makes it difficult for the reader to follow readily. Certainly he will not exert himself mentally to follow the message. Furthermore, in many sales letters the objective is reached only after the reader has been led step by step through a series of logically arranged ideas. If the sequence is broken the reader misses a step in the story, hence he may not accept your conclusions.

Remember, when working out your approach, that you must recognize the requisites of good opening sentences, namely:

Attract favorable attention.
Advance your cause.
Positive.
Congenial with reader's frame of mind.
You attitude.

Arrangement of material does not take the place of good selling arguments. Arrangement alone cannot sell goods; at best it is but an aid to the selling talk.

A word might be said at this point regarding the positive and negative approach. The principle of positive suggestion holds with one possible exception. When selling a good or service that protects life or property the negative approach sometimes may be used to advantage. Even then the positive approach is often tried before resorting to the negative. The life insurance salesman usually tries to sell his policy by pointing out to the prospect how comfortable he can make himself in old age, how he can insure an education for his children. If this approach fails, the salesman may fall back upon the negative approach: a wife and children with no income, old age fast approaching

and no bank account. Because negatives—unpleasant situations—repel, it is well to avoid them unless the situation is such that you are certain the negative approach is the better. Some of the methods of approach in sales letters will now be discussed.

Methods of Approach. *Portraying Advantages of Possessing the Product.*—Portraying, usually rather dramatically, the advantages of possessing, or the disadvantages of not possessing, your product may be done by citing a current event which demonstrates the need for your product. The product to be sold usually is not mentioned until after the advantages or disadvantages have been made apparent. The reader mentally places himself in the position of an implied third person, hence receives the full value of the dramatic approach. The event selected to bring out the advantages or disadvantages must be one into which the reader, because of familiarity with the situation, will inject himself mentally. His imagination will do the rest. The following letter illustrates this arrangement. Pictures, testimonials, and facts on the other three pages of this four page illustrated letter added to the sales appeal.

Letter 4.

Chain Store
Operator:

The Same Old Story—confound it!
Again they put it over . . . . the job's been pulled—drills, nitroglycerine and what not, set everything jake . . . . the safe blown open . . . . the *Money*—g o n e !
Once more the ingenuity of daring burglary conquered a massive steel safe, depriving it of its valuable contents. Chain Stores seem to be the most logical victim of the modern safe cracker. It's getting to be a common, daily occurrence. Something simply has to be done!
We are mighty glad to be instrumental in effecting a remedy for this condition.
The old confidence in the protection and safety value of the safe of yesterday is vanishing. It is imperative that safes, like other things, be revolutionized and perfected in order to fulfill their purpose in this day and age.
Ordinary "burglar-proof" safes are no longer impregnable to the burglar's ingenious methods. What chance, then, does *your* store—*your* store money—have, of protection, nowadays?
One Chance!
The *Double Door (All-Steel) In-a-Floor Safe!*
Its superiority is positively proved. Chains and other prominent establishments throughout the country are fast availing themselves

of this *Unusual Protection.* A *burglar-cheating* safe, rather than "burglar proof."

You certainly owe it to yourself and the business to seek and employ utmost protection of store money.

Have a *Double Door (All-steel) In-a-Floor Safe* in every one of your stores. Be sure of 100% protection at all times, under any circumstances. *Try It!*

The next letter is almost entirely emotional in its appeal in showing the advantages of using the product. The form and approach are pleasingly different.

Letter 5.

and now comes
A New Year
1929

Life

is a lot like a highway, isn't it? Time is the traffic officer, standing at the crowded corner. His word is law.

At the start of a New Year, Time shifts signals. The green light glows—the sign tells you *"Go!"*

Stretching smooth ahead, like a ribbon, runs the highway. Beckoning us on. A brief stop at the New Resolutions Filling Station. We settle back in the seat—we're off—for 1929!

Friends and family wish us well. Faces blur, fade out, left behind. Folks pass us, or we pass them. A flash . . . and they're gone.

Every day, we say good-bye to someone, and never note the wisdom of the words—"Don't forget to write." What a world of wistfulness—"Don't forget to write."

And then . . . time goes on . . . and we forget.

On the threshold of this nice, new year, let's not forget to write. What a heap of happiness we could bring into the lives of loved ones by resolving to write one hundred letters.

Good Stationery makes it real easy to keep this resolution. Imagine! Only a dollar for 200 sheets of fine paper, with 100 envelopes, attractively printed with your name and address.

The opening of the next letter illustrates the same approach. The last half of the letter, which describes the advantages of the organization selling the protection, is omitted.

Letter 6.

A Friend When
You Need a Friend!

"I don't know what I should have done without it."

Every mail brings us grateful, appreciative letters like that. They tell about keeping away distress and want. Some day we may have such a letter from you; because—

Accidents do happen to most everybody, disabling bodies, taking lives—cutting off incomes that loved ones depend upon for their daily bread.

Are *you* getting real protection at actual cost?

The I.S.T.M.A. was organized forty-seven years ago by a group of commercial men. It has grown to a membership of more than 90,000—each member helping protect the other from financial loss in time of accident.

Enough examples have been given to show that the approach illustrated has several advantages. The emotional appeal is used with effect; interest is assured; it puts your product in a favorable position; very definite impressions are received which probably will be remembered.

From Known to Unknown.—This arrangement requires an absolutely logical approach. Each step must be the logical result of the preceding step. Each must advance the cause of the writer until the conclusion is reached. You must start with a recognized truism and build your letter as suggested. The reader should, on the basis of logic, accept your conclusion. The main appeal is rational.

Letter 7.

You, as an experienced motorist, know from personal experience that. . . . trustworthy tires are a necessity.

Whether or not you've had much tire trouble, you'll be interested in knowing about tires that are as nearly 100% insurance against grief as it's possible to build—tires that will get you there and back safely, comfortably, economically.

With "Best" tires you can take trips with your mind at ease, because you'll know that your tires are at home on any kind of going. And wherever you go in the West, you'll find a "Best" store within driving distance—ready to give you service, even tho' you are far from the "Best" store in which you purchased your tires.

There's a type and size of "Best" tire to meet your requirements, at a price to please your purse—a guaranteed-quality tire backed by the reputation and resources of the "Best" company.

You'll find the answer to your tire problems at any of the more than 150 "Best" stores in the West. Step into the store nearest you today, or mail your order. Our guarantee of satisfaction fully protects you.

Yours for Saving and Satisfaction,

The next letter is a good illustration of the logical method of approach. Note how each statement, after the first, is accepted because it follows logically from the preceding idea. Almost any change in the coherence would be fatal to the success of the letter.

Letter 8.

And There's How Sales Are Lost, Mr. Bond!

Of course it's impossible for your salesman to remember much of importance about even a very small percentage of all the bonds there are on the market. Yet he *Must* meet the competition such questions reveal.

He can only promise to get the information and come back. And when he gets back to close the sale—for one reason or another the prospect isn't interested any more. That's happened time and again to every salesman you have, hasn't it?

But it *Isn't* necessary. With a small volume which he can carry in his coat pocket without causing a bulge, he can answer practically every bond question he is ever likely to be asked.

Your salesmen can each get one of these invaluable books without any cost or obligation whatsoever on their part—*Or Yours.* Just have each salesman fill out one of the enclosed cards and mail it back.

They'll all be delighted, and *You* will see sales increase.

Frank Attitude.—So many sales letters attempt to secure interest by artificial and irrelevent methods that an occasional frank approach is appreciated. The underlying psychology is: if the writer is honest in the beginning of the letter, chances are he is honest in the entire letter. The approach in each of the two following letters is certainly refreshingly different. Each tends to build confidence in the writer and his product. The letters are well written; they are convincing; hence each is given in its entirety. The italics in Letter 9, which were in red, are too numerous.

Letter 9.

The reason I am sending this letter to your home, rather than to your office, is because at home the *wastebasket* is probably a little farther away than at the office.

You see, I am taking advantage of *man's instinctive* nature; you might not feel like getting up and going to the wastebasket, and so be tempted to read this letter through.

Years ago, insurance men were classed by many people with the pest known as "*mosquito*"—people were always shoving them off—trying to kill them outright; but, with evolution, we fellows, too, have advanced; and are now in the class called "*guardian angels*"; and if the public gets a chance to see us a little more often, they might even suspect the sprouting of wings.

John Wanamaker, famed for his sound business judgment, gradually built his insurance to $1,500,000.00. His first reason for taking insurance was "I was insurable, and at any time, accident or ill health might render me uninsurable."

The reports of one of the largest life insurance companies show that 2000 claims for Disability have been experienced in 11 years for—*Accident, Paralysis, Rheumatism, Blindness, Goitre.*

There are many things I could tell you in about ten minutes. For instance—how to provide a *guaranteed* income for your widow; how to provide for your *own old* age; how to assure the education of your *children.* But when I call on you one day next week, it will be only to get acquainted and to ask you for just a few facts on which a definite proposition might be based.

Each man is born into the world with a purpose. Mine is for the protection of homes. Those who seek to help humanity should always be *welcomed. Thank you.*

Letter 10.

Five Years from now Will
You Still Be a Clerk?

This is a message straight from the shoulder.

Without any camouflage I want to tell you frankly that I got your name from the city directory. I selected your name because you are listed as a "clerk."

I do not know where you work or play or who your friends are, I only know the directory says you are a "clerk."

A "clerk!" Am I right in hazarding the guess that you are dissatisfied with the title—that you do not want to be a "clerk" all your life—that you really want to get ahead? In fact, even now don't you often close your eyes and dream of overcoming your present problems by increasing your earning capacity?

I know I am right in these things. But what are you doing to bring about the realization of your ambitions? What steps are you taking to build a *foundation* under your "air castles"?

Look about you!

There are possibly countless hundreds of "clerks." Men who were clerks ten years ago still are today, and will be to the end. You can pick them out easily enough. Their activity is bounded by their vision and they can't see over the "rut." They think success is a "lucky break" that just happens.

Then there are others. Men who were clerks ten years ago. They are executives today and they plan to be the captains of industry tomorrow. Ask them. They did not trust so important a thing as their future to chance. They were willing to pay the price—not in money—but in mental energy—to succeed.

To which group do you belong?

The difference is small between the Success and the Failure—dreamers both. It is not a question of opportunity necessarily; nor educational background entirely. It is a question of individual *Determination.* One "puts over" what the other "puts off." It takes courage to act.

Frankly 1,000 men—clerks—are going to get this letter. It contains an equal opportunity to all. The letters to 990 may,

through some channel or other, find their way to the wastebasket. These men I cannot help. Ten men—ten only—will say, "That man Mackey sounds like a square shooter. I think I'll hear his story out"—these ten men will fill out and return the enclosed card. They can be helped.

I do not want to tell you any more in a letter. I want to have a heart to heart talk with you as an individual. This is an important matter. You know to which group you now belong. If you really are sincere in your desire to get ahead—if you want to know the inside story of men who are putting things over—then—I will be glad indeed—without any obligation to you whatever—to arrange a straight from the shoulder chat about your future.

Now what are you going to do with the card?

Yours for Opportunity,

Yes, we are an educational institution and a mighty distinguished one, too—but you can't be judge and jury without looking over the evidence.

Curiosity.—Curiosity is a powerful force. It is one of the motives that induces us to open letters with keen anticipation. It is a force that may be utilized to lure the reader into the letter. The curiosity aroused should be of interest to the reader. It is not difficult to use, as openings, questions that your reader will be unable to answer. These questions may arouse curiosity but only in a very small degree. To receive the full benefit of the power of curiosity, the question asked or the material suggested should be of vital interest to the reader. The significance of arousing your reader's curiosity is to use that as a favorable introduction to your product. If there is no tie-up between the aroused curiosity and the product to be sold, the intended appeal never materializes.

The following approach certainly has the element of curiosity (probably unintentionally included) but it is not sufficiently definite or interesting to arouse the reader's mental processes. The "dear friend" salutation aids in breaking down what is intended as a personal appeal. Instead of one's curiosity being satisfied by the latter part of the letter it is accentuated. Only in "teaser" letters or advertisements should the writer fail to satisfy the reader's curiosity. At least two recipients of Letter 11 telephoned to find out who the writer was. They were in no way interested in the store or its products, they were curious to know who the writer was. The letter was a failure.

Letter 11.

Dear Friend:

I thank you for the many courtesies that you have shown me in the past.

You will remember me after I tell you where we met last. You may not remember my name but I am sure that you will know me as soon as you see me. I haven't forgotten you.

For the past 18 years I have been with a large downtown concern, doing my best to serve faithfully you and hundreds of others.

I am writing this letter to let you know that I have opened a store of my own where I can give you even better values for your money and *personal attention*, the kind of attention that you will like. At the downtown store it was difficult for me to do this as I was always rushed, but now I can serve you the way I would like to.

It will be very pleasing to me to have you call and see me even if you are not in the market for a fine suit or overcoat for yourself or the boys. I want you, as an old customer, to see my beautiful store in the progressive Riverside District.

I am eagerly looking forward to meeting you again.

The next letter utilizes, correctly, the curiosity appeal twice: once to induce the recipient to read the letter and later to induce him to send in the enclosed card. Just enough information is given to arouse interest and to cause the reader to demand more facts. Keep in mind that the letter was sent to a low income group.

Letter 12.

If I offered you a job at $10 a day, would you take it?

If I told you that to get this job you have to do a little studying, say for a half hour a day, for a few months, would you be willing to do that, too?

And if I could show you that salary of $10 a day was only starting salary, that in another year you might be making $12, or $15, or even $20 a day, not for just one day, but day in and day out—then what would you do?

I suppose you think it's foolish of me to ask you such a question, and maybe it is. But allow me to ask you one more question:

> "Are you entirely satisfied with your present job? Do you like your work; and does it pay you the money you would like to earn?"

Perhaps you'll think it's none of my business and in a way it isn't. But I like to help young fellows, and if you're not making $60 a week, or up, I know that I can help you, just as I have helped hundreds of others.

Each year I take a certain number of fellows and teach them Electricity. They live at home just as they have always done, and

work just as they have always worked—at their regular jobs. Only they give me about thirty minutes of their time every day in which to learn Electricity, and this, usually, is time that most of them have really wasted. In a few weeks they are doing spare-time Electrical work, making anywhere from $5 to $20 a week over and above the pay from their regular job. In a few short months they have finished my training, and then—well, hundreds and hundreds of the men and boys I have trained are now making $10 to $30 a day, $60 to $200 a week, $3,500 to $10,000 a year.

But let me tell you more about it.

Just fill in, sign, and mail me the enclosed postcard at once. It won't obligate you in any way. Neither will it cost you much to investigate. Just a two cent stamp. And surely it's worth that, considering how this same card has helped hundreds of other fellows into Big-pay jobs.

Letter 13 illustrates an old method of arousing curiosity.

Letter 13. (First part of the letter only.)

If you are not interested in being financially independent in a moderate way and

If you would not like to have a most beautiful, useful, and serviceable hooked rug in your home

Don't read my letter!

Statement-of-Fact.—This approach may be used in either solicited or unsolicited sales letters and in follow-up letters. When used in a letter answering an inquiry it is selected because it answers emphatically a question, either stated or implied, that is in the reader's mind. Besides securing the reader's attention and interest it advances the writer's cause. It puts the reader in a positive frame of mind as he sees the value of the article to himself. When a statement-of-fact approach is used in an unsolicited sales letter, it is intended to catch attention and arouse interest. The idea conveyed must show some benefit to the reader. Although the point of contact is factual the remainder of the letter may be either factual or emotional.

In a follow-up sales letter the statement of fact is used to tie up the previous letters with the last one sent. The element of curiosity is often present in this case. Several *openings* will be given to illustrate these principles.

a. You will receive a box of candy from us within the next few days. The six samples of hard candy contained in this box were flavored with our Natural Type Hard Candy Concentrates, on the basis of one ounce to a one hundred pound batch.

We believe you will agree that more distinctive and delicious flavors have never before been offered the hard candy manufacturer; and when you stop to consider that your hard candy can be flavored with our Concentrates at a cost of approximately twenty cents a hundred pounds, surely you will give consideration to these products.

b. Between December 17, 1928, and January 1, 1929, inclusive. we will shut down our plant for the annual overhauling of our machinery, making of factory repairs, taking stock inventory, etc.

Prior to this two weeks' shutdown we will endeavor to anticipate the requirements of our customers, by making up extra stocks of such goods as are chiefly in demand. Deliveries and shipments will be made as promptly as circumstances permit.

But we can't be certain of meeting every need of every customer. Therefore, we suggest that you determine if you are likely to want any of our products between the dates above mentioned. If so, please send us your order so that we can make shipment between now and the middle of December.

For anything you order in response to this letter we shall be glad, on request, to date our invoice as of January 2, 1929, our usual terms applying from that date.

The next two openings are follow-up letters in a series selling a home study course in radio. Each is a statement-of-fact approach.

c. Our present graduating class will not be able to fill one-third of the attractive positions open in radio this winter. In order to be ready to meet requests, we absolutely must train men now.

d. You can still save $52.50; for a few days more you can get my special summer offer. It's your last chance—you must act now.

Introducing the Subject of the Letter.—It is not always necessary or desirable to resort to one of the five methods of approach already described. Frequently, when you are fairly certain that interest in your product is present in the reader's mind, the best approach is a statement of the subject of your letter. Such an opening satisfies all of the requirements of a good opening if interest is correctly assumed. You must decide whether or not this approach secures the same amount of emphasis that one of the others would give. The subject is developed logically after the opening. A few openings typifying the introducing-the-subject approach are given below. Only the opening sentences are given, because the significance of the approach in this case is found in the first sentences.

a. Believing that you, like most other motorists, find a pleasure in learning about the offerings of new motor cars, we would like to send you during the next few weeks some literature about Hupmobile.

b. In the book mailed you today, we have tried to tell the story of Kitchen Aid—sincerely, without exaggeration, just as it has unfolded itself to us from a legion of women.

For the simple truth about Kitchen Aid, without embellishment, is wonderful enough. Kitchen Aid is a maid that takes no days off, is never sick, never shirks—serves faithfully early or late, day in and day out—lightens more tasks than all your other household helps combined.

c. I am privileged, in behalf of the United States Chamber of Commerce, to invite your attention to its official publication, the *Nation's Business.*

We hold it of the highest importance at this time that the business and professional men of this country shall have a comprehensive, authentic, and, above all, a timely knowledge (in advance whenever possible) of the great economic changes occurring in business and government.

For this purpose, the *Nation's Business* is published by the United States Chamber to provide such men with authoritative information, readably presented, upon every new development in business and government.

Most sales letters utilize one of the approaches described. Many writers, however, are unaware of the fact that they are using a particular approach. Each type is best under certain conditions. It is the duty of the writer not only to use these approaches consciously but also to know when each may be used to advantage.

BUYING MOTIVES AND SELLING APPEALS

Buying Motives.—The basis of all selling is a knowledge of psychology. This is as true of selling by letter as it is of personal selling. It is just about impossible to put a number of miscellaneous selling points together in the form of a letter, send it to a large number of individuals whose names were taken from a telephone or other directory, and obtain satisfactory returns.

The writer must know his reader or readers if he is to approach intelligently the problem of writing a sales letter. When writing to a large number of individuals the problem becomes a study of mass psychology. To a certain extent, then, the writer of sales letters depends upon the working of the law of averages. No attempt is made to ascertain how an individual will respond

to a given stimulus. The problem is to determine what appeals will cause a *majority* of prospects to respond favorably.

Bases.—Most, possibly all, members of society have certain characteristics in common. Some psychologists call these characteristics "instincts." An instinct is an inborn or innate tendency of an individual to respond in a certain manner to given stimuli. The response requires no thinking and has not been learned. Other psychologists—of the behavioristic school—contend that all of our actions are controlled and governed by our minds. In other words we do not respond to stimuli because of inborn instincts. We respond because we have learned that it is to our advantage to do certain things when a given stimulus appears. Habit reinforces what we have learned so that our reactions become automatic or semiautomatic.

Sales-letter writers are not interested in the controversy as to the existence of instincts. They are interested in the fact that nearly all persons have certain characteristics in common. They will nearly all do exactly the same thing in response to a given stimulus. If we can determine what stimuli cause people to respond automatically, and if we can anticipate with fair accuracy the nature of the response, we have a valuable tool with which to work. The particular stimuli that we are interested in are those which cause people to buy goods and services. To avoid the "instinct" controversy and because some stimuli probably could under no circumstances be called instincts, we shall apply the term "buying motives" to that group of stimuli which we shall use.

A buying motive is an inclination or feeling within the buyer that induces him to purchase a given product. It is possible to trace each purchase you make to a basic buying motive. All buying motives are not basic; some are but a means to an end. This will be explained later in this chapter. The following list of buying motives is an expression of the authors' views on the subject.

Specific Motives. Friendliness.—Friendliness, in the mind of the buyer, seldom is a major, conscious reason for buying. Certainly it affects the buyer's attitude toward you, your product, and your arguments. If the buyer likes you or your letter it is easy for him to find reasons why he should buy your product. If the letter fails to create a friendly atmosphere the reader probably will unconsciously seek reasons why he should not buy. What chance has a salesman to make a sale if he antagonizes the

prospect at the beginning of his canvass? Thus we have a very important reason for having "you" attitude approaches and approaches that do not deceive the reader. The letter must be received on a friendly basis if it is to have an even chance to succeed.

Caution.—This is one of the strongest buying motives. Its basis is self-preservation; hence we may judge its significance. Anything that protects life or property may be sold on this basis: Transportation; automobile bumpers, chains, tires; educational courses; medicines; insurance of all kinds; sprinkler systems; automobiles with four-wheel brakes; these are a few products and services that are sold every day with caution as the chief buying motive.

To the same individual, caution may have two implications. For instance, one might sell a grocer life insurance with caution as the basic motive. A wholesale grocery salesman might sell the same man a certain brand of canned goods because the grocer knows that they will move. Caution induces him to buy a well-known brand that carries a small margin rather than an unknown brand with a higher margin.

Caution is much more pronounced in older folk than in young people. To youth it is not how *safe* is this machine (automobile, boat, or airplane) but how *fast* is it. Foreigners also observe the caution motive to a greater degree than Americans. The postal savings deposits represent the savings of foreigners to a large extent.

It is often possible to sell quality goods in competition with low price goods by appealing to the caution motive. People always prefer quality; no one likes cheap goods. This does not mean that cheap goods cannot be sold or are not needed. It means that people are interested in good goods. The caution motive may be utilized to sell quality (high-priced) merchandise instead of cheap (low-priced) merchandise by pointing out from the positive point of view that quality goods are synonomous with satisfaction and from the negative point of view that cheap goods may be inferior, may cause trouble and inconvenience, and may even be detrimental to life or health.

Desire for Gain.—Who is not susceptible to this motive? Picture to a man, with or without means, how he can acquire money by purchasing your product and you have an almost irresistible appeal. This motive has two aspects: one a desire to *save* money, the other a desire to *make* money.

In many instances, perhaps most, the desire for gain is not a basic motive. Usually we want money for specific purposes, not just to have it. You may want to increase your income for the specific purpose of buying an automobile, a radio, or a home. The underlying desire for a new home may be love of family, pride, or vanity. Barbers and clothiers recognize the power in the desire for gain when they display such slogans as:

"It *pays* to look well."
"Dress well and *succeed.*"

A few methods of appealing to the desire for gain are:

1. Special prices.
2. Free goods with a purchase.
3. Facsimile checks and merchandise checks in sales letters. (We dislike to throw them away.)
4. Showing specifically what can be accomplished with the savings.

A facsimile dollar note or a check sent to a customer often is more effective than a 20 per cent or a 25 per cent reduction. One is physical; the other is intangible. We can easily forget 20 per cent but it hurts to throw away an imitation dollar note even though it be an imitation. It looks good.

Sales letter writers frequently try to appeal to the gain motive by lowering price in succeeding letters if the order is not forthcoming early in the series. A voice culture course dropped in price from a figure over $100 to about $25. A publisher reduced the price on a set of books from about $100 with a bookcase to $65 without the case. It does not beget confidence to receive three or four sales letters each cutting the previous price. Many sales-letter openings gain attention and interest by appealing to the gain motive.

The desire for gain usually is not a primary consideration to the well-to-do class. As a rule, the lower the income group the stronger the motive of gain.

Love of Home and Family.—This motive often underlies actions that are induced by the acquisitive and caution motives. A man may buy insurance in response to an appeal to the caution instinct but usually it is love and protection of family that is the basis of the action. Real estate, automobiles, jewelry, toys, silverware, and even goods purchased for resale may be sold by appealing to the love-of-home motive. Picture the benefits

that a person's loved ones will receive if he purchases your article, and you have a powerful motive working for you.

Imitation.—Many of our actions and habits are motivated largely by imitation. A famous actor, or actress, a member of a royal family, or some equally well-known individual may introduce a new style in clothing. The public, at the suggestion of manufacturers, play "follow the leader," and in a short time most of the men are wearing balloon trousers or a majority of the women come out with a new style. Not only clothes are bought on the imitation motive. Homes, automobiles, radios, furniture, stocks, bonds, and many other articles are also sold on the plea that some one else purchased the same article. As a matter of fact, if we are in doubt as to which of two articles to buy, often the salesperson is asked which is the better seller. Usually that article is purchased because many other people use it. Nationally advertised branded goods are often purchased because we are told "6,000,000 cans a day are sold."

The motive of imitation may be appealed to in either of two ways. The direct appeal says you should buy this because Mr. A bought it. Mr. A should be a prominent authority in his field. If you can convince your readers that a number of well-known bankers bought a certain stock or bond for investment purposes you will make the selling of that stock or bond easier.

The indirect appeal to imitation is used when you think the reader would not admit that he imitates. Often he is unconscious of the fact that he is imitating. If, when trying to sell Mrs. Harvey the more expensive of two items, you know that the Harveys try to keep up with the Barrows, suggest tactfully that Mrs. Smith, Mrs. Brown, and Mrs. Barrows all have purchased the more expensive item and you will usually strike a responsive chord. If Mrs. Harvey gets the impression that you are trying to induce her to imitate one of her social superiors she probably will not buy. The appeal to the motive of imitation, in this case, must be merely suggestive.

The imitation motive is not basic. The man who buys bonds because his banker bought them seeks safety or caution through imitation; social rivalry induces Mrs. Harvey to buy on the imitation suggestion.

Possession and Manipulation.—These motives are often listed separately and may be appealed to individually. They are often found together, however. For instance, a five and ten cent store

found that when they had flash lights on an open counter many were broken and some stolen. To eliminate these wastes they were put under a glass cover so that customers could not reach them. Sales immediately dropped. The cover was removed because the profit from the increased sales due to possession and manipulation more than offset the losses incurred by breakage and thievery.

The possession and manipulation motives are utilized by the automobile salesman when he insists that the prospect drive the car; they are utilized by the insurance salesman who, when he calls on a prospect, has a completed policy which he gives to the prospect to handle and read.

These motives, the bases for the free trial offer, can be utilized to advantage in sales letters. They likewise explain the success of concerns that send unordered merchandise. Once we get or use a product it requires less resistance, in many cases, to part with the purchase price than it does to return or part with the item.

It is much more difficult for the letter writer to make use of these motives than it is for the personal salesman. By describing the uses, pleasures, and profits of the article and by visualizing and interpreting these in terms of the reader's problems and desires it is possible to make him want to possess the article. Often a sample or a miniature is sent with the letter for the purpose of arousing the possession and manipulation motives. If the product is mechanical in nature, a description plus a detailed, simple explanation of the ease of operation may appeal to the manipulation motive.

Health.—We are in era of "health-itis." Some advertising analyses have shown health to lead all appeals. Certainly it is high in the list. The health motive has two aspects. One is based on the fact that health has been lost and must be regained. Medicines, mineral springs, and health resorts are sold on this appeal. The second aspect is that those who have health should preserve it. Refrigerators, vacuum cleaners, automobiles, memberships in golf clubs, athletic goods, summer resorts—these are a few of the goods and services sold on the basis of "guard your health." This motive is effectively combined with the love-of-family motive when selling such items as vacuum cleaners and electric refrigerators.

Play and Physical Pleasure.—Man is inherently lazy. Each of us who is engaged in professional or clerical work desires

to avoid hard physical labor. We do not object to work as such; we merely prefer to work at our chosen profession and to hire some one to do the heavy, hard work. This motive has both a positive and a negative appeal. The positive appeal pictures the comforts to be enjoyed; the negative aspect shows how discomfort, exertion, and toil may be avoided. Time saving devices are sold on this motive on the theory that if the housewife can save 30 minutes each day she will have that time for play and pleasure. It is desirable to paint a picture showing how the time saved may be used. Sport goods, vacation trips, time saving equipment, automobiles, hotel service, entertainments, mattresses, and furniture are some of the goods and services that may be sold by appealing to the play and physical-pleasure motive.

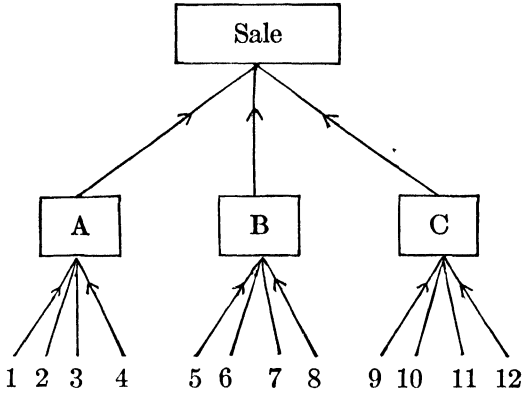
The chief values to the letter writer of a knowledge of the buying motives are, first, it enables him to understand the psychology of buying, which is the basis for the psychology of selling. In other words it makes it possible for the writer to take full advantage of the you-attitude approach. Second, it is a valuable guide in selecting the correct selling points for the letter; it affords an intelligent basis for selection.

Selling Appeals.—As buying motives are within the prospect it is apparent that some method or medium must be used to bring the product and the buying motives together. The connecting link is selling appeals which are qualities or utilities possessed by a product, and which are advanced by the salesman as reasons why a prospect should buy. Selling appeals are not the *direct* causes for buying. They work only indirectly for or against the sale. The particular buying motives aroused by selling points, and their intensity, decide whether or not a sale is made.

The mental procedure is as follows: we all respond to certain basic motives—desire for gain, love of family, desire for health, etc. Thus, if by purchasing an article we can save money, or improve health, we may buy that article. The selling points should be selected so as to arouse within the prospect certain buying motives. If the correct motives are sufficiently aroused, the prospect will buy. To sell intelligently, the sales-letter writer must know to what motives his prospects will respond.

There are many selling points for each product. Certain of these have a direct bearing on certain buying motives and no

bearing on others. For instance, when selling a piano to a man with a family, reduced price would appeal to the acquisitive buying motive, but reduced price as such has no connection with the buying motive of love of family. Thus, we arrive at this important principle: *Enumerate all possible motives that may be utilized in selling your product. List under each motive those selling points that will arouse that motive in the buyer.* We may diagram this relationship as follows.



A, B, C, are buying motives. 1 to 12 are selling points. Each is listed under the motive it arouses.

In the above diagram, selling points are listed under each buying motive; each selling point is listed *under the motive it arouses* in the buyer. When one or more of these buying motives is aroused with sufficient intensity, the sale is made. Thus, the motives lead directly to the sale; the selling points lead indirectly (through the motives) to the sale.

This discussion again emphasizes the necessity for a knowledge of your reader. If you can ascertain that Mr. X is a man who will do anything to help his family, and who pays relatively little attention to cost, you know that you should select selling points that will arouse within Mr. X the love-of-family motive. This plan also affords a careful, rather than a hit or miss, basis for the selection of selling appeals. You know definitely which appeal should come next; you do not grasp any appeal that comes to mind.

Many attempts have been made to evaluate sales appeals. This is very difficult to do. If you secure an accurate evaluation

of appeals for one product, that tells you nothing with respect to the appeals for other products, unless the products are similar. Conversely, if you evaluate sales appeals on an abstract basis—that is, with no product or products in mind—the results tell you nothing specific about the appeals that should be used to sell a given article.

CONCLUSIONS

How shall the sales-letter writer use the information given about buying motives and selling appeals?

1. Select your prospects; *i.e.*, get your mailing list. (This will be discussed in Chap. XXX, Mailing Lists.)
2. Analyze your readers to determine the buying motives to which they will respond.
3. Analyze your product to determine:
   a. All selling points.
   b. Which buying motives may be utilized to sell the product.
4. Select the most powerful motive, or motives, common to both your product and your readers.
5. Under each buying motive selected in item 4, list the selling points that will arouse that motive in the reader.
6. Evaluate the selling points thus selected and use those that are likely to be the strongest.

CHAPTER XXVI

WRITING THE SALES LETTER

Classes of Prospects.—Each sale—whether made by letter or in person—is made in the mind of the buyer. Prospects fall in one of four classes, based on their mental state with regard to the product or service.

1. Unfamiliar with the product; need and interest latent.
2. Familiar with your product; interest not sufficiently aroused to lead to a sale.
3. Interest aroused; ready to buy. Need only a good clincher.
4. Ready to buy; need only the opportunity.

If a sale is made, the prospect's mind will have traveled a definite route, regardless of the class in which he belongs. Some prospects will not take all of the steps consciously. However, the mind travels the route suggested below whether or not the person is conscious of that fact.

The steps through which the mind travels are:

1. Attention to the letter.
2. Interest in the letter and product.
3. Desire for the product.
4. Action as suggested in the letter.

It is the task of the writer to build his sales letter so that it results in the prospect's mind traveling through as many of the steps as the individual situation warrants. Hence, the arrangement and material of the sales letter should correspond rather closely to the prospect's mental steps. Conviction and persuasion material arouse desire for the product. Conviction material usually should precede persuasion. Because persuasion material is emotional rather than rational, the effect created is apt to be dissipated unless action follows immediately. To place conviction material between persuasion and the suggested action—the clincher—is likely to result in the emotional material being rendered valueless. In certain instances, however, it will be obvious that persuasion might well precede conviction. This is

particularly true when the prospect has evidenced no interest in or desire for the product.

While every sale is the result of the mental journey outlined, the sales-letter writer should not attempt to cause every prospect's mind to take each step. Some prospects' attention and interest have been secured before the letter is written. The writer must determine at what point in the mental journey the prospect will be when the letter is received. For example, when an inquiry is sent, it is safe to assume that the prospect has advanced beyond the attention and interest stages. A sales letter answering an inquiry should begin, usually, by convincing the reader that the product is good.

Of the four classes of prospects mentioned on page 379, only those in class 1 would require a sales letter in which the prospect's mind was carried through all of the steps.

If a person has no need for your product, his name should be dropped from your mailing list. Even though you could induce him to buy, you should not do so.

Members of class 2 require letters in which emphasis is placed on conviction and persuasion.

Prospects in class 3 need only a statement of the proposition and a good clincher.

Those in class 4 will order if the proposition is presented clearly.

Members of class 4 are found more often in personal retail selling rather than in direct-mail selling. When you drop your ten cent piece on the grocer's counter and request a loaf of bread you are representing class 4. When a member of this class appears as a mail-order prospect the letter is the easiest type to write. Practically no letter writing problem comes up. State your proposition clearly, completely, and courteously.

Members of classes 2 and 3 usually have indicated interest by a letter of inquiry. Sales letters to these groups, therefore, are considered in Chap. XXVII, Sales Letters—Answers to Inquiries.

The present chapter is particularly applicable to members of class 1, to whom unsolicited sales letters go. The principles apply to the other classes of prospects, but usually it is only to class 1 that letters building up all of the points mentioned are necessary.

ATTENTION AND INTEREST

Chapter IV included some of the methods by which the reader's favorable attention may be caught by the letter writer. So

many methods, some good but many of them bad, are being used to force prospects' attention to sales letters that the subject requires special consideration here.

In most instances of selling by letter, attention theoretically precedes interest. Seldom does interest come first. As a matter of fact, in both personal selling and selling by letter it is almost impossible to separate attention from interest. Usually that which secures attention is interesting, and *vice versa.*

The basic function of interest is to convert forced attention into voluntary attention. Few unsolicited sales letters are wanted; most of them intrude. They often arrive unasked and unannounced. It would be unusual, under such circumstances, if sales letters received voluntary attention. By some method you must force your reader to heed at least your first sentence or paragraph. Forced attention cannot be held long, hence it is necessary to follow with material of interest to the reader. Often attention material is not relevant to the subject of the letter. Interest affords an opportunity to transpose to the subject while converting forced into voluntary attention. The mind travels, then, from:

Forced attention, to
Interest, which results in
Voluntary attention.

Three illustrations follow. Only enough of each letter is given to show how forced attention is secured by irrelevant material and converted smoothly and easily into voluntary attention by proceeding to relevant material. Conviction and persuasion material followed the excerpts given.

Letter 1.

Attention to, and interest in, the letter by the use of irrelevant material

It is not always the man who struggles hardest who gets on in the world.

It is the direction as well as the energy of struggle that counts in making progress.

A given amount of effort *with the tide* of economic forces carries a man faster and farther, with less effort, than much more effort used *against* the current.

And it has been estimated by wise observers that, on the average, something like 60 per cent of the factors producing success or failure lie outside a man's individual business—separate from his daily round of details.

Transition

It is to lead you quickly, pleasantly and easily to a thorough acquaintance with these outside forces which make the current you want to move with (rather than battle against) that this letter is written.

During three months only, for reasons explained below, you can get, for a strikingly modest sum, the results of the life work of Mr. George E. Roberts, the first thoroughly successful popularizer of the science of economics, who, himself an eminent and successful business man, has labored for several years to put these underlying principles of business into 24 brief, simple volumes exactly designed for the needs of such men as you.

Letter 2.

Attention to the letter

Facts First—Then Intelligent Planning. That formula represents, I think you will agree, the ideal method of attacking a business problem.

Interest in the letter and the service to be sold

On the inside pages of this folder is a brief account of how a selling problem was approached in that spirit—and of what followed. The commodity to be sold, printing, was of an intangible nature; but the results have been anything but that—they have showed themselves largely in the form of definite orders.

Letter 3.

Attention by arousing curiosity

Funny thing . . . the minute the last vestige of turkey has disappeared in croquettes, we begin to realize, with faint consternation, that Christmas is almost here! And so it is . . . less than a month away . . . only 24 shopping days!

Interest in the letter

Perhaps your list of names is already made out and you are wondering whatever to buy for so many menfolk. Perhaps, too, that busy husband of yours has cheerfully delegated to you the task of doing *his* Christmas shopping. It's a way of men! Right now, wouldn't a few reliable suggestions, a little authentic and friendly advice, be mighty helpful to you?

Transition

Then please consider this a personal, and very cordial, invitation to use Ed Ollier Service this Christmas.

Once voluntary attention is secured, the writer's problem is merely one of presenting his material in a manner that will show the benefits to the reader while keeping the letter interesting. Only in unsolicited sales letters is the writer forced to resort to irrelevant openings to secure attention. Such openings must be used with discretion.

Methods Used to Attract Attention.—The increasing number of letters received by business men—many of them without interest to the reader—has caused many persons to scan rather than read the opening paragraphs of sales letters. Thus it became imperative that all sales-letter openings, in unsolicited letters particularly, should attract the reader's attention. As unsolicited sales letters increased in number, reader resistance increased, and this led to the use of artificial methods of attracting attention. Some sales letters go to the wastebasket without being opened, hence the attention function is twofold.

1. Induce the recipient to open the letter.
2. Induce the recipient to read the letter.

Of the methods mentioned, some are designed to accomplish one or the other of those functions, others are intended to accomplish both.

Color.—Color is used in a number of ways to attract attention.

Colored stationery.
Colored borders on white stationery.
Colored stickers on the letter.
First sentences in color.

Envelope.—Various means are employed on the envelope to induce the recipient to open and read the letter.

Statements.—A few are given to illustrate the variety of ideas used. On an envelope enclosed in a sales letter to a man (note this is on an *enclosed* envelope) appeared this statement:

I'd Like to Introduce
Miss Florence Mead to Your Wife . . .
Will you please hand this letter to her?

Another sales letter attempting to sell sport straw hats had in bold face type directly below the address on the envelope:

See Me on the Bathing Girls—Inside.

This is a cheap form of attention attracting at best. A postcard had next to the recipient's name in large red letters:

One
Hundred
Million
Dollars
Can't
Be
Wrong

You discover on turning the card over that you can save $4.40 by ordering a certain humorous magazine now.

A "giant" letter—a letter in large type usually on a sheet 17 by 22 inches—attracts attention by its size. In the upper right-hand corner of an envelope containing a "giant" letter (regular 4⅛ by 9½-inch envelopes are used) appeared this statement:

> Here is a Message of Tremendous
> Importance to the People of the
> Northwest!

It proved to be an anniversary sale of a clothing concern. This method is perhaps more often misused than it is correctly used; it is well to avoid it.

Handwritten Address on Envelope.—Personal mail in most instances receives first consideration. That part of the personal mail which arouses most curiosity is usually read first. In an attempt to attract attention by arousing curiosity some sales letters are addressed in longhand, often in a feminine hand. To make them still more personal, colored stationery is often used and the return address on the envelope is omitted.

This method does attract attention—but it often misleads and arouses unwarranted expectations. It may make ineffective, by prejudicing the reader with false hopes, what might otherwise have been an effective letter. It is easy to gain attention by artificial methods—it is likewise easy to offend the reader by the same methods. A letter is more likely to succeed without these "attention getters" than with them if there is the least possibility of the reader being conscious of unfairness.

Air Mail; Special Delivery; Telegrams.—These messages by their nature command immediate attention. All personal mail will be sidetracked in order that these special messages may receive the care that we generally associate with special delivery letters and telegrams. There is a place for these efforts in certain sales series, but too often they are either overworked or misused. Coming as they usually do near the end of a sales series they should represent a real climax to the series. Not infrequently a prospect will receive several of these special messages from the same seller. This kills the desired psychological effect.

Miscellaneous. Letter in Facsimile Handwriting. Novelties.—An optical company sent the following sales message on a piece

of three-ply veneer Douglas fir wood. It was slightly larger than postcard size. The printing was very clear—a much better job on wood than is often seen on paper.

> You'll see thru the pretty and interesting details of comparison between this bit of Washington fir, symbolic of our Evergreen state, and X Optical Service. This wood is the handiwork of the same nature that bestowed our sight. As trees lose their lustre so does vision become dimmed; and, while nature slowly renews the forest, we quickly restore the sight. Our thirty-five years of optical service qualifies our statement:
>
> *"See X to see Better."*

Another concern, a hotel, sent out as a New Year reminder a "board foot." The wood was cut in the shape of a human foot. The novel idea and the name of the sending company remained in the recipient's mind for a long time.

Giant Letters; Broadsides.—These are often in announcement form. They have the advantage of attracting attention and usually of being read because of their size.

Good Opening Sentences.—Another method, probably the most effective, of attracting attention is by the use of good opening sentences. Opening sentences can be reduced to types. Some of these will be explained and illustrated.

Selecting an Event in the Life of the Reader.—Attention and interest are secured by mention of a recent event in the life of the reader. He is curious to know how the writer learned the fact mentioned in the opening sentence; he is interested because the subject matter of the sentence is appropriate and it is timely.

a. We have just learned that you moved into a new home.
b. We are glad to learn that you have purchased a new car.

Personal Contact.—The reader's attention is secured by the presence of his name in the first sentence. That personal touch causes him to continue reading. Care must be exercised to use the personal contact only when the subject of the letter is known to be of interest to the reader. Obviously a letter with this type of contact should if possible be a personal letter. At least it should be a personal-form letter.

> Here is something that will interest you, Mr. Blackburn.

Reliance on Authority.—The immediate motive appealed to is imitation. The danger of this type of opening is illustrated by a heading designed to attract attention:

One Hundred Million Dollars Can't Be Wrong.

Possibly not, the reader will agree, but what is the connection between a hundred million dollars and subscribing to a humorous magazine—the product being sold. There should be a definite tie-up between the authority quoted and the willingness of the reader to accept the authoritative statement as bearing on his case. Prominent or recognized authorities should be quoted; mere testimonials by unknown persons are not sufficient to convey the authority needed.

Wouldn't you say that the judgment of ten thousand business executives in this country is worth considering?

Conversational Type.—Conversation indicates that the human element is present. That in itself attracts attention. The conversation should be such that it fits into the experience of the reader. If it does that, it commands interest and attention.

"I am amused at my own thoughts in sending this order," writes a recent subscriber. "I am sure if you had ten guesses, you would never hit on just the right one which makes me sit down this morning, write my check, and send this letter to you.

"It is because I am envious."

Assumed Problem.—

If you have not been able to build your sales as fast as you would like to in one time messages, try a series of letters.

The effectiveness of this type of contact is contingent upon the assumed problem being a real problem to the reader.

Announcement.—

a. For your convenience we have opened a special shoe department —featuring shoes exclusively.

b. You are cordially invited to attend our First Birthday Party.

Mental Challenge.—

a. Building a city with paint sounds rather far fetched to you no doubt.

Attention is attracted and the reader wants the solution to the problem or challenge, hence he reads on.

b. When two big, energetic publishing firms merge something has to happen.

c. Here are three reasons why this letter is sent to you now.

Subtle Flattery.—

> I am writing to you because you are one of the most skeptical people with whom I have corresponded in a long time.

Such a beginning often puts the reader in agreement with the writer, thereby causing him to lower his defense and accept, as he accepted the first statement, subsequent ideas. The danger of the use of such psychology is quite apparent and probably would be resented by those who see through it.

Question.—This is designed chiefly to arouse curiosity. There is no virtue in the question form as such; the value lies in its ability to set up in the reader's mind a train of thought favorable to the writer's cause. Frequently, of course, the sentences following the question will guide that mental process.

> *a.* Has this ever happened to you?
> *b.* Why do nine out of every ten purchasers of light, or low priced cars, such as yours, choose the X, if they inspect and drive it before buying a car?

Statement of Fact.—The facts stated frequently are intended to make the need for the product apparent or to create a need. Attention is secured because the reader recognizes that the need should be satisfied. Usually the need for the product is based on the truth of the fact.

> *a.* Slippery—Wet—Rain Soaked Pavements will soon be here.
> *b.* A marked trend toward a particular style of decorative art spells "opportunity" for the jeweler.

DESIRE

If attention and interest have been secured the next task is to arouse desire for the product. This is accomplished by the use of two classes of material—conviction and persuasion. Conviction is primarily factual—rational. It should convince the reader that the product is worth having. No attempt is made to *convince* the reader that *he should have* the product because a man convinced against his own will remains unconvinced. This can be accomplished more successfully by persuasion—an emotional appeal.

If the product is unknown to the reader—as is often true in the case of unsolicited sales letters—he must be familiarized with it

and its benefits. This is the function performed by conviction material: to describe and explain the product, its uses and benefits, so that the reader fully appreciates its value. This rational appeal is necessary in most instances as a basis for the emotional appeal—the persuasion material—that will follow.

Conviction and persuasion material are made up of selling points for the product. They differ only in that the former is primarily rational in its appeal while the latter is chiefly emotional. A factual description of the product is rational. Showing the product in use or showing its benefits involves the use of imagination and suggestion, two natural concomitants of the emotional appeal. All conviction material, regardless of how factual it may be, probably creates some emotional effect.

It is essential that definite pictures be painted. Generalizations, vague statements, incomplete ideas, and undesirable connotations will render conviction material ineffective.

Conviction Material.—Any material that describes the product or that convinces the reader that the product is good is conviction material. The source of this material is in the product—its raw materials, method of manufacture, utilities, points of superiority over competing products, accomplishments, etc. The following also are usually conviction material.

Guarantee.—It conveys to the reader the idea that you are willing to protect him against unreasonable financial loss if he takes the product. This tends to convince him that the product is good.

Test.—We are apt to be skeptical of tests made by the seller. If he has a reputation for fairness and honesty, we may accept the results, however. It is much more effective to allow the reader to make his own tests. Seeing is believing. This is one of the strongest forms of conviction available. The very fact that the seller is willing to allow the buyer to make the test creates confidence toward the product. An impartial, well-known, competent third party may be the authority for the test data. Governmental bodies, universities, and technical societies are recognized by the buying public as qualified to give accurate, impartial reports.

> Actual tests made on similar models have led our lubricating engineers to make this recommendation for the operating and climatic conditions under which your car will be used. To best safeguard your motor insist upon X, a 100 per cent paraffine base Eastern oil, made by X Co

Opinion of Authorities.—Be sure that the person quoted is an authority; a mere testimonial will not suffice.

Results.—Specific results secured by individuals or companies which have used your product.

What People Think of Your Product.—This may take the form of testimonials or references.

Answers to Anticipated Objections.—Experience will tell you what objections are commonly raised against a product. Put the answers to those objections in your letter without making the reader conscious of the objection.

Other Aids to Conviction.—We have emphasized from time to time in this book the principle that it is not always *what* you say that counts for most; often *how* you say it is more important. This principle applies particularly to the sections of sales letters that arouse conviction and persuasion.

"How you say it" suggests that the forcefulness of the presentation is important; also that repetition of important ideas aids in convincing the reader that what you say is true. Arrangement, as to both coherence and physical make-up, further adds to or detracts from the effectiveness of conviction material.

It should not be assumed that conviction and persuasion materials are basically different. Both consist of selling points. The selling points are divided into two classes, conviction and persuasion, so that the arrangement of material will conform to the mental path the prospect's mind is accustomed to travel. The artificial grouping of sales appeals is thus made to conform to the natural mental processes of the prospect.

Persuasion Material.—Conviction proves that the product is good; persuasion removes any remaining resistance by creating a desire for the product. Persuasion makes it easy for the prospect to say "yes," when in the clincher he is asked to act.

One may be convinced that a product is good and that he needs it, but often that is not enough to induce him to buy. Desire for the product must be aroused. He must be made to *feel* the necessity for the article. Mental pictures, strongly in favor of the product, should be painted so that he will be moved to action.

If the reader has been shown that a certain product will help him (conviction) it does not follow that he will purchase it. There may be many reasons why he will not order at this time. Perhaps he is skeptical of some of the writer's statements; he may want proof that the product will do what is claimed for it; price

may be a vital consideration; or he may see a major objection to the product. Persuasion in a letter overcomes this resistance by an emotional appeal; it removes all obstacles between the prospect and the action suggested in the clincher.

Persuasion material should arouse the emotions of the prospect, after he is convinced of the quality of the product, so that he will desire it. Persuasion material is primarily emotional in effect. It is very difficult to *convince* men that they should fight for their country in time of national stress; it is relatively easy to *persuade* them to do so by emotional appeals to "patriotism," "democracy," and "end war." Truly hearts are more nearly alike than heads, and therein lies the necessity for persuasive material in sales letters. Men will argue for hours, but they will succumb to very brief emotional appeals.

Material products and services seldom if ever are purchased as ends in themselves; they are purchased as a means to an end. People are interested primarily in the results obtainable from the use of products. For this reason sales letters should sell the utilities of the product—the benefits of owning it.

Picture the Article in Use; Picture It Serving the Reader.—Make your letter fit the experiences of the reader. Take him from the realm of facts and figures to that of imagination and fancy and there picture the full benefits and utilities of the product. He is thus made to feel those benefits—and only then is he fully persuaded that he should have the product. Desire for the article is created by making him see and feel the benefits of possessing it.

a. When you feel like reading a detective story you will have the world's greatest sleuths, commanded by artists like E. Phillips Oppenheim and Melville Davisson Post, to unravel mysteries for you. If you care to journey to the bleak frozen frontiers of the North, James Oliver Curwood and Ben Ames Williams will regale you with the vicious hardships and the primitive passion in the land of adventure. Will Rogers, Irvin S. Cobb, H. C. Witwer, George Ade, Ring Lardner, and America's most brilliant battery of humorists will give you a laugh a line. Mary Roberts Rinehart and Fannie Hurst will unveil the hearts of women for you.

b. View the Beautiful Cascades and rugged Rocky Mountains by daylight! Travel the trail of Lewis and Clark through the populous and most interesting territory of any railroad of the Northwest. No matter how much you have traveled on fine trains you will find a pleasant surprise in the brand new sleeping cars on the *North Coast Limited*—restful, harmonizing color schemes; permanent headboards,

lending privacy to each section; ventilation at command of each traveler, larger space for clothing; spacious dressing rooms; artistic lighting; an air of refinement never before realized. If you ride these beautiful cars on our excellent roadbed, you will pronounce it the smoothest trip of your experience.

Trial Offers.—Free trial offers and return privileges are made to remove resistance.

a. Try it for 10 days without obligation.

b. Of course, if you decide not to take our special offer, simply return the books, at our expense, and the opportunity will not cost you a red penny.

"Convenient" Payments.—

You can become an owner of the X and the free "Nantucker" book table by making a small first payment. If, at a later date, you want to "cash up" the balance of the account, you may deduct 5% from the total then remaining unpaid. Interest charges are not added to deferred payments. All our transactions are by mail and are strictly confidential. We do not send collectors.

Price as a Selling Point.—Price may, depending upon the circumstances, appear in any one of the five divisions of the sales letter: attention, interest, conviction, persuasion, clincher.

Low price is frequently offered as a major selling point in sales letters. Generally low price alone is not sufficient inducement to secure orders. When it is used as a major selling point the reason for the price being low is as important as the low price itself in most instances. If the product is nationally advertised, usually reasons are not necessary. For other products, unless a good and sufficient reason is given, the reader is apt to interpret low price as being synonymous with low value or low quality. Unless such suspicions are allayed with positive proof of quality and value, the reader may look upon the offer, regardless of its actual intrinsic worth, as being undesirable.

If conviction and persuasion materials (selling points of the product) have effectively aroused the correct buying motives in the prospect, he is "sold" on the product—he is convinced that the article is valuable and he is persuaded that he should have it.

Two things remain to be done if the prospect is to be induced to act. The proposition must be explained so that he understands clearly the offer and his obligations if he accepts the offer and he must be induced to act.

Proposition.—Sales letters are designed to accomplish a definite purpose. You want the reader to act in accordance with your dictates. It is hardly possible that a reader will take definite action unless that action is suggested positively. Nor can he be expected to act favorably upon a proposition which is not clear or which has not been stated. Many sales letters build up impressive appeals, close with forceful clinchers, but leave the reader in doubt because a definite proposition has not been presented anywhere in the letter or in the enclosures. The proposition need not be in the clincher.

Not every sales letter requires a statement of a proposition. Only when the letter requests an order must the proposition be given. It may be desirable in other instances, but it is not necessary.

Frequently, as in the following excerpt, the proposition is given as a part of persuasion. The clincher is included in the last paragraph. In other cases, the proposition may be a part of the clincher.

> This *Atlas Offer* is made only in connection with this Reference History Edition. The price of this Dictionary is the same whether with or without the Atlas, so that you are paying no more than the price of the Dictionary alone in taking advantage of this Special Offer which gives you the Atlas of the world *without extra charge.*
>
> Please indicate on the inclosed order form the kind of paper and style of binding desired and mail it to us at once. Upon receipt and acceptance of your order we will send—on a full week's approval—both Dictionary and Atlas, all shipping charges prepaid.

If a card is enclosed, which is to be signed and returned, the proposition may be included on the card in the form of an offer.

ACTION

Functions.—Persuasion makes the prospect want the article, it makes it easy for him to say "yes" by removing resistance. The proposition explains to what he is to say "yes." The clincher induces him to say "yes"—to take the action suggested. Many sales are lost because the writer does not definitely and positively request or suggest that the reader act.

Secure Action by Removing Resistance.—The prospect, because he is on the defensive, may resist your efforts to effect the sale. Even though you make him feel a need for the product and you persuade him that he should and can have it, he still hesitates.

It is the function of the clincher to remove this last bit of resistance, which is apt to lead to procrastination, by inducing him to act immediately upon finishing the letter.

Secure Action by Stimulating Reader.—The reader may be passively resistant, in which case it is the function of the clincher to stimulate him to act. This is best accomplished by giving a good reason why he should act.

Desire, both rational and emotional, is probably at its height in the buyer. The situation is ideal for him to act as you suggest. In very few instances, however, will he act without being told, either directly or indirectly, what he should do.

Types of Clinchers.—All sales letters do not have an immediate order as their objective. We shall discuss the types of clinchers under two captions.

1. For letters requesting an immediate order.
2. For letters not requesting orders.

For Letters Requesting Orders. Suggesting Value to Reader.—This usually consists of a strong selling point in favor of the product. It may be a repetition of a selling point mentioned earlier in the letter or it may be a new point. To "clinch," it should be a strong point.

a. If you are anxious to cut your overhead—or increase your profits—you will want to read this book.

And you may have a copy by simply returning the enclosed postcard.

Just sign it—that's all!

b. Promote these "Superrench" Sets. They'll bring you some knockout orders.

c. If you are interested in making a direct factory connection without paying a factory salesman 25% on every dollar's worth of your purchases:

Mail the card.

d. You are going to get big value for the $5 you are sending us, covering a full year's subscription to the *Prosperous Investor.* Tear off the duplicate slip enclosed, attach your check for $5 and mail in the enclosed envelope—Do this today!

Reasons for Prompt Action.—This type of clincher recognizes that many people do not act even when convinced that to do so would be to their advantage.

The reasons for prompt action usually are:

1. Limited supply.
2. Limited time offer.

To overcome the tendency to "do it later," such clinchers as the following are used.

a. Imagine a good strong Cotton Sail Twine at only 25½ cents. It will go quickly—Mail your order—Now!

b. Therefore, in your behalf, we suggest fast action in filling out and sending back the attached order blank. The number of units is limited—when they are sold there will be no more—and we cannot offer this unusual opportunity again.

c. As we have set aside only a limited number of the gift sweaters I must limit the acceptance time to 10 days, so please let me hear from you by return mail.

Remove Doubt and Resistance.—The body of the letter, above the clincher, should anticipate and answer major objections. Frequently the last bit of doubt is removed by the clincher. Terms, guarantee, deferred payment plan, "no money required" are some of the ideas used to stimulate action.

a. It is just this way that I secured my 150,000 customers. So you know beforehand that you can send your order with full confidence. You know in advance that you will get the choicest, tenderest, fullest-flavored sea food that you've ever tasted. Check and sign the post-card and mail it to me—*Today.*

b. Do not send any money now—just send the accompanying Certificate. But you must act at once before the expiration of our option with these famous authors and publishers, so that you may insure getting your set of The Worlds' 100 Best Short Stories.

Request; Favor.—This type of clincher often takes the question form. The appeal is frequently to help or accommodate the writer of the letter. For that reason it is confined chiefly to letters going to the consuming public rather than to business men and buyers.

a. I really do want you to see this superb book. Take my word for it—it is worth seeing—it is worth having. So write your name and address on the enclosed card At Once and let me know it's all right to send the book along.

You'll do this for me won't you?

b. Will you be good enough to return the enclosed postcard *right away?* You don't even need to put a postage stamp on the card.

I'll appreciate it, you can be sure, and you, in turn, will appreciate the special price that I am putting on this merchandise—*when you see it.*

Free Offer.—This is closely allied with reason for prompt action. Besides being a reason for ordering now, the free offer contains a

strong point in favor of ordering. It tends to insure the sale being made and if the free offer is limited as to time it insures immediate action.

By filling out and returning our enrollment form, within one week of the material being sent you under separate cover, you will receive two extra lessons without additional charge.

For Letters Not Requesting Orders. Invitational.—

a. You as a substantial Pacific Northwest investor, are entitled to a thorough knowledge of the United Corporation, and we invite you to call at our offices and ask questions, whether you become a stockholder or not.

b. Or, if we can help you in any of your advertising mailing, we up here at "Strathmore Town" will be mighty glad to serve you.

c. We are glad to have your inquiries. Keep sending them on.

d. We are proud of our new department and we invite you to use it whenever you are in need of fine shoes.

e. Without the slightest obligation on your part the details of the protection will be furnished you, if you will mail the enclosed card.

Service.—Sales letters that do not ask for orders are attempting to build for the future. Showing prospects that your company offers special services may win a trial order.

a. To aid you our store is open from 9 a.m. to 9 p.m. Just drop in or call No. 7156 and we will be at your service.

b. We would ask that you give us an opportunity to demonstrate and tell you more about this Universal Fire Extinguisher. Call us up or drop us a line. We are in a position to give you the best of service.

The last sentence would have been more effective had it been specific rather than general.

Common Errors in Clinchers. *Negative Clinchers.*—Clinchers may be made negative by:

Form—questions.
Arousing doubt in the prospect's mind.
Bad or disagreeable suggestions.
Alternative actions proposed.

Form.—Questions are usually negative. Clinchers can often be made more effective by changing the question to a positive statement. The trend of thought set up in the prospect's mind by a question is usually not favorable to the action desired. In the second place, a question usually forces the reader to weigh two plans of procedure and decide which he is to follow. This

often results in indecision and inaction. A positive statement suggests a definite plan of action which is the logical conclusion of the letter and which the prospect probably will follow. The trend of thought leads to action. Some question clinchers—negative—follow.

a. May we hope to hear from you soon?

b. To convince yourself, why not talk to some of the Hart owners? We'll gladly give you a list of them. Just 'phone us—we are always ready.

Clincher *b* could be converted into an effective ending by making the form positive, *e.g.*,

Convince yourself; talk to some Hart owners.

c. Why not mail the enclosed personal application card while you think of it?

Omit "Why not," and paragraph *c* becomes positive.

Arousing Doubt in the Prospect's Mind.—

a. Enjoy the use of X as you pay for it. Is there any reason why you should deny yourself its advantages any longer? Mail your order at once. A franked envelope is enclosed for your convenience.

The reader's mental impressions probably are: first, he seeks reasons, as directed, why he *should deny* himself the product; second, what is a "franked" envelope?[1]

All forms of "we think this will satisfy you," "we hope you will favor us with an order," etc., arouse doubt.

Disagreeable Suggestion; Suggestion That Sets Up Resistance.—

a. Some of us will be disabled by accident before May 1. Let us all be prepared. Right now is the time to act.

b. Answer fully each question on the enclosed blank, return with check, and we will do the rest.

The reader is asked to do so much in paragraph *b* that the chances are the seller will not have the opportunity "to do the rest."

Alternative Actions.—The more courses of action open to the average reader the less possibility there is that he will take any action. Conversely, everything strongly favors the reader taking the one logical course of action to which the conviction and persuasion material have led, if that course alone is suggested.

[1] Frank: the right to send mail matter free. As used above it implies that postage will be paid by the seller.

Alternatives lead to rational weighing of the suggested actions which is likely to dissipate the effects built up by persuasive material. It is much easier for the prospect to act when his emotions are fully awakened and governing his actions than when he weighs rationally the effect of his actions.

Stereotyped.—Two strong objections to stereotyped (usually participial in construction) endings are: first, they convey no meaning, therefore they do not stimulate the reader's mental processes; second, sales letters are naturally climactic, and stereotyped clinchers usually result in anticlimactic effects. If the principle "Stop when you have said all you have to say" were applied, stereotyped endings would be nonexistent. So common and meaningless are these expressions that, although a few will be given, comments on them are unnecessary. They are not "clinchers," although they occupy the clincher position.

a. Hoping that we may have the pleasure of serving you, we are
b. Again thanking you for your interest, we wish to remain
c. Hoping to have the pleasure of serving you

Discourteous.—Discourtesy is reflected by the attitude of the writer and may be found in the wording of the clincher. Discourteous statements are caused by carelessness and by failing to consider the reader—lack of the you attitude. There is no excuse for discourtesy in any form in any part of a letter.

a. We are exceedingly busy at present with various inquiries, but we hope that this information we are now sending you will be of some interest and use.

Ending *a* was contained in a sales letter answering an inquiry. It admits that the prospect's letter was not answered carefully. It adds insult to injury by saying that other inquiries were the cause of the neglect. The prospect will draw his own conclusions from the facts given; he probably will send future inquiries to companies which give them careful attention.

b. Let me hear from you.

Such discourteous "commands" are often set in separate paragraphs, which tends to emphasize the crudity of the statements. The word "please" would change the entire atmosphere of the sentence and perhaps would change the reader's opinion of the proposition. The "command" is sometimes suggested as one type of clincher. The above clincher is a typical command.

It illustrates the danger of "commanding" your prospect to do something. When properly phrased, however, the command is an acceptable form.

c. With best wishes and kindest personal regards, I am

Such a clincher coming from a friend or acquaintance would be accepted in the spirit in which it was sent. From anyone else it is justly resented.

d. Thanking you in advance, we remain

Such a statement implies that the reader is under obligation to the writer. This is untrue. Under no conditions should a writer thank a reader in advance. It is discourteous. If the action suggested is taken, the beneficiary should, after the request has been granted, write a letter of thanks. It is permissible and often desirable to tell your reader that you will appreciate it if he will do something. That is much different from "thanking in advance" and it does not obviate the necessity for a letter of thanks later. Again, most of these illustrations are not clinchers, they are mere endings.

"I" Attitude.—The clincher should show an advantage to the reader. Orders are not placed to aid the seller or to give the seller the pleasure of filling them.

a. Many jewelers who have already stocked pieces in these patterns have found them excellent selling items. We feel sure you also would. May we have the pleasure of filling your order for some pieces of them?

This clincher contains a series of conflicting ideas. The first sentence, although general, is acceptable. The second is general and negative—it raises doubt. Omit the "we feel sure" and the idea is strengthened. The last sentence is straight "I" attitude.

b. If you can use any of these, we would appreciate your order.

There is nothing in this clincher to induce an order. The attitude is not, as it should be, that this product satisfies your need—that it is to your advantage to purchase it. The sentence tells the reader that the writer doesn't know whether or not the product is useful but an order will be appreciated in any event.

SELLING TO DEALERS

Dealers are interested in profits. They will buy those articles that show possibility of making profits. A common error in selling to dealers is in the choice of buying motives. As consumers, dealers will respond to the same buying motives to which other consumers respond. As dealers, they must be approached on a different basis. *Never attempt to sell a dealer, as a dealer, by arousing the buying motives that would induce him as a consumer to buy.* Letter 4 violates this principle. As a consumer the recipient might be induced to try the "chocolate food." As a dealer, there is hardly a touch of a buying motive that would cause one to buy for resale. Nothing is said about profits, margins, turnover, demand, advertising, or any factor of interest to a dealer. The appeal in the first paragraph is rather far-fetched.

Letter 4.

An army is said to march on its stomach, and recent scientific tests have shown that students study better when they are not starved. You can help by selling *Chocolate Food* to them, rather than candy.

X's Freshly Imported Swiss Chocolate is just the way! Its absolute purity and high nutrition value recommended it to the Swiss Government and it was officially adopted as the *Iron Ration* for the soldiers on guard in the Great War. Think of the food value it must contain when one package of X's Chocolate was considered enough to keep a soldier alive for two or three days, should he be caught away from the base of supplies.

Here is your chance to get *Imported Genuine* Swiss Chocolate directly from the large sanitary X factories in Berne, Switzerland. The American branch in Boston is receiving fresh monthly shipments and it will go directly to you from this office.

Why not try a sample order of 10¢ bars and sign the enclosed card? If you will order 3 cartons assorted, you will receive absolutely free a beautiful box of imported Swiss Chocolate in the form of a placque with a raised bear.

It's worthwhile—distinctive and unusual!

Mail the card today!

Contrast the buying motives appealed to in Letter 4 with the motives aroused in letter 5, which was a form letter in facsimile handwriting. The lines, instead of going straight across the sheet were on a diagonal, thus attracting the reader's attention.

Letter 5.

Mr. Grocer:

Here's an easy way to make some money. Sell Jim Hill Cartoned Apples—without any cash outlay—and make 30% from the retail price!

Here's how. Call Main 6435, tell us how many cartons of each variety you want. Our truck will deliver them. You sign for the apples and pay us when you have sold them.

—Here's the price and how much you make:

Jim Hill Delicious (Extra Fancy) sell for .75—you make .22½
Jim Hill Delicious (Fancy) sell for .70—you make .21
Jim Hill Winesap (Extra Fancy) sell for .65—you make .19½
Jim Hill Staymans (Extra Fancy) sell for .60—you make .18

The advertisement, proof attached, will appear in the *Daily Times* very soon. We will give you window displays to tie-up with it.

ILLUSTRATED LETTERS

The illustrated letter, particularly with four pages, is gaining in popularity with concerns which sell by mail. Six- and eight-page letters are also used, as are single-page illustrated letters.

The most common make-up of the four-page letter is for page one to convey the message, *i.e.*, the letter; pages two, three, and four to carry pictures or illustration. Page four sometimes is blank. There seems to be little justification for not utilizing the back page, however.

Pictures and illustrations aid tremendously in conviction and persuasion. Often there is an emotional appeal in beautifully colored pictures that could never be created with words. The picture gives an additional stimulus to the impression received by the reader. Actual description of the product may be omitted from the letter—the message may concentrate on persuasion. This is particularly true when facts, figures, specifications, etc., appear with the pictures.

Another advantage of the pictorial presentation is that the recipient usually will look at the pictures whether or not he reads the message. The pictures will tell the story even if the letter is not read. The mental impressions made by pictures probably are stronger, hence remain in the reader's mind longer, than word pictures.

Pictures and illustrations may be used to show:

1. The finished product.
2. Parts or details of the finished product.

3. The product in use.
4. Results of the use of the product.
5. Facsimile testimonials, either word or picture.
6. Manufacturing processes.

The four-page illustrated letter is expensive. Unless results justify it, it should not be used. Actual test is the only method by which to determine accurately the value and cost of illustrated letters.

RETURN CARDS

Many sales letters include a postcard which the recipient usually is asked to sign and return. His signature may mean that an order has been secured or it may mean that the reader is interested and desires more information. In any event, the action suggested in the clincher of the letter is "sign the enclosed card." Sometimes the prospect's name and address are typed on the card—all he needs to do is to mail it.

A number of considerations with respect to the return card influence the returns on the sales letter. The return card may be made into a powerful selling piece with little cost by utilizing one or more of the following ideas.

1. It may contain one or more vital selling points.
2. It may contain illustrations of the product or its uses.

One authority made the statement that pictures of products or services on return cards increase the number of returns 25 per cent. The explanation lies in the fact that the card accentuates the letter appeal, and if the card is saved and the letter destroyed the sight of the card causes the prospect to recall most of the important points about the product.

3. It may utilize color to attract attention. One advertiser reported that the use of a strong red-line border on a card increased returns 22 per cent.
4. It may be fastened to the back of the letter. It is desirable that the return card be read after the letter. Fastening the card to the back of the letter has been found to pull three times the results secured by loose enclosures.

The present postal law provides that return cards, by permit, may be included in letters and returned without payment of postage. The sending company agrees to pay two cents postage for each card returned. If an envelope is sent instead of a card, each returned envelope is paid for at the rate of three cents.

This avoids the necessity of enclosing stamped addressed cards or envelopes with the accompanying heavy expense for postage.

After operating for a year under this new law, concerns are about equally divided as to the actual saving resulting. Several companies have conducted tests to determine which of the following procedures was the most economical considering costs and returns.

1. Enclosing addressed envelopes or cards which could be returned without postage.
2. Enclosing stamped addressed envelopes or cards.

The results showed advantages for each. No general conclusions could be drawn from the tests except that each concern must make its own test to know which procedure is best for it.

AN ANALYSIS OF UNSOLICITED SALES LETTERS

The task of the sales-letter writer is to build his letter so that it parallels the mental buying process of the reader. Briefly that process is:

Attention.
Interest.
Conviction.
Persuasion.
Action.

Each part of that process has been analyzed in detail and methods have been suggested by which the material in sales letters can be made to conform to the path of least resistance in the reader's mind. This material is in effect a measuring stick which we can apply to sales letters. A number of unsolicited sales letters will now be analyzed.

Poor Letters.—Several poor letters will be given to show common faults and weaknesses. Following each letter are comments written by the business executive who received it. Some of these men are managers of advertising departments of large stores—others are purchasing agents. Each comment represents the final judgment of the letter by the man who received it in the regular course of business. These men received large numbers of sales letters. Because the test of any letter is results, the comments are indicative of weaknesses.

Read each letter carefully—then jot down *your* reactions to it before you read the comments. Note how your reactions agree

and how they differ from those of the executives who received the letters.

Letter 6.

A few words about getting the most from your printing and advertising money:

For some time we have felt that as a general thing there is too much solicitation and too little service given in the printing business —too many calls made where the most constructive thing accomplished is the salesman's familiar question "Anything doing today, Mr. Brown?"

This type of effort is not only an economic mistake, but it is a needless imposition upon the public as well, the cost of which can better be devoted to improving the quality of the service rendered. There is at the same time a real need to give more intelligent assistance to the man who wants definite results from his printed advertising and expects genuine help in getting those results.

We intend to avoid taking up your valuable time and ours with a lot of unsolicited calls when you have no immediate need for our services, but when you do 'phone us you'll find us able to take care of your account more effectively than ever before. We can now afford to give much more time and care to making your printed advertising effective, and when you inquire about a certain type of advertising or printing service you will find intelligent, courteous and obliging service instantly available.

From now on we shall give more time to increasing the quality of our work and less time to wasteful sales effort, which in our opinion will operate to give you *more for your money.*

Recipient's Comments: "Note last paragraph, which arouses a feeling of—'well, why wasn't it always a good policy to turn out good work,' etc. This letter made no impression."

Letter 7.

When the Devil laughs!

The small boy said: "There ain't no Devil! It's like Santa Claus—it's your father"!

And the Devil laughed.

There is a very special Glass Devil and he has been having a long reign and a loud laugh. He exists because he is invisible, and he laughs because so many are only afraid of what they can actually *see* with their eyes.

Whenever molten glass cools out of the strictest control, the part that cools first sets in one direction, the remaining part in another and a pull or strain between the two parts results. The naked eye cannot see this; it is visible only by the rays of polarized light. It either breaks the glass immediately, or if it leaves it intact it leaves it

the victim of shocks from heat or cold, or from blows that would leave an unstressed bottle free from harm.

Strains have *always* been combated by glass factories. For many years the weapon against this Devil consisted of a long tunnel with a hot fire at its mouth and a conveyor to take the glass for a ride through the tunnel. Usually the glass man added his prayers night and morning and devoutly hoped that his glass might be annealed at the end of its ride.

And the Devil laughed.

Then a young graduate from Stanford, especially engaged for the purpose, cornered this Devil and demonstrated that if the glass is brought to a high temperature, in an enclosed space, free from vagrant drafts, not hot enough to melt the glass out of shape, but hot enough to allow the molecules to flow out of their strained position, the Devil can be banished. Also that the Devil can be kept in banishment if the glass is then cooled to room temperature scientifically and by slow and uniform gradations.

But men, however diligent and vigilant, could not be relied upon to maintain even and exact temperatures in a long tunnel throughout twenty-four hours of each day.

And the Devil did not cease his laughing.

But the young inventor reasoned that his temperature would require a control that was both automatic and instantaneous. Automatic control was necessary so that it might keep itself corrected constantly, independent of human fallibility. Instantaneous correction, quicker and surer than turning up or down on a fuel valve, was necessary so that no bottles might admit the Devil while the correction was going on. And so, with the cooperation of General Electric engineers, *Electroneal* was created.

Electroneal is a battery of automatic switches that clap together whenever the temperature in any compartment of the annealing oven drops two degrees and clap apart whenever the temperature rises two degrees. All day and all night they successfully clap the Devil away from *Electroneal* bottles.

And the Devil did not then laugh so loud.

But *Electroneal* costs money to install, and to maintain, and it is hard for some people to incur expense to exhort a Devil who is invisible after all. And so imperfectly annealed bottles, full of the very Devil, still go the rounds and still break prematurely and unnecessarily—still command the same price per bottle as *Electroneal.*

And the Devil laughs some more.

Recipient's Comments: "Bad form for any buyer, because who the Devil cares if the Devil laughs. It enlightens me

about Satan but not I. P. G. C. products. More important things crowd out such a letter."

Letter 8.

Enclosed you will find a descriptive circular of our 1929 Calendar. Thru cooperative buying we are able to make you a price of eight cents each on these calendars in quantities of one hundred or more *delivered.*

In order to do this we should have your order at once, as we have set March 1 as the closing day for this special.

Please bear in mind this calendar will carry your own advertisement only.

Your order by return mail will be appreciated and will have our careful attention, and we are in position to say to you that you will be well pleased with these calendars as there is no finer work turned out anywhere than you will receive.

Recipient's Comments: "I consider this a very ineffectual appeal. Text is too general to convince advertiser he *should* buy calendars."

Letter 9.

Are you interested in having your advertising bring in more business?

Here is one way of accomplishing it.

A large shoe manufacturer, who advertises nationally, has been spending his appropriation in magazines. This year he has spent a large proportion of it on direct-by-mail pieces which were sent out by his dealers.

What was the result? A large increase of business for both dealer and manufacturer.

Why was the campaign successful? Because people were sold by a good message, printed on an unusual and distinctive paper—*Blank's Little Ridge Deckledge.*

The above principle applies to your business. Use Blank's Little Ridge Deckledge as a background for your messages and get better results.

The enclosed folder is a specimen of the above campaign and contains full information about the line.

Mail the enclosed card for further samples and information.

Recipient's Comments: "Letter fails to convince me of any reason *why* Blank's Little Ridge Deckledge is superior to others."

Good Letters.—The following letter is an excellent example of an unsolicited sales letter which develops each point mentioned on page 402. Like many sent out by publishing houses, it is peculiar in that all but one sentence is devoted to "selling" a textbook which is given free with a subscription to a magazine. No attempt is made to sell the magazine.

Note how the opening touches problems that are vital and vexing to almost every wholesale and specialty salesman. The method of approach suggests that the letter carries answers to the opening questions—which is sufficient to induce one to read on.

Letter 10.

Attention

Figure it out for yourself—
—how many times has the door marked *Private* stood between you and a sale?
—how many money-making hours have you wasted "cold-canvassing" indifferent prospects?

Interest

Aren't there times when you *know* that if you could only lay your proposition before your prospect, he would buy? And haven't you often wanted a sure way to pick the "live" prospects from the "deadheads?"
Now, there is a way—a proved way to pick the worthwhile prospects from the uninterested—to get your message right before that prospect who is always "in conference," when you call.
Sounds too good to be true, doesn't it?

Conviction

Yet J. J. Jones, known from coast to coast as an outstanding authority on direct mail, tells you *How* in his unusual new book. In a perfectly frank, straightforward manner Jones shows you not only how to *write* letters that *sell*, letters that pave the way for personal calls, letters that bring in "live" leads—but also explains definitely, specifically just how to *use* letters, circulars, broadsides, folders, and so on. Just note what *The National Underwriter* thinks of Jones' new book for helping insurance agents *sell more*. (See reprint enclosed.)
For there really are no two ways about it. The letters that have sold the *most* insurance, secured the most renewals, had the strongest influence, were letters that were written correctly and *used* correctly. No matter how good a letter may be, it will not bring profitable results if it is not mailed to the right list, at the right time, with the right enclosures. That is why we believe you will want this new book.

Persuasion

But here's the most important point! So enthusiastic has been the response of insurance brokers, salesmen, and executives to this practical, profit-paying selling-by-mail guide, that we are offering a Special Subscribers' Edition of ——— absolutely free—for a limited time only to those who return the enclosed Introductory Offer Card promptly.

Will you *Accept* a copy of———if I send it at my own expense?

You are invited to look over this practical book for 7 full days without the slightest obligation. Compare the proved mail-sales building strategy and plan with your own methods. Then if you decide this unusual book will actually help you make your postage pay bigger dividends—*keep it with our compliments.* It's our gift to you with only a short-term subscription to———the world's leading business publication.

Action

Remember, unless you are more than satisfied, we do not enter your subscription, you merely send back the book and end the matter then and there. But, you will have to *Act* quickly—this offer may be withdrawn at any time.

Please mail the convenient Introductory Offer Card today—now!

Letter 11 was sent to jobbers throughout the United States. Naturally the letter is composed of conviction material. The first two paragraphs show the problems the jobber is facing. Paragraphs three to six inclusive present the seller's solution to those problems. The next to the last paragraph specifically requests an order. The last paragraph injures rather than helps the letter. Attention and interest are safely assumed to be present.

Letter 11.

The fall and winter season is moving on—the time of year when Buyers *Buy*, when they see that stocks in ample quantity are provided to meet the coming demands of the colder months of the year.

But before buying they must know what plans have been made to move the goods off the shelves, to distribute them among the homes of the land. These things are important.

So that you may look over the plans that have been made and are being carried out for X, the *Three Purpose Flavor*, we are enclosing an Exhibit of *Fall and Winter Advertising.*

Under the first fold you will find we are teaching the Baker and the man in the Restaurant and Hotel business the uses of X, also those

who use X in Ice Cream and Candy making—showing them methods of economy with greater satisfaction to the consumers of their goods. You will want to get a share of this business in the larger sizes of X.

Then, note the Advertising to Housewives—a long list of magazines and papers will carry advertisements like the specimens shown, reaching a very large total of readers.

The Three Purposes are shown in the advertisements, *for Syrup Making,* as a *Delicious Flavor* for Desserts and Sweets, and as a *Seasoning* for Soups, Sauces, Meats, Fruits and Vegetables.

Show this advertising to your Salesmen, go over your stock, send us your order, *and Then Have Your Salesmen Take the X Orders Off Your Territory.* From the retailers and housewives we have ample evidence every year of good X *Business.*

We shall be glad to hear from you when you have read the enclosures.

The selling company sent the following statement to its branch offices and brokers concerning the effectiveness of Letter 11.

You will be interested to know the returns that we have had upon our mailings to the jobbers throughout the states.

The total actual orders received on the postal cards were as follows:

100 dozen	1 ounce
576 dozen	2 ounces
4 dozen	4 ounces
1 dozen	8 ounces
4 dozen	16 ounces
3 dozen	32 ounces
4 only	half gallons
2 only	gallons

Taking off 15% jobbing discount nets $1,825.38, and the replies were received from thirty-six jobbing centers in twenty-five states.

Considering the indirect orders and interest created by this mailing, we believe it was very successful.

It is an art to convey ideas in a few words. The next letter is well written, the appeal is good, and just enough is left to the reader's imagination to induce him to return the enclosed blank. Much ground has been covered with few words.

The opening is 100 per cent you attitude—it is an idea about which many doctors and dentists have never thought. The description of the magazine starts with the cover, follows through the art and cartoons, pictures, jokes, and finally ends with the short stories toward the back. It is complete and vivid, yet concise and simple. The clincher suggests the popularity of the magazine with the reader's patients.

Letter 12.

Here is a simple test that will interest you:

Take a seat in your own waiting room and see if you can remain there pleasantly interested for fifteen minutes. See if you have enough magazines filled with plenty of short stories and enough humor to keep the most anxious patient in a happy state of mind. You will find that your present supply lacks one of the most suitable of publications.

First of all, the bright and attractive cover of *Columns*, a magazine put out by the students of the University of Erehwon, draws a patient's attention. Opening the magazine, he finds many fine pieces of art and cartooning. He will say, "Oh yes, here is a picture of the new Athletic Pavilion that I have been reading about . . . why here is old Frosh Pond!"

Glancing through to the last part of the magazine, your patient finds the jokes. After having chuckled over these, he turns back to the short story that he wanted to read, having comfortably settled down to wait for you.

Look over the *Columns* we are sending you, from a patient's point of view. Put it in your magazine rack long enough to see it singled out for attention and eagerly read—then return the enclosed blank for the nine big numbers of the coming college year.

The following comments and figures based on Letter 12 were made by the business manager.

Doctors and Dentists Subscription Campaign

Trial mailing September 12: sixty letters, sample copies, subscription blanks, and stamped return envelopes—sent to home addresses. Five subscriptions received.

Mailing October 2 consisted of: sample copy (June issue), multigraphed letter with typed-in name, subscription blank, and business reply envelope. Sent to 785 doctors and dentists at their business addresses. Cost, excluding sample copies and mailing envelopes, $76.00.

Date	Subscriptions received
Oct. 3	4
4	5
5	1
6	3
8	7
9	3
10	1
11	1
13	1
15	2
17	1
22	1
25	1
	31

Conclusion: Although the experiment cost more than it brought in this year, it should be easy to secure renewals in the future. Orders from 5% of the mailing list were received.

One recipient returned the blank with the following statement: "Sure looks good. Fine suggestion. Please send to my residence instead of my office. Thanks."

CHAPTER XXVII

SALES LETTERS—ANSWERS TO INQUIRIES

PRINCIPLES

Promptness.—"An inquiry is a sale half made" probably is not literally true in most instances. The implied generalization, however, is true; an inquirer is the "livest" prospect a company deals with.

Obviously the prospect is "live" only as long as the interest that impelled him to send in his inquiry is "alive." The passing of time often is sufficient to cause interest to change to apathy. A competitor may learn of the prospect's interest and make the sale. Even a non-competitive product may, if sufficient time elapses, win the inquirer's approval and surplus money—in which case he may be no longer interested in your product. The lack of promptness in answering inquiries is not only surprising, it is amazing.

Every department and every employee of a business is directly or indirectly concerned with increasing sales. Thousands and hundreds of thousands of dollars are spent annually to increase sales. Advertising experts and agencies are employed to prepare the advertisements; credit experts are hired to secure the maximum volume of sales with a minimum of bad debts; time study and efficiency experts are put in the factory to lower costs; public relations experts are paid to build and preserve goodwill; cost accountants are employed to eliminate even small losses; sales managers and salesmen are paid to sell the finished product—all activity is centered on increasing sales and decreasing costs. Because most of this activity is directed toward the securing of sales and inquiries, one would expect those inquiries to receive preferred attention. Unfortunately such is not always the case. Some inquiries never are answered; others are answered long after the date of inquiry.

An inquiry should be acknowledged, in most cases, not later than the day after it is received. Common courtesy would suggest that all letters be answered promptly. If several days'

or a week's investigation is necessary before you can answer the questions asked, acknowledge the request, explain why delay is necessary, and suggest when the information will be sent.

From an immediate-profit point of view, a second reason for prompt reply is of more consequence than is courtesy. The impelling motive that actuates a letter of inquiry, in most instances, is an immediate interest in a product or service. The direct cause of that active interest may have been an advertisement, a salesman, or a sales-inquiry letter. The cause is not significant; the interest underlying the query is of vital concern. Next to actual purchase, the strongest evidence of interest that can be displayed by a prospect is an inquiry. Whether that interest wanes and eventually dies or whether it is fanned into a flame of desire which leads to purchase depends upon the promptness and the adequacy of the reply.

Adequacy. *Form Letters in Response to Coupons or Cards Prepared by the Selling Company.*—These letters must be adequate from two points of view. They must supply the material that the advertisement or sales-inquiry letter suggested would be sent if application were made, and they must contain sufficient material to sell the product or to increase substantially the reader's interest in and desire for the product.

There are no objections to form letters if they are well written. Too often they are poorly constructed, general, and incomplete. Many of these are hardly worthy of being called letters; they are statements accompanying catalogs, booklets, or other printed matter. The letter must do more than refer to an enclosure. It should arouse desire for the product so that the inquirer will read the catalog or booklet. Significant excerpts in the booklet should be referred to by specific pages. It is well to mark with pencil the desired paragraphs. Few inquirers will read from cover to cover the sales material that you enclose. They will read excerpts that are of interest to them if they are specifically pointed out.

If a general inquiry is received, *i.e.*, one that asks no specific questions, a form letter may be used in answer. The letter should endeavor to supply the information that the inquirer wants and is interested in. The answers to common major objections should be included in the letter.

Personal Letters Answering Personal Inquiries.—When the inquiry contains specific questions, adequacy demands that:

All questions shall be answered.
Each question shall be completely answered.
Answers shall be specific.

This necessitates a personal letter. Usually the inquirer expects and wants information in addition to the answers to his questions.

Both the material and the style of the letter should be adapted to the reader. Study the inquiry, its source, the letterhead, even the chirography—know your reader. In Chap. XXVI it was suggested that you make your letter fit the experience of the reader. Desire for the article is thereby created by making him see and feel the benefits of it. Certainly you have an excellent opportunity to do that when you know something of the inquirer and when you know that he is interested in your product.

CHARACTERISTICS

Intimate Atmosphere.—There is no reason why a form sales letter answering an inquiry should not be personal in wording and tone. Of course it may not have the intimacy of tone or material that a personal letter might have, but it need not be cold, formal, or distant in the sense that it fails to cause the reader to visualize himself using the product or service.

If a personal letter is written it should be truly a personal letter. Note the intimate "me-to-you" suggestion in the following letter. Here the writer explains which one of the phonographs under discussion he purchased for his own home. This certainly takes the letter out of the class of cold, impersonal, big business communications even though it came from one of the largest establishments in the United States.

Letter 1.

So far as the musical qualities of the X and Y phonographs are concerned they are practically the same. The main difference in the two machines is in the style and finish of the cabinets. The X, the higher priced one, has gold plated fittings and is an upright model which is a little larger than the console style. They both have the same reproducers and a double spring motor.

Personally I prefer the Y and have purchased one for my home. It is a beautiful addition to the furniture as well as a sweet musical instrument. Its tone is mellow and, used with fibre needles, its soft musical quality can hardly be excelled.

You can use the Brunswick and other records such as the Victor but with the Edison the reproducer will have to be turned according to

the directions sent with the machine. You need have no fear of a comparison with other standard makes for the Y will play as well as any of them.

Try one anyway according to the terms advertised in our catalog. If you don't like to keep it, you will not have to and as soon as you send it back we will pay back all the charges you are out. That is the best way of finding our whether you like it, and we know you will. If you wish any other special information, write us *On the Back of This Letter,* enclosing your order if you wish.

You Attitude.—Particularly in the personal sales letter answering an inquiry is it necessary that the reader's point of view predominate. The reader has indicated interest in specific features of the product. This should suggest the buying motives that will cause him to buy. The letter should answer the questions in such a way as to arouse the proper buying motives. By emphasizing the utilities of the product that are important to the reader you make him see and feel the advantages of the product.

Letter 2 violates this characteristic. "Your" opinion is solicited for the benefit of the seller and not for any value the gyrostat may have for you. Paragraphing the letter would improve it.

Letter 2.

In reply to your letter of June 11, we have sent you a gyrostat. This has been billed to you on approval, in accordance with the policy outlined on the enclosed leaflet. Your opinion and judgment as to whether it may be of use to you will be of great interest to us, and we hope to hear from you after you have made an examination of it.

It is obvious that this is not an effective selling letter. Besides being poor in physical appearance for want of paragraphing, it lacks selling material and the reader's point of view. It is difficult to see how "Your opinion of the gyrostat will be of great interest to us" will induce the reader to consider it favorably. All of the good letters given in the latter part of this chapter have the you attitude and real sales effort.

Sales Effort.—Many form sales letters seem to be prepared on the assumption that a large proportion of the coupons will come in from inquirers who are not real prospects. It is undoubtedly true that there is a percentage of idle inquiries on every advertise-

ment. This would seem to be inevitable. There have been numerous attempts to phrase the advertisement or the coupon in such a way as to eliminate the merely curious or to make them self-revealing. Some companies charge for samples, booklets, catalogs, and such matter in an effort to discourage the mere collector from sending in the coupon. All of these devices, however, have failed to eliminate all unprofitable inquiries.

The situation is analogous to the problem faced by retail clerks in department and specialty stores. Time and money could be saved if the "shoppers" could be disregarded, but that is impossible because no one can distinguish in advance between shoppers and purchasers. Hence all must be treated alike even though such a policy involves considerable expense.

The advertiser cannot know from the inquiries who is, and who is not, serious. The logical attitude for the letter writer is to assume that every inquiry is genuine and represents an honest interest in the product. With this attitude toward the inquirer the letter will reflect sincerity and helpfulness. There is no reason why a form letter should not be used provided it fits the case. Each inquiry should be examined carefully to determine whether or not the form letter does fit.

It is not sufficient that the sales letter merely refer to catalogs, bulletins, or enclosures. Such printed material cannot stand the full brunt of selling. If factual material is contained in a catalog or booklet it is not necessary to repeat it in the letter. The letter should visualize the benefits of the product for the inquirer so that he will be persuaded to turn to the enclosed literature which is designed to complete the selling process. References to catalogs, booklets, etc., should be by pages and the important paragraphs should be marked.

Letter 3 is an answer to an inquiry, but it does not sell. Conviction and persuasion are conspicuous by their absence.

Letter 3.

Complying with your recent request, we take pleasure in sending you for examination the product about which you inquired.

We trust that you will find this of interest in connection with your work next fall.

If Letter 3 is bad because it lacks sales effort, 4 is worse because it almost dares the inquirer to send in his order.

Letter 4.

Thank you for your letter of the 11th. There are two volumes of W. H. Beable's *Romance of Great Businesses* published at 12/6 net each.

We shall be pleased to send you the two volumes on receipt of 25/—plus 1/6 postage—in all £1/6/6.

Certain inquiries require only answers to the specific questions asked. When the product is of standard grade, as in Letter 5, the only selling material that can be advanced is price, time of shipment, terms, etc. Persuasion material clearly would be out of place in the following letter. It is a lumber broker's and is typical of a large group of such letters.

Letter 5.

Replying to your inquiry of the 12th, your file #1922, we are pleased to quote you as follows on Red Cedar Capping and Trunking:

10,000 lin. ft. Red Cedar Capping S4S to 1¼ × 5¾" net $33.50 per M

15,000 lin. ft. Red Cedar Trunking S4S and grooved one side 1½ × 1½" finished to 2¾ × 3¾" $33.50 per M

Prices are based on regular loading 4 to 20 ft. but there will be only a small amount of 4 to 8 ft.

The above prices are f.o.b. mill and subject to 5% wholesale discount. The guaranteed weights are 2200# on the capping and 2000# on the trunking.

Letter 6 is similar in type to 5. It does include, however, selling material other than prices.

Letter 6.

We take pleasure in enclosing one of our color cards showing the shades of enamel in which X Lacquer is furnished. We are stocking in our Portland branch a number of these shades and will be pleased to have you call on us for these materials.

We quote you as follows:

X Furniture Lacquer, Glossy or Satin finish, $3.50 in ones, $3.25 a gallon in fives.

Thinner #44, in fives, $2.00 a gallon. Furniture Lacquer Undercoating, in fives, $3.00 a gallon.

Should you be interested we will be pleased to give you additional information regarding the finishing of furniture in X Lacquer.

It is difficult to understand why firms allow letters like No. 7 to be sent. Intended as a sales letter answering an inquiry, it

lacks sales effort, tact, and common courtesy. Under no circumstances should a writer "presume you simply wish to purchase a few items." If you don't know what the inquirer wants, find out—do not guess. It is the sort of letter that should never be written.

Letter 7.

We are in receipt of your letter requesting our catalog.
We presume you simply wish to purchase a few items for personal use, and as we do an exclusive wholesale business we regret we do not have anything to offer. In any event, we have no amethyst on which to quote you.

In contrast to letters totally lacking in sales material or which are by their nature confined to facts are real sales letters sent in response to inquiries. These follow closely the principles discussed in Chap. XXVI but because they are solicited they differ slightly from unsolicited sales letters, particularly in the sections designed to attract attention, create interest, and secure action. Some excellent examples of letters answering inquiries which contain effective sales effort are given in the discussion which follows.

BUILDING THE LETTER

Attention and Interest; "Point of Contact."—The answer to an inquiry is one of the easiest sales letters to write. The point of contact is already made and it should in most cases be taken advantage of. The fact that an inquiry has been sent indicates an interest on the part of the sender. The sales letter, therefore, is relieved of the responsibility of generating interest in the reader. The writer can assume such an interest. If he assumes it there is every reason why he should go the next step and take advantage of all the opportunity which that assumption presents to him. It is not necessary in most cases to take a separate sentence for an acknowledgment of the receipt of the inquiry. That is not only a waste of time and energy, but also it dampens the inquirer's original interest. "We have your inquiry of June 17" does not start you on your way toward the purpose or object of the letter. It does, to be sure, acknowledge receipt of the inquiry but it does that in an impassive and impersonal manner.

"We acknowledge with thanks your inquiry of June 17," or "We have your inquiry of June 17 and thank you for it," or

"Thanks for your letter of the 29th requesting prices on apple and pear labels" adds to the foregoing first sentence a slight touch of courtesy which is an advantage, however small. Still no real progress is made. You have not even begun to give the inquirer the information he seeks. All you have done is to look backward.

The opening sentence of a sales letter answering an inquiry affords a splendid opportunity for the backward reference combined with a forward-looking statement. It is possible in a number of different ways to combine thanks or appreciation for the inquiry with at least an indication of what information is being supplied. "The enclosed booklet supplies the information asked for in your letter of June 17," "We are glad of the opportunity to answer the questions raised in your letter of June 17," "In response to your request of September 26, we take pleasure in sending to you with our compliments"—these sentences have the outstanding virtue of giving the reader in courteous language an immediate idea of the pleasure that the writer takes in doing what was asked.

The important point is that the writer should get started with the business of the letter at its very beginning. Particularly in the sales letter he should not waste the opening with meaningless acknowledgments or thoughtless repetition from the letter that is being answered. If you will ask yourself, "What real selling material is in the first sentence?" and then rework it, if necessary, until selling material is evident, you will improve your letters very decidedly.

In many cases it is unnecessary to refer to the inquiry specifically by date. If it is evident from the nature of the letter that the writer has no copy of it and consequently could not refer to it, there is no reason why you should designate it by date when you answer. This does not mean, however, that you should make vague or general reference to "your recent inquiry," "your letter of recent date," or in any other way indicate that you are too lazy or shiftless to be specific. It does mean that in such cases you are justified in jumping boldly into the answer, making your letter a real sales letter, and trusting to the fact that the inquirer will remember his letter and that your reply will be prompt enough to take advantage of his already expressed interest in your product. The following letter affords a good illustration.

Letter 8.

It is perhaps natural for you to worry about the delivery of an X radio, and if we were familiar with your surroundings, perhaps we would not feel like urging you to buy one.

To us, without any special knowledge of what the difficulties might be, it seems safe to transport one of these machines anywhere. Not one of them is shipped without being boxed and firmly braced in place. In fact it is screwed right into the box and it would be a difficult job to mar it seriously without a heavy fall.

So far as we can see, there is no reason why we should limit our guarantee. We feel sure you would want to keep it after giving it a thorough trial.

You are just about right in your presumption about the difference in prices. Practically the only differences are in the style of the case, although in some of the higher priced machines, the speakers are better and a few other parts are better finished. The cheaper machines have six tubes, whereas the higher priced ones have eight.

We cannot make any special arrangements either to ship from Rockton or to send a machine in the natural oil finish. All of our radios are distributed from Chicago just as we get them from our factory.

If you will pardon a personal suggestion, I would like to call your attention to the Super 7-J 206½ costing $137.85 shown on page 387. It is one of the smaller models sold for cash only but is in many respects the equal of our higher priced ones sold on time. It is small enough to be shipped by parcel post if it seems best, and probably would not be in quite so much danger of being damaged.

We shall be very glad to receive your order for any one of the machines and are sure you will never regret it. If you decide to buy, use the *Back of This Letter* for your order, which will receive my personal attention.

Conviction and Persuasion.—This material should follow closely the method outlined in Chap. XXVI. If you are answering specific questions and would like to add other conviction or persuasion material be sure that the result is a unified whole. Be certain also that the tone of the letter is personal and adapted to the reader.

Answers to questions should be so clear and the letter so carefully paragraphed that the reader will see in each answer the question he asked. If necessary, copy the question and then answer it. Use a separate paragraph for each question and its answer. Letter 8 illustrates this method. It would be easy to reproduce the inquirer's questions from the answers provided by the seller—and that is one test of a good letter of the type under discussion.

There follow some examples of answers to inquires that sell. In Letter 9 the writer seems to take the order for granted. Note the psychological advantage of "when you order" in contrast to "if." The location of the sentence expressing thanks for the inquiry is unique. It illustrates the point that appreciation need not always be expressed in the opening sentence.

Letter 9.

We are glad to inform you that we can furnish a ¼ carat diamond in the pair of ear screws similar to #4R1488 in third quality for $103.50. We can also furnish it in first quality for $133.50, or in second quality for $121.50.

These are fully covered by a diamond guarantee as described in the catalog, according to the quality you may select.

Thank you for the inquiry. When you order please be sure to do so on the *Back of This Letter* and it will be given special attention.

The next letter is rather long but it would be difficult to cut out anything without weakening the letter. Notice the care with which each question has been answered and that the positive arguments in the way of guarantee, discount for cash, and the return privilege have been added to strengthen the writer's case. There is clever psychology in the arrangement of material. The sales argument reaches its climax in the question, "Could any offer be fairer?" This is followed by reference to the catalog and a general suggestion that further information might be sent, which affords the reader an opportunity for mental relaxation. The final drive for the order ends the letter: "Decide right away. Here is a stamped envelope. I will give the order my personal attention."

Letter 10.

The phonograph known as the "X" is made for and sold only by X Company and is a standard machine in every way. We positively guarantee it to equal any phonograph in the market in musical qualities and mechanical perfection.

It plays all disc records and there is no need for any special appliance, a convertible tone-arm making it possible for universal use. You will find a full description of the machine we sell on pages 127–128 of our large catalog which has been mailed you.

Except for the smaller phonographs selling for cash only, we can make a discount on those shown at term prices of 10% for a full cash payment. For instance, the "Y" advertised on page 130 (a beautiful model, by the way) at $112.00 would cost you $100.80 if cash in full accompanies your order. Shipping charges of course would be extra.

An added inducement is the fact that you are at liberty to return any machine you buy after two weeks trial if it does not satisfy you perfectly. Buy one and compare with any other make in your neighborhood. Then if you are satisfied that your purchase is not equal at least to any other you could have made, or if for any other reason you feel you do not care to keep the "X," return it and we will gladly send back all of your money including shipping charges.

Could any offer be fairer?

When you have seen our catalog, you can get a much better idea; but if there is any further information in general or about any particular model, we shall be very glad to give it.

Perhaps you can decide on some one right away. If you wish, enclose your order in the stamped envelope attached, and I will give it my personal attention.

As a contrast to Letters 9 and 10, note how the writer of the next letter follows up his quotation with three paragraphs of material designed to sell the goods on which he has quoted. This is a splendid example of presenting the whole argument from the point of view of the reader and tactfully directing the reader's thinking toward the writer. The writer tactfully agrees with the reader and carefully avoids directly opposing the reader's habit.

Letter 11.

Thank you for your letter of the 29th, requesting prices on Apple and Pear labels. The price on 50,000 Apple labels, lithographed in five colors and gold, would be $5.50 a thousand; the price on 50,000 Pear labels would be $5.00 a thousand.

We can readily see your point of view with reference to changing the appearance of your present label. You have your line well established and your buyers are undoubtedly familiar with the label and it means something to them, whereas a new label would cause your goods to lose some of their prestige.

However, we believe that the gold could be eliminated from your labels without materially changing their appearance. Of course, when you view your label at arm's length, the gold does stand out rather prominently and gives it a rich appearance. But when your label is pasted to the box end and viewed from a few yards, the gold does not show up to such good advantage. In fact, there are colors that can be substituted for gold, that will look just as rich, and will show up much better at a distance. It is the label that attracts attention at a glance that has the real pulling power.

We shall be glad to retouch one of your labels, showing just how it could be lithographed without gold. Buying your labels without gold would mean a saving of approximately $100.00 on the above quantities, which is certainly worth considering.

The selling efforts of the two following letters are apparent. If the products are sold the letter writer should have full credit for the sales.

Letter 12.

We do not have the particular watch you have described, although there are one or two quite similar. No. 14P5240 or 14P5351 both shown on page 357 of Catalog 148 are 16 size nickel composition Waltham movement watches, but they are a 21 instead of a 23 jewel. No. 14P5240 selling for $36.25 we believe would answer your purpose as well as any. Note in the description that the case is dust and damp proof. It is a watch used by railroad men who must have accurate time keepers.

The only difference is in the number of jewels. If you can use a 21, we shall be very glad to receive your order and feel confident you will find this watch perfectly satisfactory.

Letter 13.

The knives listed with the set 05R5884 are not stainless steel, nor can we furnish them. This particular set is very desirable just the same and the pattern you have selected appeals to me as the best design of the three shown.

On page 388 you will find a set of six knives and forks in addition to a two piece steak set in the La France pattern. The knives in this set are stainless steel.

We shall be glad to receive your order for either one of these sets and feel sure it will be a purchase you will never regret. Use the attached blank and envelope if you care to, and I will give the order my personal attention.

Clincher.—There is a wide variety of practice with respect to the clinchers of sales letters answering inquiries. These clinchers run all the way from the weak "Hoping this is the information you requested," "Trusting that we may hear further from you," "Hoping the book reaches you promptly," "We trust that you will find this offer of interest," "Awaiting your reply and thanking you" to the high-powered clincher which insists that the order be sent in immediately by return mail. Nothing need be said about the uselessness of the "hoping" and "trusting" endings in sales letters. They never bring results; they lack all semblance of definiteness; they do not in the remotest degree suggest action. On the other hand there is perhaps no reason for assuming that an inquiry about your product justifies you in taking the attitude in your letter that some dire calamity will befall the inquirer if

he does not order immediately. If there is reason for prompt action it should be stated and the action should be urged logically and forcefully. Simply shouting "Do it now" will never bring results. The following is a good illustration of the definite-date clincher which has logic and reason to support it.

> May we suggest that you act promptly if you care for either one of these? The sale closes February 28, but if you will write your order out at once and place it in the enclosed envelope, I will see that vou get the benefit of the sale price.

CHAPTER XXVIII

SALES LETTERS—SPECIAL TYPES

INQUIRIES

It may seem paradoxical to say that one type of sales letter is an inquiry, yet that is true. Such a letter is a sales letter in that it has the attention, interest, desire, and clincher parts of the sales letter. It builds a proposition or background so that the sale may be closed later, either by letter or by a salesman. The clincher asks for an interview or an inquiry rather than an order.

This inquiry-sales letter differs from other inquiries in that it is sent out by the seller, whereas other inquiries about products usually are sent by buyers.

The chief purpose of inquiry-sales letters is to give to a prospect the important selling points of a product and to allow him to think them over without having to decide whether or not he will buy. The letter attempts to sell up to the clincher. The purpose of eliciting an inquiry response from the prospect is twofold.

1. The prospect is much more likely to inquire for more information than he is to order. In other words, less resistance is present when an inquiry is to be sent by the prospect than when an order is requested. This insures more answers than a letter that requests an order.

2. The individuals who respond with an inquiry are live prospects. They may be followed up with a special sales series, or salesmen may be sent to close the sale. They provide a selected mailing list.

Inquiry-sales letters are sent for products and services about which considerable information may be given by letter but for which few sales can be closed by letter. Services, particularly, are of this nature. Letters of application are in reality a special kind of inquiry-sales letter. The applicant attempts to "sell" himself. Because interviews rather than letters usually "close" positions, application clinchers are directed toward securing an

inquiry—that is an interview. When selling your services it is much easier to close the sale in person than by letter. The same principle holds true with other services and with some products. The following letter attempts to get the prospect to call at the writer's office. Note that a rather complete selling talk on a certain stock is given.

Letter 1.

On November 19, each stockholder of the X Corporation will be given the right to subscribe for one additional share of the Fully Participating Preference Stock for each two shares of record in his name, at $59.00 per share.

This is considerably under the present market for the stock, which is quoted today on the Stock Exchange, bid $62.00 offered $63.00. There is, therefore, an advantage to those who purchase stock on or before the 19th, and exercise this right to subscribe at $59.00 per share.

The X Corporation now has over five hundred stockholders who comprise some of the leading bankers, business and professional men of the Pacific Northwest.

The earnings applicable to the holdings of X Corporation for the first ten months of this year are at the rate of more than $6.45 for each share of both Preference and Common Stock outstanding after giving effect to the increased capitalization.

The "X Group" of Corporations now have Combined Capital, Surplus and Undivided Profits in excess of ten million dollars. These Corporations are all important factors in the financial development of the Pacific Northwest.

You as a substantial Pacific Northwest investor are entitled to a thorough knowledge of the X Corporation, and we invite you to call at our offices and ask questions, whether you become a stockholder or not.

The next letter apparently is a sales letter. The reader, however, has so many conflicting ideas when he finishes it that he will probably take no action. At least three definite reactions are obtained as to what the writer wants.

1. Names of "well-respected citizens."
2. The addressee's name as one who is interested in the proposition mentioned, *i.e.*, they want the younger people to recommend themselves.
3. To sell the reader insurance.

Probably the writer of the letter would have been very much

pleased if all three objectives had been attained. As the reader is in doubt and because the benefits are primarily or entirely for the writer, there is little reason to believe that the letter will be answered.

Letter 2.

We have an opening in our Birmingham office for six additional salesmen.

Do you have in mind a man between 25 and 50 years of age who is married, well-respected, healthy, hard-working, and ambitious, and who is now earning not less than $2,400 a year but appears to be in a "blind alley" job?

To such a man we can offer a very unusual insurance connection. He will represent an old line, legal reserve company organized in 1820; writing both Participating, Non-participating, Accident and Health and Group insurance; age limits 10 to 70; women at same rates as men; standard and substandard classifications, having the lowest guaranteed basic rates in America.

We prefer to take a man who has never been in the insurance business and adequately train him, through night schools, individual instruction, and teamwork in the field.

It's the little things in *Life* that count! Will you throw this in the waste basket, or will you help some man to attain success by giving us his name?

Use the enclosed envelope. (Postage guaranteed.)

Very truly yours,

"How to Build an Income of $25,000.00 a Year Selling Life Insurance" will be sent you if requested. Check Yes__ No__.

SELLING FOR A THIRD PARTY

This type sells a product or service but instead of asking for an order it suggests that the prospect go to a third party and make his purchase. The letter is similar to the sales letter requesting an inquiry except that the latter suggests in the clincher that the reader send in an inquiry. The third party to whom the reader is referred (where the letter is just "selling a product" in general) may be a specific company or it may consist of a number of agents or representatives, no one being mentioned. In effect this type of letter is partly educational and partly announcement. It constitutes a valuable tie-up with other forms of advertising sponsored by the third parties. By itself it probably would not be effective.

Letter 3.

Didn't You Find the New Book Interesting?

"The 7 Keys to Attention Getting," the book you requested, was sent you about two weeks ago. This book is more than the ordinary generalization. It offers you seven specific ways to get Attention for your advertising.

One Chap Wrote Us—

"The easiest way I found to bring advertising returns was to follow the *Simplicity* formula demonstrated in your '7 Keys Book'—It is easy—It is effective."

How We Might Help You—

Make your next "dummy"—letterhead, enclosure, folder, booklet, on X paper. See how expressive it is without a bit of type, or color, or decoration. A pictureful background for your advertising message. Ask your X agent to furnish you with samples of these papers. They get attention for you quietly, directly, convincingly. Or, if we can help you in any of your advertising mailings, we up here at X town will be mighty glad to serve you.

Yours for profitable advertising,

The next letter was sent from Scotland to a reader in the United States.

Letter 4.

Scotland, as the place of production of the finest grade of Knitted Wear the world produces, is known universally. Such merchandise carries a hall mark of its own by its obvious superiority of quality, finish and perfect taste.

As a consequence the wearer acquires, without effort or need for prethinking, a perfect ensemble, whether it be for sports wear or walking, either man or woman.

It follows that the highest class of retailer serving a clientele discriminating in taste turns naturally to the authors of merchandise filling such a need, and just as in the West End of London the high class stores and speciality shops abound in all that is best in Scotch Pullovers, Knitted Jackets, Golf Hose, etc., so it is with the best retail distributor in your city. In the store of

Johnson & Johnson

whom we, as one of

Scotland's Finest Knitted Wear Manufacturers

are privileged to supply, will be found a range of the articles mentioned above, bought from us in the early part of this year by a representative of the store who visited our factory.

So well worthy of your inspection do we deem it, that this direct letter from Scotland reaches you as a special invitation.

ANNOUNCEMENTS AND INVITATIONS

Announcements are intended to acquaint potential customers with a new service, house policy, price list, the opening of a new shop, a change of location, etc. The letters are sales letters in that the purpose of each is to cause the reader to buy from the concern sending the announcement.

Reasons for patronizing the firm are included in the letter. The opening sentence is often an announcement which tends to take the letter out of the sales class in the reader's mind. He feels that he is not to be sold in the letter. Hence, he is more apt to read it than if he thought that it was "just another sales letter." The following are typical announcement letters.

Letter 5.

The Z-D Radio Corporation, formerly known as the Radio Department of X Company, announces the opening of its new store at 107 West 45th.

The X Company is bankrupt, but the Z-D Radio Corporation, always a separate organization, is alive, strong, and operating under its own name. The same advantages before offered you on the 4th floor of X Company await you in our new store.

We have added Crosley and Eveready to the makes we have always carried, namely, Radiola, Kolster, Gilfillan, and Federal. So now, for your convenience, we offer six leading lines. Our selling force, composed of men who have had years of experience with Radio, are at your disposal to help you in your selection.

A complete service department, manned by expert radio technicians, with every modern testing device, is ready to eliminate any of your radio troubles.

To aid you, our store is open from 9 a.m. to 9 p.m. Just drop in or call No. 1110 and we will be at your service.

Letter 6.

For your convenience we have opened a special shoe department featuring the X Shoe exclusively.

Experienced shoe men are in charge to give you expert attention. There is a wide range of new fall styles on hand, including Scotch Grains, Custom models, Brogues and Wing Tips in black and the popular shades of tan. You will find exactly the style you like best at the regular $10 price.

We are proud of our new department and we invite you to use it whenever you are in need of fine shoes.

Yours truly,

You may charge them if you like.

Invitational sales letters differ from announcements in that the former contain specific invitations for the customer to attend some function sponsored, usually, by the selling company. Frequently enough sales material is included to justify it as a sales letter.

Letter 7.

You are cordially invited to attend our "First Birthday Party."

This party is to celebrate the day, one year ago, when we purchased this store from X Company, and the Chas. Tukker Furniture Company was born.

To show our appreciation for the friendship and patronage extended to us by our friends in and around Independence, we recently sent to Grand Rapids and secured hundreds of new things for the home, which we are offering at a substantial discount from the regular prices.

Enclosed you will find the "Program" for this party. Every "number" will interest you—and what could be more entertaining than to stroll through whole floors of beautiful things for your home, and make your selections—at a saving?

These reduced prices will not be announced to the public until Friday, September 30, in the first advertisement of our Anniversary Sale in conjunction with the Centennial Celebration. We are giving this "Birthday Party" before the sale begins, so that you may have the opportunity of taking "first pick" from this big showing of high grade Home Furnishings.

You may make your selections at the reduced prices, and if you wish, we will hold them for you, to be delivered later. We prepay freight on out-of-town orders, and give free delivery to all suburban points.

This "Party" is on right now—come in today or tomorrow and be among the first to discover what a pleasant surprise we have in store for you.

GOODWILL

Goodwill sales letters attempt to impress the reader favorably with a company, a product, a city, or whatever is to be "sold." The keynote of the letter is service. Selling material as such in goodwill letters is scarce. Some may be included but it should have relatively little space and unemphatic positions. Two widely different goodwill sales letters are given.

Letter 8.

You will be interested to know that Mrs. L. A. Alexander, the nationally known demonstrator and food expert, will give a series of Lectures on the use of X Flour and X Cereals at the Market, Com-

mercial St., at Marion, from March 19 to 24 inclusive. The lectures will last from 2 p.m. to 4:30 p.m. each day.

Mrs. Alexander, with a practical experience extending over a period of ten years, is in a position to demonstrate the possibilities of this excellent line of Flour and Cereals.

X Flour is an unbleached Family Flour of outstanding merit and is second to none as an all around family flour. It is of uniform excellence and is manufactured in the most modern mill in the northwest. *X Cereals* are leaders in their line and are the same high grade article as *X Flour*.

You are cordially invited to attend this series of Lectures and meet Mrs. Alexander personally. On different days she will lecture on such interesting subjects as "*The Art of Baking Bread*," "*Pie Crust*," "*Cakes*," etc. She will also give a practical demonstration of how to cook cereals properly and the possibilities of their use in other directions.

Cook Books Will Be Given Out and Mrs. Alexander Will Guarantee to Solve Any of Your Bread Baking or Cake Troubles.

Letter 9.

The Chamber of Commerce and the X Hotel extend you a cordial welcome to Blank.

If you are here on a pleasure trip, we suggest that you become acquainted with the splendid park system, the many scenic views, the distinguished residential sections, recreational advantages and also take time to enjoy the many attractions of the nearby mountains, lakes, the inland sea, and the evergreen forests. You will find that Blank's clubs, stores, theatres and business section rank with the best in America.

The Blank Chamber of Commerce, which has one of the finest Chamber buildings in the United States, is located at Trent Avenue and Columbus Street, Telephone Main 5060. You are invited to avail yourself of the service the fourteen major departments are qualified to give.

We trust your visit in Blank will be both pleasant and profitable.

INSPIRATIONAL LETTERS

Members of a large organization are very apt to fall into a rut and thereby lose efficiency, morale, and initiative. For those members who can conveniently be reached, the officers arrange personal interviews to stimulate effort and enthusiasm. Those whose work keeps them away from headquarters must be reached by letter. It takes a big man to write letters to salesmen at the front line and have them accept the helpful information in the spirit in which it is given. Such letters are selling letters. Often they assume an importance equal to regular sales letters because

they are selling to salesmen of the house the fact that their products are above comparison with competitors' products. They must revitalize salesmen who are despondent, if not beaten; they must solve problems intelligently for men thousands of miles away; they must keep at high pitch enthusiasm, effort, and confidence.

Inspirational Letter vs. "Pep" Letter.—Both inspirational and "pep" letters inspire. The chief distinction is that the pep letter is apt to stimulate only temporarily while the inspirational letter should carry a permanent, helpful message. Like the effect of any stimulant, the temporary benefits of the artificial "pepping up" are soon gone. There is nothing, after the effects of the pep letter have worn away, to prevent hope, ambition, energy, and enthusiasm from falling to a level lower than they were before the letter was received. The permanency of the benefits conveyed by the inspirational letter is secured by having the letter carry knowledge in addition to pep.

Pep letters may be written by any one who can handle the English language well and who understands the emotions. He need not understand the problems his readers are facing. On the other hand, the writer of inspirational letters should have been through the experiences about which he is writing. At least he must be thoroughly familiar with them. We are concerned primarily with inspirational letters because they educate and provide a permanent helpful message, besides affording the extra temporary stimulus that the reader often needs. Letter 10 is a good pep letter. Its effects, however, are likely to be temporary rather than permanent.

Letter 10.

Even though we can't own all the beautiful things we see, we like to admire them, just the same. Because of this human instinct or trait in man he develops a desire to possess more of these things than he already has. This results in a greater effort put forth to attain them. In other words, it gives him *Inspiration*, and what that develops is *Perspiration*. It's the worthwhile things we want that we have not got that spurs us on to great accomplishments.

In our work it is what we see that some one else has accomplished that gives us more Courage and Confidence in carrying on with renewed energy and determination against the odds that at times seem "stacked" against us.

Well, we've got one of those coveted "beautiful things" for you to look at. It is just that, even though you would hardly expect to hear

a sales report spoken of as being beautiful. We have never seen anything like it before—and that takes in all time and all territories.

It is the sales work of Paul Brown of the Los Angeles district.

This is it.
4 towns
24 calls
19 sales
310 cases sold
5 window displays
3 wall displays
96 pieces of advertising material

No. It's just *One Day's* work! If that isn't the most beautiful sales results report that you have ever laid your eyes on—well you just "ain't human" and are no sales artist, that's all.

If that does not give you *Inspiration, Perspiration,* and every other kind of *ation* there's nothing that ever will!

I don't know why we should not all stand up and give three rousing cheers for Paul Brown—Atta Boy! Now a Tiger!

There is something about this report that makes you feel that Paul started out before breakfast, did not stop till after supper, and did not fail on any of the *Sales Force* with which he is supplied. Also Paul is one of the California Bunch that is after the Northwest's 1930 hide.

He did not have just regular gas in his sales engine that day—he had *Dynamite!*

Classes.—They may be:

Personal or form.
Letter or pictorial.

Personal.—Occasionally an individual encounters a problem which is peculiarly his. Such a situation calls for a personal letter. This is the ideal letter because it brings the reader very close to the writer who may be exceedingly sympathetic and helpful. All specific points of difference between salesmen and the house should be settled by personal letters. Whenever the situation to be covered applies to one man only or when the situation is particularly important, the individual letter should be used because of its intimacy.

Form.—Form inspirational letters naturally are the more numerous. Salesmen, as a group, face very much the same problems. Those in a given section of the country often will face the same problems at the same time. Besides, all salesmen have very much the same human weaknesses which cause certain problems to arise. Any educational program would naturally

include all salesmen, hence would necessitate form letters. This does not mean that only one letter would be written for all in the group. A separate letter for individuals in each of several geographical areas might be advisable.

Characteristics. *Analyze and Solve a Need or Problem.*—Some of the salesmen's problems which make good subjects for inspirational letters are listed. They are classified under the headings Personal and Professional.

Personal
Failure to
1. Eliminate fear of prospects.
2. Keep everlastingly on the job.
3. Be friendly.
4. Be as "big" as his position requires.
5. Build clean habits.
6. Estimate accurately his ability.

Inability to
7. Analyze self and correct faults.
8. Avoid being bluffed.
9. Accept and profit by criticism.

Lack of
10. Self-control.
11. Cheerfulness.
12. Neatness.

Professional
Failure to know
1. His products.
2. Competitors' products.
3. Where to find prospects.
4. Prospects and how to meet them.
5. How to attract favorable attention.
6. How to convince and persuade prospects.
7. How to meet objections and excuses.
8. When and how to close a sale.

Forget to
9. Plan work.
10. Work intensively not extensively.
11. Stick to honest, accurate statements.

Offer No Set Solution to Any Problem.—A letter writer many miles from the salesman's battle ground is seldom qualified to advocate a cut and dried solution for any one of the salesman's problems. Nor would it be advisable to offer such a solution if it were available. Salesmen are apt to feel that they are qualified to handle all situations that arise and they may resent specific solutions sent out by a "swivel chair artist."

The logical way out of the difficulty is to suggest two or more solutions and allow the salesman to evaluate them and use the method he thinks is best suited to his problem.

Approach Must Be Tactful; Utilize Suggestion.—How the solutions to the problems are presented is as important as the solutions themselves. The approach must be such that the salesman does not feel that he is being preached to or told how to run his business. Indirect suggestion is perhaps the most effective approach. Tact usually requires that the writer of the inspirational letter say nothing about the problem but merely present his solutions as though they applied to a third party. If the salesman is facing the problem dealt with in the letter he will utilize and appreciate the help given.

The following probably are not recognized by many of the salesmen receiving them as inspirational letters. They are called "bulletins" but they are as truly inspirational as any letter. Note the indirect suggestion approach. Each contains valuable suggestions for the salesmen who read them.

Letter 11.

The father of one of the men now with X Co. has always taken a keen interest in the work of his son. We have known him for quite a while and one evening when he warmed up well he showed us some letters he had received from his son when the boy was on the road with us as a retail salesman. The boy is a little older now but is still selling with us, and we have his permission to print some of his letters. Here are two.

March 5, 1925.

Dear Pop:

Never felt better in my life. Just cracked off a couple of tough babies today on canned grapefruit. It was my second attempt on each one and the first kick I got was that they remembered me from the last interview. You know, these retailers may not have the brains of lawyers, but they sure can be sold if you talk profits and value.

And that applies to wholesalers as well. About all I did on these retailers and with the wholesaler who more than bought to fill the business I got this trip was to open two different brands of grapefruit besides ours. I took three dishes and poured the juice out of each can first. The other two ran like watering-pots, and when we finished I just shook down each can to show them the varying quantities of fruit in each. They were dumbfounded. One can had about half as much fruit in it as ours and the other about a third as much. There was the 45¢ a dozen difference right there, to say nothing of the color and wholeness of the segments or the real fruit flavor. There's no

use talking, you've got to have quality these days to make headway and if you can sell a buyer value and profits instead of price or against price you've got him.

I just asked them to imagine their wives getting dinner for guests coming to their homes that night. Say she was having three guests—five in all for dinner. All right, she bought that half-filled can of grapefruit for a fruit cocktail and after pouring out the juice she didn't need found she had only enough fruit left to serve two or three. Look at the pickle she is in. Sore at the grocer and having to order another can. That makes 50¢ the cocktail costs her. Sore at canned grapefruit and probably off it for a long time. Suppose she got that can of X grapefruit at 35¢. One can enough to go around, saved 15¢, got real tree-ripened fruit that tastes like grapefruit, and came back for more with satisfaction and ready to buy other X products as well.

It was pretty easy at that. Only trouble was I'm working on foot and had to walk from one end of town to the other to get both grocers in. I'm going to suggest that the company organize a subsidiary specializing in shoe repairs. Well, anyhow I feel good outside all day, eat like a horse, and sleep like a top.

Tell Sis to stop in every grocery store she sees and ask for X Grapefruit. A little consumer education will make this product as big as dates and I'll bet the company is figuring on that too.

Enclosed is a check for ten bucks. Please put this in the savings account for me. Can't get married on love these days. Yeh, I know you did but that was forty years ago. Well, love to the whole bunch.

Letter 12.

Dear Pop and folks:

I've been surprised lately to see the way dates are going after the first of the year. A grocer told me yesterday he figured dates would follow the same course raisins did a few years ago. There was a time when raisins were discontinued right after the holidays, but intensive selling and educational advertising has shown women that raisins taste as good in March as they do in December and that there are a whole lot of ways to use raisins they never knew of before.

The average woman is pretty proud of her table (ask Mother) and they are always looking for new and appetizing dishes to relieve the monotony of cooking and preparing meals. Say, did you ever realize that a woman spends pretty nearly one-fifth of her life preparing meals and getting the dishes cleaned up unless she has a maid. Figure that, one-fifth of your whole life in the kitchen and nothing much to show for it from her point of view. No wonder the housewives all want labor-saving devices like electric refrigerators and toasters and so on.

They must get pretty sick and tired of getting meals and that's why you often hear a woman say to her grocer in a store: "Mr. Smith, I don't know what I'll have for dinner tonight. Haven't you got something new for dessert? Know any new products and new recipes . . . Well, guess it'll be the same old thing." Look at the chance a grocer

has to cash in on. Here is a buyer ready to buy anything within reason, maybe two or three items.

That's what first sold me on putting up date counter and table displays in every store. Now salad or stuffing suggestion to hook that store up with the magazine advertising. Let a woman get a glance at that display and you've got one chance in two instead of one in a hundred that she'll buy dates. She may also buy cheese or peanut butter or lettuce or canned grapefruit or anything to go with dates.

Another reason why these displays help is that the grocers themselves are beginning to think dates for the first four or five months of the year. You know if he keeps seeing a date display for a week it makes a dent on his mind, and he and his clerks can't help but try to sell anything that's displayed right before their eyes. Sometimes it seems to take too much time but it sure builds up the business. I'm 28% ahead on jobbing volume in dates for the first two months. Got a good letter from the company about it.

Well, I'm always talking business. Guess I'll wind up for now and send you a real letter later on. Love to Mother and all.

Touch the Reader's Imagination.—That which appeals to the imagination will be remembered longer than material which does not stir the imagination. Because the benefits of inspirational letters should be lasting, it is desirable that they stimulate the reader's imagination. This may be done by:

1. The style of the letter.
2. The material of the letter.

The two preceding letters touched the reader's imagination through the material which they contained. Note how the style of the next letter stimulates the imagination.

Letter 13.

More Sales for Each Employee, a bulletin for retail grocers, has been favorably commented on by a number of merchants to whom we have sent it. A copy was sent to each X salesman but only a few have asked for additional copies for distribution to customers who are interested in better retailing. A limited supply remains for those men who would like to use them but did not understand that they could be obtained in quantity.

Every Once in a While a salesman who has heretofore produced good volume, week in and week out, begins to slip. His sales become poor, his reports shabby, his letters fewer and less spirited. A check up invariably reveals that he has allowed himself to become mentally lazy. His portfolio is too heavy to carry and its story too long to tell; his sample case is dirty and ill kept, his display work, if done at all, is spasmodic and done without interest or planning. He has become an order-taker, the lowest form of salesmanship and recognized as such by every intelligent retail grocer in the country.

An order-taker . . . "Need any of my stuff today, Mister?" "Mr. Brown, how about some cocoanut? We're selling a lot at this time of year and I can get you a good price through the Whoozis Produce people."

Spend an afternoon in any grocery store and you'll see the order-takers troop in and out. No self-respect, no mental energy, not even conscious of the contempt in which the grocer holds them.

There is no excuse for any X salesman being in the order-taker category. You have a story in your portfolio which several national business papers have asked permission to print, a story you, better than anyone else, should know to be effective. You have profitable high-class, interesting specialties to sell and should have a dozen interesting sales angles from which to present them.

If your sales presentation has become slipshod; if your portfolio pages are dirty and not up to date; if you are just fishing for orders without trying to give your customer a plan for selling more cocoanut; if you are not trying hard to get your business through reliable wholesale grocers who you know will take care of it . . . you are slipping. The next few weeks are important ones for every X Salesman. We must sell cocoanut and lots of it during the remainder of the good season. Cocoanut in cans must be pushed on to a wider distribution. Now is the time to check up . . . let's get rid of lazy selling habits and, above all, let's not be classed as order-takers.

Chain Stores, as never before, are taking to the idea that one of the best ways to increase their annual cocoanut volume is to sell more in February, March and April. "We have never known so many of our stores to order out in case lots as they have this February" said one buyer for a major chain system recently. "To our surprise, X cocoanut seems to have become a year around seller."

Consumer interest is shown by the fact that February coupon returns from our magazine pages show no disposition to fall off as they have in previous years. Our February pages seem to be particularly appealing and we have more coming. Good evidence of our faith in X cocoanut as a salable product in the late Winter and Spring months is to be found in the fact that 40% of our advertising investment is placed in the first six months of the year.

Human.—The letter takes the place of a personal interview. It should be personal, simple, sincere, and democratic in tone. It must not be "superior" in tone. The writer may use vernacular, he may use slang, or colloquialisms, he may use anything to put over his message, but he must command the reader's respect.

Positive.—Both the appeal and the language should be positive and constructive. Positives are cheerful, helpful, and enthusiastic. Negatives are depressing and critical. Salesmen face enough grief every day in the week without having more in the form of negative letters from the boss.

Cooperation.—Men in the field should not be asked to do the impossible. The home office should, by its actions, show that cooperation is more than a word in the sales manager's vocabulary. Praise where praise is due indicates that the home office appreciates the salesman's effort.

Form.—If the inspirational letter goes out in letter form, the regular house-to-customer form should be used. Intra-house correspondence usually omits the heading, inside address (except the name of the recipient), salutation, and complimentary close. Letters to salesmen should contain all the warmth and consideration possible. It is not pleasant to sit in a hotel room, open a letter, and find:

From: John Jones, sales manager.
To: John Doe, salesman.

If regular and special bulletins go to salesmen, the formal letter style is seldom used.

Common Errors. *Asking or Demanding More Business Tactlessly.*—This more than likely will provoke the reader to anger. Certainly there is nothing in this type of letter to inspire the salesman to greater efforts. All inspirational letters are designed to secure increased efforts, hence increased sales. The following letter has little in it to stimulate the reader.

Letter 14.

We do not seem to be receiving the volume of business we are entitled to from your territory and cannot understand the reason.

The effort we put forth in the past in establishing a consumer demand for X thru newspaper advertising and retail work should have resulted in a greater amount of business than we are enjoying.

In order to cash in on the investment we have made it is necessary that we capitalize on the assistance given the jobbers and secure their support in maintaining this distribution and increasing it.

Your close connection with the jobbers should place you in a position to enlist their cooperation, getting them to bulletin their sales force, calling their attention to the fact that this is the time of the year to put forth their efforts in reviving the interest of the dealer. If they are successful in getting the dealer to display X in our attractive display carton, we feel sure that it will clean up whatever stock they have and make way for new business.

June and July should be our banner months and we are banking on you for your cooperation.

Go over the trade at once and let us hear from you with some orders.

The next letter contains a tactful appeal for more business. It has the "you" attitude rather than the "I" attitude. It contains some helpful ideas.

Letter 15.

It's All in the State of Mind

Did you notice the names of the Gold Piece winners this week?

M. N. Olson
in Connecticut

A. Richard
in New York

C. I. Craven
in Ohio

R. Riverback
in Texas

A. C. Forwall
in Texas

J. J. Bolson
in Virginia

There has always been a tradition that canned pineapple would be hard to sell in the South. It is a fact that it *is* harder to sell there than it is in the North or Middle States. But there you are—three of the six winners are in territory that is hardest to get on canned pineapple.

Nine out of ten men underestimate their own capabilities. Good old Edgar Guest tells the tale of the man who did what couldn't be done. That same little tale helped somebody we know to win a contest and come out on top against tremendous odds. We are not contending that it didn't take hard work and application and perseverance. But the effort paid. There certainly is nothing like keeping your eye on the goal.

All this is apropos of the fact that only six (one out of five) won gold pieces this week. Anyhow, that's one better than last week, and so long as we see an upward trend we are hoping for the best and the time when we will have to hustle to get enough gold pieces from the bank to go 'round.

If you know Edgar Guest's poem, say it to yourself and go out after your quota. If you don't know it, ask us to send it to you and *Then Go Out After Your Quota.* Remember that whether you are a go-getter or not is all in the state of mind.

We wish you luck. We've got to sell that pineapple crop.

No Inspiration.—A second common error found in so-called inspirational letters is the total absence of inspiration. The writer may have good news to convey, new brands, models, terms, etc., but unless the material is presented so as to inspire, little is gained by the letter. The writer must warm up to his subject if he would arouse enthusiasm within the reader. The writer of Letter 16 could have stimulated considerable enthusiasm and

inspiration—yes, even work—had he shown that he was enthusiastic about the new product. As it is, the letter might even kill the enthusiasm the salesman did have.

Letter 16.

We take pleasure in giving you a bit of interesting news from our Floor Covering Department. We have arranged with a leading manufacturer to make two qualities of Wilton rugs, *Exclusively* for us. They are as follows:

Armitsar Worsted Wilton Rugs
Sovereign Wool Wilton Rugs

The *Armitsar* name is woven in the back and the patterns are exclusive with us and cannot be obtained anywhere else.

The *Sovereign* also is our brand and the colorings are exclusive with us. Controlling the brand and pattern in any rug is the most desired thing today in the floor covering business. Samples of these two rugs are now on display in the department and we ask you to urge your trade to visit us.

We are also showing new lines of *Sovereign and Carsonia Axminister Rugs,* which are also our brands, though, of course, we do not control the patterns.

We feel that the department has accomplished something real and are sure your patrons will appreciate it.

PHILANTHROPIC

Philanthropic sales letters may be divided into two classes: those from individuals and those from institutions. Those from individuals frequently contain merchandise that was not ordered by the recipient. In many instances these attempts to sell are fraudulent impositions on the public's desire to aid worthy social causes. Some cases perhaps are honest and worthy, but how is the reader to know? The Better Business Bureau, as quoted on page 354, suggests that the recipients of such letters absolutely disregard the appeal in the sales letters and any collection letters that might subsequently come. A letter of the type mentioned is given here. Who can tell whether or not the case is a worthy one? The letter was on very cheap paper and was mimeographed. No return postage was included. Thirty-two stickers were enclosed. At the current retail selling price they were worth not more than three cents.

Letter 17.

Dear Friends:—

Eleven years ago I went to France and returned a disabled veteran.

I was trained by the government in a vocation which I am unable to follow, due to finance, and my ability as a wage earner is such that the battle I have been waging to regain my objective in this world has been a losing one. I am going over the top again folks in a last desperate effort to win, not lose this battle. The stakes are high, but the reward of victory is more.

This battle will be either won or lost now. You as an individual will determine what my faith shall be.

It won't affect you personally, perhaps either way, yet how much it means to me!

The short space of this letter prohibits me from going into details. If you doubt the truth of my statements in this letter, a complete history of my service and disability is on record at the U. S. Veterans Bureau, X 658-802, for your inspection.

I urge you to purchase the enclosed seals for twenty-five cents, and if possible, remit today, for time is precious and one element which can defeat me even though you purchase.

If you send me your birth date I will send without additional cost to you a 1930 horoscope of your life.

I ask that you render the same decision that you would were our circumstances reversed.

Letters from recognized philanthropic societies usually are well written. The appeal is to human uplift. Offering the privilege of giving does not, in good letters, degenerate into a begging attitude. "Community chests" in many cities make this type of letter less necessary now than previous to the inception of the chest idea. It is difficult to resist the following letter if you can possibly afford the money.

Letter 18.

These little emblems are sent you as a token of Health and Happiness during the Christmas Season and all through the year. They are only a penny apiece and may be placed on the back of any letter, postcard or package sent to your friends and acquaintances during this season, thereby conveying to them a message of joy and gladness from yourself.

The Anti-Tuberculosis League of King County in combating the dread disease of tuberculosis does so primarily through education and prevention. It conducts "Happy Acres," a health camp on Mercer Island, for children who are undernourished or suffering from malnutrition, though free from any contagious disease. During the school

year it is responsible for numerous nutrition classes for the school children of this city and King County. Through these activities many hundreds of boys and girls have been brought back to health and strength, thereby insuring not only joy and gladness to these children and their parents but stronger and better citizens for the coming generation.

This work is largely financed and made possible through the sale of these Christmas Seals and in asking you to buy the seals we are sure that you will consider it a privilege to be one of the great band of supporters of this work, the consciousness of which will more than repay you for the small outlay, besides bringing your friends Christmas Cheer.

CHAPTER XXIX

THE SALES-LETTER SERIES

Definition and Need.—A sales-letter series is a sequence of sales letters sent to the same prospects, usually at regular intervals, with the purpose of securing an order, either immediately or in the future. The series consists of a number of individual sales letters which tie together, so that, although each letter usually is complete in itself, when considered as a whole they make a unified appeal for the product or service. Form letters are used in most instances.

The need for a series, *i.e.*, more than one sales letter, arises from several factors. First, it takes time for a prospect to make up his mind to buy. This is particularly true for products which sell for relatively large amounts of money. While the prospect is considering the proposition he should be reminded of it at regular intervals to keep it fresh in his mind and to keep out competing products. Second, where a product is not well known, considerable information must be given to the prospect before he will buy. As sales letters usually should be relatively short, all necessary information cannot be included in one letter. Third, repetition in the form of persistent letters will wear away resistance. Hence, even though all necessary information could be put in one letter, that would not be desirable.

A sales series is designed to accomplish one of two purposes.

Secure an order within a definite period of time.
Build goodwill.

Goodwill is built by keeping the company name, product, or trade name before the reader continuously, so that when he is in the market for your type of merchandise, he will think of you first. Or if he is already using your product, letters help to keep competitors' products out. These letters are designed to sell, but at a future time.

SERIES DESIGNED TO SELL WITHIN A GIVEN PERIOD OF TIME

This series is based on the theory that individuals will buy when interest is at its height. Interest may be known or assumed to be present because:

1. An inquiry has been received. This indicates that the prospect will buy if the product satisfies his need and if value is acceptable.

2. The product is seasonal. Interest in the product is present in the prospect because of his interest in the season. For example, Christmas cards and novelties at Christmas; Halloween favors, toys, and novelties just before Halloween; flags and patriotic symbols of all kinds preceding Independence Day.

3. The product can be tied up, in appeal, with an important current event. The interest of the prospect in the current event insures interest in your product.

This type of sales series—designed to sell within a given period—is commonly called the "campaign" type. It derives its name from the fact that both the "battle" campaign and the "letter" campaign should be thoroughly planned in advance of all action. Every step should be carefully prearranged.

The objective of the letter campaign is a sale. A definite date is set by which the sale should be effected. This date is the end of the campaign. If sales have not been made, one of three procedures may then be adopted. Another series may be sent to prospects who did not buy; a "continuous" series to the unsold prospects may be used; or the prospects' names may be dropped from the active mailing list.

Qualities of the Letters.—The individual letters comprising a sales series do not differ materially from sales letters which are used separately. The appeal in each letter in the series should vary somewhat from that of the preceding letter. Each letter, by adding a new appeal, breaks down resistance in the reader's mind. If a sufficient number is sent, reader resistance will be destroyed and the prospect will order. Or perhaps a certain appeal will, by itself, move the prospect to buy.

Completeness.—Each letter in the campaign series should be a complete sales letter. Even though you know other letters are to follow, you should not allow the reader to discover this fact; he must not be led to anticipate more letters. The idea of the series is not, entirely, that all of the letters together shall effect a sale. Each letter should ask definitely for some action, preferably an

order. The effect of the series as a whole is that resistance is being gradually removed from the prospect's mind without his realizing it.

Tie-up with Other Letters. Letterhead.—The same letterhead for each unit of the series affords a tie-up between the units.

Buying Motives.—The selling points usually vary in the different letters but they generally are all aimed at the same buying motive or motives. The reader feels a continuity in the series because each letter is working on the same buying motives. The different appeals not only make the letters interesting but they emphasize the buying motives that are being aroused. If the mailing list is accurate in that each name represents a prospect, and if the main list is carefully subdivided, the writer may select intelligently the appeals to be used in each group. The most valuable mailing list is one that contains the names of persons who are likely to buy your product for the same reason.

Transitional Sentences.—The tie-up is sometimes secured by the use of sentences which refer to a previous letter.

> It has been several weeks since we last wrote you.
> As I told you in my last letter ———.
> Perhaps I did not make clear to you in my letter of ———.

Avoid Mentioning Reader's Silence or Obligation.—Another quality of the letters in this type of series is that they should be absolutely free from any insinuation that the reader should have ordered or that he should have answered previous letters. Even though the reader requested information about your product, it does not follow that he is obligated to buy. An inquiry is a favor to the seller—an opportunity for him to serve the inquirer. It should be handled in that spirit. The expressions listed below add to the length of letters but certainly not to their effectiveness. In most instances these ideas are found in opening sentences, which accentuates the seriousness of the error. The first two quotations are from succeeding letters in a series given later in this chapter.

a. It has been several weeks since we last wrote you. As yet we have no record of knowing your decision about a Saxophone.

b. Several weeks ago we wrote you about Saxophones and as yet have failed to hear from you.

c. Just a moment of your time, please.

Each of the above openings fails to give new facts; each fails to attract attention and interest, hence each is a poor opening sentence for a sales letter.

Other undesirable ideas are:

d. We are at a loss to understand why you have not replied to our numerous letters.

e. It is only fair that you give us the courtesy of a reply.

They are undesirable because they imply that the prospect has been unfair or negligent or that he is obligated.

A Poor Series.—Below are four letters, a series sent in response to an inquiry to the factory. The inquirer's name was given to the company's agent in the prospect's city. The letters are almost devoid of salesmanship. There is hardly a sentence that points out the merits of the product. What little salesmanship is present is of such a general nature as to make it worthless. Negatives further detract from the effect of the letters. Note how the time interval between letters increases. Eight months to send four letters in a campaign series is too long a period. It is a poor series, individually and collectively.

Contact is poor in Letter 1. There are too many general statements without proof. For instance:

. . . other valuable improvements.
. . . Insures your getting absolutely the best and most up-to-date at no advance in price.
. . . and every modern feature.
. . . has won the praise of leading artists the world over.

There is not a complete selling talk; *i.e.*, no conviction or persuasion, not to mention clincher, is built up. Fourth paragraph is negative. The last paragraph is not a complete sentence; it is weak; it fails to stimulate action.

Letter 1. January 2.

The X Company of Elkhart, Indiana, for whom we are factory distributors, advise that you are interested in Saxophones and Cornets and we take this occasion to get in touch with you.

The literature, which has been mailed by the factory, describes and prices the various styles and models of the "True-Tones." Your special attention is called to the snap-pad feature which is found only on the latest X. This together with "drawn sockets," and other valuable improvements in modern construction, insures your getting absolutely the best and most up-to-date at no advance in price.

All X Cornets are equipped with the patented Split-No-Tone bell and every modern feature. The X Cornet No. 15 is in Bb low pitch and with quick change to A. The X Grand Transposing Cornet No. 15 is made in C, low pitch with changes to Bb and A. These are but two

of the leading models whose exquisite tone, beauty of design and perfect workmanship have won the praise of leading artists the world over.

Won't you come in the store, the next time you are down town, and look these instruments over? We are sure that a trial will convince you of their merits. If not convenient to come in during the day use the enclosed envelope and write for an evening appointment.

Awaiting your further commands and wishing you a very Happy New Year, we are

The first paragraph of Letter 2 fails to advance the writer's cause. The second paragraph gives reasons why the prospect should *not* buy, it advises *inaction*. The third paragraph is composed of general, unproved statements. There is lacking in this letter, as in No. 1, material that will arouse conviction and persuasion. The alternative found in Letter 1 is suggested in 2. No clincher is contained in the letter.

Letter 2. February 5.

It has been several weeks since we last wrote you.

As yet we have no record of knowing your decision about a Saxophone. Like many others you most likely desire one of our X "True-Tones" but want a little more time to think it over. We do not blame you in the least, as the purchasing of any instrument should be attended to with due care and consideration.

No matter how vigorous a test you may apply to our X Saxophones you will find them faultless in tone and construction. If ever an instrument was made for a specific purpose, that instrument is the X "True-Tone" Saxophone. Try one and you will agree with us.

Drop in the store and look over these instruments. Try one and find out for yourself the truth of our assertions.

If you can't come and see us, please call on 'phone—Elliot 7255—or use the enclosed envelope and let us know how you wish to become a "True-Tone" owner.

Would it be too early to expect a reply before February 15?

The contact fails to advance the writer's cause in Letter 3. It consists largely of general statements. The alternative offered in Letters 1 and 2 appears in almost the same words. No material that will arouse conviction or persuasion is present. There is no clincher.

Letter 3. April 20.

Just a moment of your time, please.

Several weeks ago we wrote you about Saxophones and as yet have failed to hear from you. You want a good Saxophone and we know we can furnish you with the best, for there are none like the X "True-Tones."

As your time and ours is valuable we will waste neither but take this occasion to again assure you that every facility at our command will be at your disposal in the matter of selecting an instrument. We would like to have you drop in and look over these "True-Tone" Saxophones, the best in the world, without exception.

If this is not convenient, then use the enclosed envelope and let us know definitely just what your requirements are. Write and inquire about our instruments, terms, service and our prices and we will be more than pleased to answer your questions.

Would we be expecting too much if we ask that you drop in or answer before April 29?

Letter 4 had no inside address or salutation. The criticisms that apply to the other letters in the series apply equally to this letter.

Letter 4. August 26.

Here We Are With Something New!

For years we have had inquiry regarding X Saxophones with the brilliant nickel finish. Only of late have we been convinced that this finish is as good in tonal quality as others. Now we know and are safe in recommending the latest models of genuine X Saxophones in this useful and beautiful style.

The new X process insures a reliable musical quality—the most handsome nickel you ever saw.

Remember, all the latest improvements at a price not much greater than the brass. Here is what they cost you, cases included:

[Models and prices listed here]

Now aren't you really surprised at how reasonable you may buy a genuine up-to-date X? Trade in your old one. Buy a new one for cash or on our easy to pay plan. *Write Today!*

A Good Series.—Each letter in the following series contains a definite appeal; each arouses the acquisitive buying motive; each ends with an attempt to secure an order. Only the first seven letters are given. This series was designed to sell the thirteenth edition of an encyclopedia; the fourteenth edition was in process of construction. The letters are long, which is typical of letters selling books.

Letter 5 thanks the reader for his inquiry. The third parapraph emphasizes "you . . . decide for yourself." Plenty of material is included that will arouse conviction and persuasion. The next to the last paragraph, a part of the good clincher, is supposed to overcome the last bit of resistance, namely, "I can't afford it now." Important facts such as free bookcase, easy payment plan, printed from the original plates, etc., are each mentioned at least twice in the letter.

Letter 5. November 15.

Thank you very much for your recent inquiry.

We deeply appreciate your interest in the X and we take pleasure in enclosing our 56-page booklet describing the latest 13th Edition, together with full details of our *Extra Special Offer*, undoubtedly the greatest bargain in the history of publishing.

In sending you a complete description of the X we do so with the thought of giving you the fullest opportunity to decide for yourself about owning this great work. Make it a point to go through the booklet carefully, tonight if possible—see for yourself how much you may expect to get out of the latest X.

Please note also the amazing features of our special bargain offer. By acting promptly you obtain:

1. The great X, 13th Edition, in the New Form *At a Saving of* 40%.
2. Handsome mahogany-finished bookcase with glass doors, *Absolutely Free* (regular retail value $25).
3. Six valuable Reading Courses, the equivalent of the finest college instruction in the subjects treated.
4. Special discount of $2 to early subscribers. (For details see enclosed card.)
5. Easy payment plan. You can have the complete set delivered to your home for only $5, the balance being spread over from eight to fifteen months.

This offer seems almost unbelievable at first sight; but the publishers have long realized the need for bringing out this great Encyclopedia at a price which anyone could afford.

Therefore this latest X, the most up-to-date reference work on the market, has now been published at a sweeping reduction in price. This is made possible by a remarkable innovation in publishing—the New Form, specially designed for family use.

The 13th Edition is published in the De Luxe Issue, and *simultaneously* in the *New Form at a saving of nearly one-half.*

And, large as is your saving, the X in the New Form is nevertheless absolutely complete and unabridged, printed from the same plates and on the same presses as the original issue. But the use of the famous X Opacity paper allows two volumes to be bound as one, and the saving in the cost of production reduces the price by nearly one-half.

This means that a complete, large-type X is now being sold at a price within the reach of everyone.

Announcement of this opportunity to buy the latest 13th Edition in the New form at the present remarkable bargain price with the Free Bookcase is being made in London, Paris, and other cities abroad as well as in the United States. The result is that orders are pouring in from all over the globe.

To meet this world-wide demand we have on hand less than 10,000 sets in the New Form. America cannot hope to secure more than half of these sets. Lots of people are certain to be disappointed.

Since you have indicated your interest in the X, I want you to have more than a fair opportunity to take advantage of the present remarkable offer, but you will readily understand that I cannot keep any sets to supply subscribers who fail to act promptly.

As a matter of fact, there is no reason why you shouldn't have your X right away since a first payment of only $5 will put the set in your home immediately.

Just use the handy order form enclosed. But do it now!

Note the use of short paragraphs in Letter 6. The bookcase, the easy payment plan, the 40 per cent saving are all mentioned again in this letter. The literature enclosed contained valuable and interesting information. The clincher seeks to prevent procrastination. Because of the length of the letter only the first six and the last six paragraphs are given. The four longest paragraphs in the middle of the letter have been omitted. They contained mostly persuasion material.

Letter 6. November 17. (Two days after No. 5 was sent.)

Although there are bound to be a few curiosity seekers among the thousands of people who have inquired about our remarkable offer of the latest 13th Edition of the X in the *New Form* at a saving of 40%, I am convinced that *You* are genuinely interested.

And, if you are really desirous of owning one of these special sets at this substantial saving in price, I want to assure you that it will give me the greatest of pleasure to answer any questions, or to clear up any point on which you may wish further information.

Personally, I should like to know if anything stands in the way of your making a decision.

Please feel perfectly free to write me if there is; because, as I have already advised you, this issue is being eagerly seized by thousands of new subscribers all over the world, and I don't want *you* to be disappointed.

The reason for this unprecedented demand is that the X has now been produced at a price for which everyone has been waiting—a price, in fact, that means a saving to *You* of more than $88!

And in addition you get a handsome $25 bookcase absolutely *Free.*

. . . . .

Do you realize that you can buy it *Now*, in the popular *New Form*, at a saving of more than 40% on the price of the famous India paper De Luxe Issue?

And, you can have it on *Easy Terms*—a small first payment, and the balance spread over a long period of time in convenient monthly amounts.

But you will have to act promptly if you want to take advantage of the 40% saving. Orders coming in every day are in the proportion of *Ten* to *One* for the *New Form*.

More than 100,000 people have already written for information about this 13th Edition. If the present percentage of orders for the New Form should continue, you can readily see that there will not be half enough sets to go round.

If you really desire to own one of these sets, as I believe you do, be sure to let me know *At Once*.

An Order Form is enclosed for your convenience. Decide *Now* on the set you intend to own—choose the binding you prefer—and mail your order *Today*.

The contact in Letter 7 is specific and tends to induce decision. The 40 per cent saving and the bookcase are emphasized again in this letter. The "2934 sets" is repeated three times. The clincher is good; it repeats a fact given before and adds a new inducement, the easy payment plan. Note how specific, rather than general, impressions are created.

Letter 7. December 3.

Just 2934 people will be able to obtain the famous X in the New Form while the present offer lasts.

Are you going to be one?

There remain only 2934 sets to supply the demand between now and Christmas—and orders are being received at the rate of more than 100 a day. You can judge for yourself how soon they are likely to be gone.

The publication of the new 13th Edition in the New Form is without question one of the greatest achievements in the history of the X. For practical value, for usefulness in the home, this edition has never been surpassed. The enclosed booklet will suggest some of the many ways in which the X serves every member of the family; it suggests, also, why it is one of the finest *Christmas Gifts* that you could make.

The present offer—*which means a saving to you of* 40%—is all the more attractive because we are now able to include *Free* six valuable *Reading* Courses and a really fine mahogany finished bookcase.

I want to call your attention especially to the bookcase because it is, I believe, the finest case that has ever been offered with this or any similar set of books. It was designed and prepared especially with your interests in mind; and we feel especially fortunate that we are

able to give this handsome piece of furniture, made of selected wood in dark mahogany finish and fitted with glass doors, to every subscriber to the X in the New Form.

But please bear in mind there are only 2934 sets left. That is all we have. You must act promptly if you want one. Remember—a first deposit of only $5 will bring you the complete set.

The single paragraph, in the next letter, tends to cause one to read without a stop or a pause. This accentuates the "haste" idea which is present in *every sentence of the letter.* The postscript and the fact that air mail was used help to rush the prospect into action. The bookcase offer and the 40 per cent saving both are present.

Letter 8. December 10. (By air mail.)

This is to remind you that you have only a few more days in which to obtain the X in the wonderful New Form at the present amazingly low price. If you act today you can make a clear saving of $88 or more than 40% and in addition you will get a handsome bookcase *Free.* But haste is necessary. Less than 1200 sets now remain, and orders are pouring in at the rate of more than 150 a day. Do not bother to write a letter. Send no money. Simply sign the enclosed post-card order form and mail it today. *No remittance is necessary*—we will bill you later.

But—mail your order now.

P.S.—I am going to the expense of sending this letter by special fast mail so as to prevent any possibility (at this time of congested mails) of its not reaching you safely and in plenty of time.

A new low price is now in effect, 59 per cent saving instead of the 40 per cent allowed in the first four letters. The limited stock is emphasized but, unlike Letter 7, a specific number is not given. Note that the bookcase is not offered free. This letter introduces the "anniversary sale" idea after the Christmas appeal had been utilized in previous letters.

Letter 9. January 25.

The great Anniversary Sale of the X at a *New Low Price* is now in full swing. You have undoubtedly seen our announcements in the newspapers and magazines.

As a result of these announcements thousands of inquiries have come to us and we have been amazed to discover how many people have long wanted the X but have waited before buying for some event like this.

Certainly our Special Anniversary Offer represents the opportunity of a lifetime. Never before has this latest 13th Edition been offered at such a low price—a price which means a saving of 59% as compared with the De Luxe Issue.

In this connection I feel that I should draw your attention to the fact that our stock of the X in the New Form at the present price is limited to a number of sets which, it is now evident, will be all too small to fill the demand.

Since you have already indicated your interest in the X, I want you to have more than a fair opportunity to take advantage of the present offer. But you will readily understand that the thousands of persons who are now writing to us have also a claim and that *I cannot hold any sets to supply subscribers who fail to act promptly.*

It you really want one of these sets in the New Form at the *extremely low Anniversary Sale price,* please let us know at once.

Little attention is paid in No. 10 to the creation of conviction and persuasion. It probably is assumed to be present. Furthermore, the enclosed booklets take care of those steps. The entire letter urges the reader to act *now* by giving specific and good reasons for doing so.

Letter 10. February 10.

The world-famous men and women whose messages are reproduced in the enclosed booklet will tell you, far more convincingly than we could possibly tell you, why *you* cannot afford to be without the X.

This great Anniversary Sale is unquestionably the opportunity of your lifetime to own the very latest X in the *New Form* (32 vols. bound as 16) at *Less than Half the Price* of the regular issue!

Already thousands of people have written for particulars of this great Anniversary Sale. These people are already sending in their orders. The number of sets remaining is diminishing rapidly.

Delay invites disappointment—and may prove costly. To avoid regret—to save money—send in your order *Now.* It is urgent! As soon as the few remaining sets are all sold, this Money-Saving Opportunity will be withdrawn.

To make certain of *your* set at the present reduced price, be sure to send your order *Today.* Fill in and mail the enclosed Order Form *now.* If you prefer to enclose an initial payment, you may do so. But, if that should not be convenient, you need *send no money now,* and we will bill you later.

The main thing is to see that your order is mailed *At Once—before the last collection tonight.*

The next letter virtually duplicates No. 10. It seeks to induce action.

Letter 11. February 20.

Just a reminder—

You have only a short time left to take advantage of the present remarkable *Anniversary Sale.*

If you act promptly you can still obtain a set of the X, latest edition, in the New Form at a saving of nearly $100.

You need send no money. Just fill out the enclosed order form—we will bill you later.

But the time is short. If you are interested, it would be advisable to send your order before the last collection tonight.

On October 19 of the same year the same company started another campaign to those prospects who did not buy a set of the thirteenth edition books. By February 5 of the following year six letters had been received. The first four letters emphasized the advantages of buying now in order to have your name entered on the roll of founder subscribers. The last two letters emphasized a special prepublication price. No suggestion was given in any one of the six letters as to what the price of the new edition would be.

Problems to Be Solved When Writing the Series. *Number of Letters.*—Various factors will influence the number of letters to be sent in a campaign series.

1. Selling price of the product. Generally the higher the price the more explanation and description must be given and the more resistance there is to be overcome. This requires more or longer letters or both.

2. Profit on the expected sale. The cost of the series should not be allowed to exceed the profit on the sale. If the product is one that will be used up quickly—one for which there is a repeat sale—the cost of the series may exceed the profit on one unit.

3. Character of the product. Some products are relatively unknown to the prospects, hence considerable educational and descriptive material must be given. More resistance must be overcome in the case of certain products. This requires either more or longer letters.

4. Cost of each mailing piece. If four-page illustrated letters are used rather than single-page letters, fewer can be sent because of the higher cost—assuming that you have a limited amount of money to spend. You might send eight single-page letters to a prospect at no more cost that you could send three four-page letters. Enclosures, of course, increase the cost of each mailing.

The series as a unit should accomplish two things which lead to a sale; in the campaign type of series, each letter likewise is designed to do the same two things.

1. Present the important selling points of the product, thus arousing conviction and persuasion.
2. Anticipate and overcome objections that might prevent prospects from buying.

Series two in this chapter was selling a product which involved a large outlay of money but on which there was an unusually high margin of profit. To sell a product of this nature requires more sales material than when selling a product that can be purchased for say $5 or less. Not infrequently the enclosures with sales letters are more costly than the letters themselves. The cost for each mailing piece naturally limits the number of letters that can be sent.

It is conceivable that a product selling at 25 cents, or even a dollar, might be sold with one letter. Little resistance is set up by the selling price; the important selling points could be presented in one letter; and the profit on each unit probably would not warrant more than one letter.

Time Interval between Letters.—Two factors govern the time interval separating letters in a campaign series. If the product requires a major outlay of capital the interval should be greater than if the expenditure called for is relatively small. The second factor is the time required to have a letter carried from the seller to the buyer and to receive back his reply. The seller should allow sufficient time to elapse between letters so that if the buyer responds to a given letter in the series with reasonable promptness, his answer will be received before the next letter is sent. This is particularly important when a subsequent letter offers a price reduction.

Testing Letters and Checking Returns.—The campaign series requires that each mailing piece be in completed form before the first letter is mailed.

If your appeals are not good or if they appear in poor sequence, you may receive very few returns. Each mailing piece should be built up carefully and then subjected to at least one test before it is finally accepted to go to the entire mailing list. If you have a list of 50,000 prospects, select about 10 per cent of the names, so as to get a fair cross-section, and send the mailing pieces to that trial list. It is essential that the trial list be representative of

the main list. For example, if you have 50,000 names on your list and 2,000 begin with A (4 per cent), you should have on your trial list of 10,000 names about 400 that begin with A (4 per cent). Another method is to base your percentages on geographical areas. If 1,000 of the 50,000 names on the main list live in a given state or other area (2 per cent), a trial list of 10,000 names should contain about 200 from that same area (2 per cent).

If any mailing piece does not bring the returns expected it should be analyzed and revised if necessary. Occasionally changing the order of the letters in the series increases returns and decreases costs. Actual test is the only accurate method of determining the most profitable sequence. No definite figures can be given as to the returns that may be expected from sales letters. So many factors enter into the problem, some controllable, others uncontrollable, that generalizations are of no value. In some cases returns of one-half of 1 per cent are considered satisfactory and profitable; in other instances the returns may be as high as 25 per cent. The best source of information on this point is other firms using direct mail to sell the same product under much the same conditions. Or check with magazine advertisers—they may give you some clew as to the results you may expect for your product in a given geographical area. Otherwise, your own tests will be the only measure of the returns you may expect.

Answering Inquiries.—The series is composed of form letters. The initial inquiry usually is in the form of a coupon or card sent out originally by the seller, hence form letters can be built to answer such inquiries. If at any point in the series a prospect asks other questions, they should be answered at once. Personal letters usually will be required to answer the questions fully and concisely. Do not make the mistake of using form letters when personal letters should be sent.

If the opportunity presents itself, have salesmen call on those prospects who have received your series but who have not purchased. Many persons fail to order merely because of the effort it requires. Salesmen can often quickly sign up such persons. One letter and one follow-up card selling a subscription to a magazine were sent to 800 doctors and dentists. The letter produced about 5 per cent orders. The card was a failure when sent to the main list—only two orders from 750 cards—although a small trial list had resulted in about 3 per cent orders.

Two men without selling experience followed up the series with personal calls. Of the number reached by these two solicitors about 4 per cent ordered.

CONTINUOUS OR GOODWILL SERIES

The continuous series attempts to keep a company's name and products in the mind of customers and prospects. The mailing pieces are sent at regular intervals, usually not closer than a month apart. The data contained in them usually are not direct selling material. No attempt is made to induce the reader to order immediately. The theory is that continuous, mild insistence will eventually bring an order. General business conditions and events of interest to the reader are some of the subjects covered in letters in a continuous series.

CHAPTER XXX

MAILING LISTS

Definition.—A mailing list should be composed of names and addresses of persons, correct in every detail, who are prospects, either active or potential, for your product or service.

Functions. *Select Prospects.*—The mailing list is to the sales letter campaign what gasoline is to an automobile. The automobile will never reach its goal without gasoline even though one has a fine, luxurious machine, a competent chauffeur, and all the trimmings. Nor will the objective of a sales-letter campaign be reached without an accurate mailing list even though one has an excellent proposition and a series of good sales letters. It is an old story, but true, that fur coats cannot be sold to the inhabitants of the tropics nor can electric fans be sold to residents of the arctic zones.

Regardless of the merits of your proposition and the strength of your sales letters, the campaign will fail if your letters go to people who have no need for your product or service. A series of poor letters sent to a list of live prospects will bring some results, but a series of good letters on the same product sent to people having no need for it will not bring results. Thus the mailing list is the basic one of the three factors upon which a successful sales campaign by letter is built. The three factors are:

1. The mailing list.
2. The proposition.
3. The letter or the series.

Select Appeals.—A second important function is performed by the mailing list. Since general mailing lists are divided into special lists, based, for instance, on occupation, sex, age, social status, income, geographical location, etc., the characteristics of the members of each group will dictate the buying motives to be appealed to. These buying motives will dictate the selling appeals to be used. Thus the mailing list, if carefully subdivided, dictates what selling appeals should be used with each group.

The following incident illustrates the value of the mailing list. A man had worked for years as a salesman in a large men's

clothing store. During the last six months of that period he obtained the name and address of every customer he served, both cash customers and those who charged their purchases. Eventually this salesman started a clothing store of his own in one of the prosperous suburban sections of the city. He decided to try to bring his "old friends," as he called them, into his new store. Letter 11, page 367, was mailed to 1,000 individuals. Eight hundred names and addresses were those that had been collected during the proprietor's service in the downtown store. To make an even thousand names on the mailing list, 200 additional names of persons living in the vicinity of the store were taken from the telephone directory.

Some of the persons whose names were on this mailing list lived in cities and towns from 12 to 50 miles from the store. The results of the mailing were:

204 were returned unclaimed.
2 inquiries were received.
No sales were made.

Direct cost, not including dictator's time, overhead, etc., was about $40.

Shortly after this direct-mail experiment another letter was sent by the same store to 20 persons. The letter, which is given below, was individually typed in each case. The mailing list consisted of persons who had visited the store during a "treasure hunt," which was in reality an open house by all the merchants of the district. The results were much different from those of the first letter. No unclaimed letters were returned. Two sales were made as a direct result of the letter and several other people who came in later mentioned it. The letter follows.

Letter 1.

Your name is on my records as one of the many who visited my store during the District's "open-house" some time ago.

Since you demand good quality, fine finish, and hand-tailoring in your clothes you will be pleased with my new offerings.

Suits at $30, $35, and $40, and topcoats at $25 and $30. My topcoats are "Cravennetted," a process that leaves the material impervious to dampness and rain!

I shall be glad to have you call!

Very truly yours,

Evenings by appointment.

The mailing list was in each case primarily responsible for the degree of success of the letter. In the first instance the list was decidedly poor—and the results were poor. In the second instance the mailing list was composed of live prospects, a fact which was chiefly responsible for the good results secured. In the first instance a thousand letters failed to produce a dollar's worth of business; in the second instance 20 letters produced about $70 worth of business and two live inquiries.

It is apparent that a list of names and addresses, as such, does not constitute a good mailing list. To be a good mailing list, the names and addresses must possess certain qualities.

Characteristics of a Good List.—

1. The name must be correct in every detail, including the initials and spelling.
2. The address must be complete, including the street address, and correct.
3. Each name must represent a prospect. The individual must have a need or a desire for the product and he must be financially able to pay for it.
4. There must be no dead timber, such as:
   a. Names of deceased persons.
   b. Names of persons who have moved since the list was last checked and whose present address is unknown. (Applies to old lists only.)
   c. Duplications. For example, Marjorie Kathryn Miller receives a booklet from a furniture company; as Kathryn Miller, she gets another copy from the same concern. A large furniture store with a suburban branch has a mailing list for each store; certain names are carried on both lists, hence those individuals receive two copies of each letter or mailing piece. The chief objection to this is that for each duplication, from which no business can possibly be received, a real prospect is often missed.
5. Each person whose name is on a mailing list must have certain characteristics in common with each other person. This is necessarily true as form sales letters are to be sent and such letters can be successful only with members of a group who have certain characteristics in common. The characteristics referred to may have, as their bases, the buying motives mentioned in Chap. XXV. Other common characteristics are occupation, sex, age, social status,

income, geographical location, religion, avocation, pleasure pursuits, membership in an organization, or education.

Specific lists have as their bases one or more of the common characteristics mentioned. The group limits are narrow; the names are carefully selected. Companies selling expensive automobiles, books, clothing, or products with a limited demand, as advertising service, farm machinery, or technical books, should use specific lists. General lists, as the name implies, have wide group limits; the names are not selected on the basis of the common characteristics. They are used when selling products that have wide, general appeal and for which the unit price is low. For instance, a company that markets fish and another that markets jellies and marmalades by direct mail use general lists because nearly all families are prospects for those commodities.

Making the List.—Almost all lists are built from existing sources. It is possible to canvass certain areas, with a view to finding prospects for your product, but this method is expensive. Although it is less accurate, it is usually considerably cheaper, in the long run, to base your mailing list chiefly on existing lists. Some of the lists available, some free, others at a cost, together with a few miscellaneous sources of names and addresses are given.

1. Lists secured from within your own business. These would include cash customers; credit customers; inquiries; names turned in by employees; names secured from contests, open houses, salesmen, and customers.
2. Directories: Dun, Bradstreet, city, telephone, university.
3. Municipal and state lists: automobiles, vital statistics (births, deaths, marriages), tax rolls, mortgages and contracts filed, building permits, new businesses, bankruptcies, public employees.
4. Lists of members of: churches, schools, women's clubs, community clubs, business men's clubs, service clubs, fraternal organizations, chambers of commerce, labor unions, Y.M.C.A., Y.W.C.A., technical and professional societies.
5. Miscellaneous: trade journals; exchanging lists, usually with non-competitors; sending workers out to build a list.

Perhaps the easiest method of building and maintaining a mailing list is to have a card for each name. Different colored cards may be used to subdivide the general list into special lists. For instance, all customers might be listed on blue cards; all

persons who had sent in inquiries might be listed on red cards; etc. This method has several advantages. The list may be enlarged at any time without copying sheets of names and addresses. The new cards can easily and quickly be filed where they belong. A second advantage is that each list can be kept accurate with a minimum of effort by taking out the cards of individuals who are no longer considered to be prospects. Cards may easily be changed from one special list to another. Instead of cards with the prospect's name and address, some concerns use addressograph plates, which are stencils about the size of a card. When letters or other materials are sent to the prospect, the stencil is used to address the envelopes or packages.

Checking the List.—We have been discussing "making" the list. As a matter of fact a list is never "made," or rather it should never be considered complete. Change is constant. In the United States in particular, people are on the move. They do not remain settled in one place as do the European peoples. Furthermore, daily there are births, deaths, marriages, divorces, new businesses established, old businesses failing or closing, incomes increasing or decreasing. All of these changes necessitate revisions of mailing lists if they are to be accurate.

The checking process must be continuous. It has been estimated that the average mailing list changes 20 per cent in one year. Dun and Bradstreet make 6,000 changes daily on their lists. It is estimated that 5,000 changes in address occur each day in Chicago. In 1928 there were 23,842 business failures, or 65 a day in the United States. It has been estimated that the turnover of grocery stores in the United States is 20 per cent a year. Where the size of the list warrants it, a corps of clerks should be charged with keeping it complete and up to date. The list should be checked with new directories. The sources mentioned on page 461 should be scanned daily and checked with the mailing list. This may seem to be an expensive procedure but the results warrant the expense in a large business.

Besides the constant revision method, there are several other methods by which mailing lists may be checked.

If first class postage is used mailing pieces will be returned to the sender if the addressee cannot be located. If the prospect has moved from the address on your list he may still get your mailings because the post office department forwards them to the

new address. This is of course a weakness, although it is not a serious one.

Another method is to use a card or letter asking the prospect frankly whether or not he is interested in receiving your literature. Care must be exercised to avoid making the reader feel that you are not interested in him or that you think he is obligated to you.

The local postmaster will check the accuracy of the addresses on a mailing list. The labor cost, about 60 cents an hour, must be paid by the list owner.

Buying the List.—In many instances it is cheaper to buy a list than to compile one. Thousands of lists are in existence but if the desired list does not exist there are many companies which will compile one specially for your purpose. As these mailing bureaus have their organizations perfected it is reasonable to expect that they can compile the list with a minimum expense.

There are good and bad mailing list companies. When you buy a list from a reputable one you may expect several things.

1. Cost for each name will vary from two-fifths of a cent up. The cost depends upon whether or not the list is in existence or the difficulty of compiling it.

2. Lists will be guaranteed from 90 to 98 per cent accurate. The lower figure usually applies to individuals and the higher figure to business houses. The individual moves more often than does the business house and with fewer preliminaries, hence it is more difficult to keep an accurate list of persons. The guarantee means that the company which sold the list will pay postage on all direct-mail pieces returned over the per cent of accuracy guaranteed. For instance, if the guarantee is 98 per cent and 5 per cent of a mailing is returned because of insufficient address the mailing list company will pay the postage on 3 per cent.

3. If a list is made for you by a reputable house you have the assurance that it will not be sold to a competitor without your consent. The list may be sold to companies that in no way compete with you, but not to a company that might be considered a competitor.

When Shall a Name Be Dropped from the List?—No rule can be given to answer this question. The length of time a prospect will be kept on a list varies with the following factors.

The nature of the product to be sold.

The unit profit on sales.

The policy of the selling company.

In most cases, a name is dropped from the list before the expense of carrying it exceeds the profit of the anticipated sale. Some companies, however, keep each name on the list until the person is no longer a prospect. In some cases this means that the person must die before his name is scratched. Concerns adopting this policy sell products that must be renewed often, hence there is a repetition of profits at frequent intervals if the prospect becomes a customer.

Other firms carry prospects only during a campaign. If the prospect does not buy, he is dropped from the list.

CHAPTER XXXI

LETTERS OF APPLICATION

Importance.—Of all the letters that one in business may write, the type of greatest importance to him personally is undoubtedly the letter of application. In it he attempts to market himself. He seeks to sell, to the best advantage to himself, his most valuable personal possessions—his own time and energy, his accumulated knowledge and experience, his individual ability, his personality.

Universal Interest.—Everyone is interested in improving his condition in life. For the vast majority of people the chief means to this end is the securing of a better position with greater responsibility, more opportunity, and higher pay. A few may rely on friends, or "pull," or personal contact for advancement. More often it will be necessary to apply, either personally or by letter, for the better position that is sought. Even when the interview is the first step in the application it will often be followed by a letter. The employer will ask for a letter because he wants the facts developed in the interview reduced to writing for his files, but more especially because he considers the letter an excellent measure of the applicant's ability and will use it to verify judgments already formed.

More often the letter is the first step in the application. Whether it is designed to secure the position directly or only to pave the way for an interview, it is equally important. In either case it carries the entire responsibility of making a favorable first impression. The success or failure of the application is determined by the quality of the letter.

Highly Competitive.—All positions worth having are secured as the result of a competitive struggle. Although employment may depend, in the final analysis, on the interview, yet the competition of the letters determines who is selected to be interviewed. The employer who seeks to fill a vacancy can rarely interview all the applicants, even if he wants to do so. He therefore uses the letter as the first means of weeding out the undersirables.

A certain nationally known business organization reports having received more than 1,000 applications for a position which it advertised; another received 400; another 80 for a $5,000 position. When competition is as keen as that, poor letters are given scant notice. The first "cut" is usually made according to some more or less arbitrary standard. Letters whose appearance and construction are such as to brand their writers as unfit for the position are promptly cast aside. Others which do not meet the employer's requirements as to age, education, or experience are discarded. This process sifts down to a relatively few—often to a very few—letters. These are carefully reread and from among them are selected the applicants who will be interviewed.

The letter which survives this selective test must be much better than the "common run." It must stand out from the mass. It must prove that the writer possesses the qualifications the employer seeks and it must demonstrate that he is just the man for the place. It must be a good letter—good enough to challenge attention, to develop interest, to carry conviction, to create desire, and to induce action.

Applications Are Sales Letters.—While they sell an intangible product—personal services—rather than a tangible physical product, yet letters of application are a type of sales letter. Most of the suggestions for the writing of good sales letters presented in previous chapters apply to applications, some of them, obviously, with less force than others. There is little occasion for the use of unusual, different, and bizarre devices for gaining attention that are common to the unsolicited sales letter. The letter of application should be characterized by dignity and restraint.

Because it must meet the same competition and overcome the same resistance as that faced by sales letters generally, the letter of application is constructed after the proved plan of successful sales letters. Its purpose is to secure action. This it seeks to do by marshalling "selling points" which appeal to the needs and desires (buying motives) of the employer. It properly stresses the you attitude—the value of the services to the employer, rather than the fact that the applicant needs a position.

The problem of how best to sell one's self by mail is our concern in this chapter.

TYPES OF APPLICATION LETTERS

Applications, like sales letters, may be classified as solicited and unsolicited.

Solicited Letters.—The solicited letter is one written in answer to an announcement—usually an advertisement—by the employer that a vacancy exists in his organization or that he is seeking a man for a certain position. The initiative is taken by the employer. Most solicited letters of application are written in answer to advertisements.

Good Positions Are Advertised.—A few years ago only "jobs" were advertised and these mostly in the "classified" section of newspapers. Today some of the best positions in business are regularly advertised. Newspapers and magazines, and particularly trade journals, commonly carry both classified and display advertisements which offer positions of responsibility and good salary.

A single issue of *Printers' Ink*, picked up at random, was found to contain a page and a half of classified advertisements of "Help Wanted," some of them for exceptionally attractive positions, and the following display advertisements.

Sales manager for a 100-year old manufacturer, the largest advertiser in its field (full page).
District sales manager for an established manufacturer of automotive equipment (half page).
Layout artist for a leading New York department store (quarter page).
Sales manager for a nationally advertised line of grocery specialties (full page).
Manager for a group of trade papers (quarter page).
Field circulation director for a business publication (quarter page).
Salesman for a national outdoor advertising-merchandising service (full page).
Advertising salesman for a fur publication (quarter page).

The individual in search of a position, whether the young man just entering business or the "old timer" seeking a new connection, would do well to scan the pages of the trade publications in the field in which his training and experience lie. They offer him numerous opportunities to write solicited letters of application for splendid positions.

Answering Advertisements.—When you write a letter of application in answer to an advertisment you are really writing at the solicitation of the employer. He is expecting your letter. Hence there is no need to strain after an attention-arresting opening. He has already expressed his interest in the object of your letter—the vacancy which is to be filled. Your chief task is to relate the subject of your letter—yourself—interestingly and effectively to the common object.

Your letter will encounter competition. Other people will see the advertisement and apply for the same position. Most of these letters will be cursed by the blight of "average" quality. They will be ineffective. Two suggestions, if carefully observed, will raise your letter above the mass and make it stand out in the reader's mind.

Read the Advertisement.—Read it carefully. Study it, analyze it to find out exactly what is wanted. The amount of detailed information varies greatly in different advertisements, but nearly always there is a clue to the employer's greatest interest. Determine what that is by thoughtful reading of the advertisement.

Make Your Letter Fit the Case.—Select from your own education and experience those qualifications which most completely meet the employer's needs. Build your letter around these. Make such a definite tie-up of your abilities with his requirements that the employer will visualize you actually occupying the position. Then your letter will be among the few that are left when the sifting process is completed.

It is astonishing how few letters of application really fit the advertisements they answer. The opening sentence may refer to a specific advertisement, but the letter is so general that it could apply equally well to a hundred others. Consequently, if you write a letter that exactly meets the requirements of the advertisement, you are distinguishing yourself and your letter by that fact.

Answering the Blind Advertisement.—A blind advertisement is one that is signed by a fictitious name, by initials, by a box number, or in some other way to conceal the true identity of the advertiser. If you are not employed, or if your present employer knows that you are looking for a new connection, you may answer the blind advertisement with the same complete letter of application you would write when answering a signed advertisement.

Under other conditions, however, the fact that you do not know who the advertiser is may suggest the advisability of a different sort of answer.

If you are already employed, particularly if you have an executive position, you may not wish it generally known that you are considering other positions. Moreover, you may not care to commit yourself definitely as an applicant until you have more complete information concerning the position and the employer. In this case you may answer the blind advertisement with a blind reply.

The letter will contain a general outline of your education and experience and indicate clearly your qualifications for the position. A believable reason for not giving your name should be simply stated. The letter will be signed by a post office box number, or reply will be requested through a third party. The success of such a letter will depend upon its carrying enough evidence to prove to the advertiser that you are qualified for the position and upon its being written with sufficient suggestiveness to make him want to know more about you. It should never be attempted by the novice.

Unsolicited Letters.—The unsolicited letter is one in which the applicant takes the initiative. He has no direct information from the employer that a vacancy exists, but he writes at the suggestion of a third party, or he merely takes a chance that there is an opening or hopes that his letter may be so good that a place will be created for him.

When the initiative is taken by the applicant, his letter will probably not encounter so much competition as does the answer to an advertisement. There will be competition, however. If you hear of a vacancy, others will know of it also. Even the letter that is written with no knowledge that a vacancy exists will meet competition, for every business house receives numerous applications. It is therefore necessary that the unsolicited letter of application be so well written that it will stand out above others which may be before the employer when it is received.

Following a Tip.—You may write a letter of application at the suggestion of a friend who knows of a vacancy or who simply wants to bring your abilities to the attention of an employer of his acquaintance. When you use the name of an acquaintance as an excuse for writing the letter, do not rely on friendship to secure the position for you. Study the requirements of the

position; learn all you can about the employer and his needs. Then write a letter that will prove you are the right man for the place and justify the confidence and the judgment of your friend.

The Prospecting Letter.—Application letters are sometimes written without any knowledge that a vacancy exists. They are simply sent out prospecting for "pay dirt." They must force their way into the attention of the employer without (to change the metaphor) the shock absorber of an advertisement or a friend's name. The prospecting letter is written to find a position or to make one. No vacancy may exist, but if the letter is sufficiently compelling the employer may create a place for you. This is the challenge to your letter. It must breathe confidence and assurance all the way through.

Your application must be based on the service which your education and experience qualify you to render the employer, not on the fact that you need a job. Your sole claim to attention lies in the fact that you believe you can bring to him a type of ability he needs. The letter must prove this fact to his satisfaction. It is the most difficult of all letters of application to write well and requires careful preparation.

PREPARING TO WRITE THE LETTER

Before writing the letter of application you should assemble all the available facts, analyze them carefully, and plan the letter to accomplish a specific end. Because of the importance of the letter of application *to the writer*, its preparation merits special attention. Such preparation involves analyzing the opportunity, charting yourself, and preparing a list of references.

Analyze the Opportunity.—The first essential is that you find out everything possible about the requirements of the position for which you are to apply. Read the advertisement carefully. Question the friend who tells you of a vacancy. Inquire of employees and anyone else who may have information. Then make a list of all the facts discovered and arrange them in some logical order.

If you are answering an advertisement, be sure to give all the information called for and do everything that is asked. You may not know why certain facts are wanted, but if they are requested it is safe to assume that the employer has a reason. It is *his* position that you are seeking. You must gain his good-

will, and you can hardly hope to do that if you are so discourteous or careless as to ignore his requests.

A certain advertisement for an executive included this sentence: "List every position held and reason for leaving." The employer discarded 73 of the 80 letters on the first reading because this information was lacking.

Secure Information Concerning the Employer.—Do not be content with facts about the position. Find out everything you can about the company and the particular individual to whom your letter goes. The blind advertisement will, of course, offer no opportunity in this direction. In all other cases it is possible to secure information concerning the company's methods, policies, organization, and personnel. Without such facts your letter must be general, with them it can be made specific. The employer is immediately interested in the applicant who displays an intelligent understanding of the organization with which he seeks an alliance.

A financial institution with offices in all the important cities of the United States advertised for an office manager. Nearly a hundred applications were received. Every one of them was mailed from a city in which the advertiser was represented and yet not one of the letters showed any evidence that the writer had taken the trouble to visit the local office. Had he done so he could have secured valuable information which would have made his application much more effective.

Organize the Facts.—With detailed information about the position and the company you have a partial analysis of the opportunity but it is not complete until you have organized the facts in such a way as to give you the employer's point of view. You must arrange the data, relate fact to fact, until you have a complete picture as the employer sees it. He has a certain position to fill. It fits into a known organization and involves definite duties. He seeks a man of specific qualifications for this work. If you can see this picture clearly you are ready for the task of fitting yourself into it.

Chart Yourself.—You would not think of writing sales letters on a physical commodity—an electric washing machine, for example—without first making a list of "selling points." When you start out to sell your own services, the most vital and valuable of your possessions, you should exercise at least equal forethought and care. You are not ready to write, certainly you cannot

write a good letter of application, until you have listed your own "selling points." Any classification is better than none, but the following outline may prove suggestive.

Personal Details.—Age, height, weight, health, sex, nationality, religion, married or single, children, hobbies.

Education.—Schools and colleges attended, with dates, and degrees, if any. Noted instructors under whom you studied. Field of specialization. Individual courses and special work of particular importance for the position you seek.

Experience.—List every position ever held, with dates, reasons for leaving, name and address of employer, specific duties, salary, degree of responsibility, advantages gained from previous work for the position for which you are applying.

Qualities of Mind.—A frank estimate of the degree to which you have developed such qualities as honesty, industry, loyalty, cooperation, and initiative.

This "chart" is for your personal use only. In any one letter you may not use all the information it contains. Rather, you will select those details that best fit you into the picture revealed by your previous "analysis of the opportunity." Without some such self-examination your letter will be either colorless or an unorganized mass of facts and assertions. With it the letter can be made effective through careful selection and appropriate emphasis.

Make a List of References.—The letter of application is not complete without the names of references from whom the employer may secure verification of your statements, additional information, and an "outside" estimate of you. It is well, before you write, to make a list of persons whom you might use as references. Although but two or three may be named in any one letter, your list should be much longer. This will allow for selection of those who will carry the greatest weight in different applications.

Choose Significant Names.—Select your references for variety and prominence. Former employers, teachers, and friends who know you will afford a wide range of choice. Some will have most intimate knowledge of your personal traits, others of your education, others of your business experience. The different points of view will be valuable to the employer. Prominent names are an asset. A business associate or an influential citizen may carry greater weight with the employer than half a dozen names he does not recogniz-

Secure Permission to Use Names.—Before you use anyone's name as a reference, secure his permission. It is a courtesy to mention in the letter that you have permission to use the name: "I refer you, by permission, to Mr. W. E. Alderson." Remember that your references will be investigated. Be sure that they are all persons who will recommend you.

Don't Send "To-whom-it-may-concern" Letters.—Open letters of recommendation are almost wholly valueless. Do not enclose such letters with your application. The only recommendations that have any value are those letters written direct from the reference to the employer, which you never see. If speed is essential, you may ask your references to write to the employer in your behalf. This has the advantage of putting all your evidence before the employer at one time and demonstrates your initiative in going after the position. When you do this be sure to state in your letter of application that you have asked the references to write.

WRITING THE LETTER

Adequate advance preparation will greatly simplify the actual writing of the letter of application. The task is, however, one which requires careful attention to all the principles of good letter writing. Especially is it necessary to bear in mind the requirements of good sales letters, for the letter of application is perhaps the most important and vital sales letter you will ever write. For this reason the following discussion is built around the fourfold division that has already been developed in the chapters dealing with the sales letter.

Attention and Interest.—The opening of the letter is designed to gain the immediate, favorable attention of the reader and, as soon as possible, his interest. Mere eccentricity may attract attention, but it will not be the quality of attention that is readily converted into interest. The best contact is one which provides a natural link between the subject of your letter and something with which the reader is already familiar. The opportunities for doing this vary with the different types of application letter.

The Contact in Letters Answering Advertisements.—The point of contact is ready-made for you in the advertisement. It should not be lamely used as a crutch, however. An opening sentence like this is not strong:

I saw your advertisement in the *Herald* for a salesman.

It must be followed immediately by the actual application in some such form as this:

> Please consider me an applicant for the position.

A better contact is provided by the opening sentence that combines both these thoughts.

> I hereby make application for the position of collector which you advertised in today's *News*.

A still more effective first sentence is one which combines reference to the advertisement with a pointed statement of your fitness for the position.

> Specialized education and three years' business experience fit me exceptionally well for the position of correspondent which you advertised in this morning's *Tribune*.

It is advisable, although not necessary, to state where you saw the advertisement. Be sure to say that you are applying. Don't leave it to be inferred from your letter.

The Contact in Unsolicited Letters.—There is no ready-made contact in writing the unsolicited application. Help may be found, however, in the name of a mutual friend.

Following a Tip.—If the source of your information concerning the vacancy can be revealed without violating any confidences, it affords a splendid point of contact. This is especially true if the friend is one in whose judgment the employer has confidence. His name in the first sentence will command attention and insure a sympathetic reading of the letter.

> Mr. A. B. Post has suggested that I write you concerning the position of office manager which will shortly be vacant in your house.

Be sure to use initials and a title of respect (not "my friend Post"). Secure all the advantage possible in the use of the name.

> Our mutual friend, Mr. J. A. Nettleton, tells me that you are looking for a sales manager for the New England territory.

The Prospecting Letter.—The opening sentence of the prospecting letter must usually "stand on its own feet." It can use no crutch in the form of reference to an advertisement or a friend's name. Consequently it must be interesting enough in itself to

challenge the reader's attention. A negative reaction is produced at the outset by a weak opening.

> If there is a position open in your firm for an accountant, may I be considered an applicant?

The natural answer to this question is, "No, we have no opening."

The question form may be effectively used if it strikes into one of the employer's problems.

> Would you be interested in a man who can dig out and analyze the weak spots in sales territories and build them up?

The answer in all probability is, "Yes."

An effective first sentence is the one which presents a thumbnail sketch of the applicant.

> Inherent ability plus a four-year education in research, copy writing, and contact activities qualify me as assistant to an important account representative.

Faults in the Contact.—A common fault of the contact in letters of application is a want of directness, as though the writer felt it necessary to "introduce" the subject. This roundabout opening is characterized by a beginning paragraph which has little direct bearing on the subject in hand. It is usually indefinite and leaves the reader in doubt as to the purpose of the letter. One application began in this way:

> Your advertisement in the *Evening Telegram* intrigues me. It reflects the progressive spirit of an up-and-coming modern merchandising institution—the kind with which I have long wished to ally myself.

The writer intended to be complimentary, but his not too subtle flattery is tinged with a note of insincerity by the concluding clause.

The participial construction, hackneyed and time-worn, is particularly objectionable in letters of application.

> Answering your advertisement in the current issue of the *Magazine of Business*, please consider this my application for the position you have open.

It starts your letter under a handicap. Avoid it.

Conviction.—The purpose of the main section of the letter of application is to present your qualifications in such a logical and effective manner as to create the most favorable impression on the employer. You must convince him not only that you are a

good man but also that you have just the abilities he desires for the particular position in question. This will require facts substantiated by evidence and proof. Your education, training, and experience will provide the facts and evidence. References will be named who can supply proof of your statements.

The Data Sheet.—To avoid giving the letter a catalog-like appearance and making it a dry recital of names and dates, the factual material may be put on a separate sheet and attached to the letter. The data should be grouped under appropriate headings and arranged in chronological order within each group. The classification given above for the personal chart may be used. References should be listed on this sheet. Be sure to give title, initials, and complete address for each reference.

The physical arrangement of the data sheet is important. For certain identification your name should be placed at the top of the sheet. The data should be carefully organized and so arranged that at least the important divisions or headings can be caught at a glance.

When the separate data sheet is used the letter carries a double responsibility: to insure that the data sheet will be read and to emphasize salient points from it.

The letter must refer to the attached sheet in such a way that the reader will be sure to turn to it. This may be done by a deft inference that complete support of an apparently broad assertion will be found there.

> The ten-year record of accomplishment which is detailed on the accompanying sheet speaks for my ability to get the kind of results you want.

It may also be accomplished by suggesting that the material in the letter is only a sample of the wealth of data which accompanies it.

> Mr. B. F. Burton and the other gentlemen named on the attached sheet have expressed their willingness to answer your questions concerning me.

Besides directing attention to the data sheet the letter may give emphasis to selected facts. Those facts should be chosen which have the most important bearing on the position sought. Emphasizing them by repeating them in the letter has the effect of spotlighting them in the reader's attention. They gain emphasis both by selection and by repetition.

Use of Samples.—Unless samples of your work—such as letters, advertisements, etc.—have been requested, it is best not to include such material. Make the letter as clean-cut as possible. Do not load it with newspaper clippings, programs, and similar printed data about yourself. This evidence of your ability or prominence can be submitted later to better advantage. It can often be effectively used in the interview. If care is used in selection, it is often valuable material in follow-up letters.

Persuasion.—It is difficult to separate conviction and persuasion material, especially in the letter which uses the data sheet. Such a letter will attempt to bring selected facts into focus on the employer's needs and desires in such a way that he will envision the applicant actually occupying the vacancy he seeks to fill. This involves a combination of facts (conviction) with desire (persuasion). The best letter is the one which presents conviction material in a persuasive manner. The employer must be convinced that you are qualified and capable, but he must also *want* you for the position. Certain subjective facts are most clearly persuasion material, and sometimes salary can be so used.

Subjective Facts.—Information concerning one's loyalty, reliability, adaptability, and ambition is almost certain to stimulate desire if properly presented. The following quotation is from a successful application for a secretarial position.

> I believe in doing every bit of work with the highest possible efficiency. Though loyalty alone would command strict reliability on my part, I realize that it is to my own interest to do your work well; and as to getting it done promptly, I consider that a matter of honesty.

An application for a junior executive's position contained the following persuasion paragraph.

> My previous employers have given me credit for possessing sound business judgment and initiative. I enjoy good health and am therefore dependable. I take pride in my work, am loyal to my employer, and am not afraid to accept responsibility.

Salary.—The question of salary is often a stumbling block in letters of application. If you are asked to give your past or present salary, do so. If you are requested to "state salary desired," name the lowest figure at which you would be willing to begin work. If salary is not mentioned, it is better to leave that discussion for the interview. A statement that "salary is no object" may weaken the letter. Every worthwhile employer

expects to pay for the services he receives and he will not be interested in the applicant who places no value on his own services. It is possible to make salary a persuasive argument, not by disclaiming interest in it but by presenting a valid reason why you subordinate salary to other considerations.

> Compensation is secondary to *opportunity* for growth through persistent, constructive service. I am financially able to accept a moderate salary during the period of adjustment to a new organization.

Clincher.—The letter of application, like every good sales letter, should have a clincher, that is, a close designed to secure action. Before you write, decide what action you want your letter to produce. Do you expect it to bring an offer of the position? Few one-letter sales are made. Most employers want to see a man before they hire him. Consequently the letter of application that is designed to "close the sale" is rare.

Do you want your letter to lead to an interview? This is the logical objective of most letters of application. The purpose of the clincher is to prepare the way by removing obstacles and making it easy for the employer to arrange the interview. This can best be done by giving your telephone number or the place and time at which you can be reached, or by suggesting a definite hour for an interview. Care must be taken to make the tone of the clincher harmonize with that of the rest of the letter. It should be positive but not mandatory, confident but not overaggressive. Build the letter so as to demonstrate to the reader that it will be to his advantage to see you, then follow through with a clincher which plans the interview.

Positive Clinchers.—The following sentences illustrate different methods of carrying the positive, confident tone of the letter through to the clincher.

a. I am available at once and can be reached by telephone at Main 1212. May I have an interview?
b. May I have a personal interview?
c. I should very much appreciate the favor of an interview to give me the opportunity to submit further interesting details.
d. I should like to lay before you further details in elaboration of this brief outline. Possibly you would like to ask a few questions. What time will best suit your convenience for an interview?

Weak Clinchers.—Many application letters end with a sentence like this:

> I shall be glad to furnish additional information and other references if you desire.

No action is suggested. The sentence is weak. Its psychology is that of defeat, for the writer apparently does not expect a reply.

A weak ending will destroy the effect of an otherwise good letter. The following last sentences (they are not clinchers) illustrate errors that should be avoided.

a. If you have a vacancy I shall be glad to be considered for it.
b. In the event that your sales force has a vacancy now or in prospect, I would be pleased to endeavor to qualify.
c. I shall be very appreciative of your favorable consideration of my application.
d. If you have an opening for a man of my past experience and ability, I would appreciate knowing of it.

It is necessary again to mention the participial construction because it crops up so frequently at the end of the application letter. Don't weaken your application by "Hoping that I may have the privilege of an interview," or any similar conclusion.

GENERAL SUGGESTIONS

Physical Appearance of the Letter.—The early chapters of this book stress the importance of good appearance in the business letter. All that is said there applies with especial force to the letter of application. The letter takes your place before the employer. For the time being it is you. It is of the utmost importance that it adequately and appropriately represent you.

The first impression the employer receives of you is gained from the physical appearance of your letter. You want that impression to be a favorable one. If your letter is poorly typed on a nondescript piece of cheap paper (and many of them are), the employer will picture you as a careless and slovenly individual. His first estimate of your tastes, your judgment, and your ability will be based on the evidences of them, or the lack of evidence, in the physical make-up of your letter. That first impression will persist throughout the reading of the letter and will distinctly influence his final judgment, in many cases outweighing statements and assertions made in the letter.

How to Insure Good Appearance.—A good-looking, businesslike letter of application will make a favorable impression on the employer. Without good appearance the message of the letter is under a tremendous handicap which it probably will not be able to overcome. Good appearance can be assured by observance of the following suggestions.

Use a Good Grade of White Stationery.—The standard business sheet, 8½ by 11 inches, is much to be preferred. A simple personal letterhead, printed or embossed, carrying your name and address, is always in good taste.

Use a Conventional Form or Arrangement of the Letter.—(Review Chap. II). Avoid all freakishness in form unless you want to give the impression of eccentricity.

Type the Letter.—It is not necessary to apply in your own handwriting. If you are asked to submit a sample of your penmanship, write something on a separate sheet. Such a requirement is rarely made today and then only for the lowest salaried positions.

Be Sure the Letter Is Well Typed.—If you cannot type well enough to make a clean, clear-cut letter, have some one else do it for you. Nothing so quickly destroys a favorable impression as messy typing, full of erasures, strike-overs, and uneven impressions. Be sure the typewriter keys are clean and the ribbon good.

Use Correct Grammar and Spelling.—Proofread the letter carefully to insure that a careless error does not slip by to handicap your application. The employer is likely to measure your general ability by your spelling and grammar.

Sign Your Name So It Can Be Read.—As a precaution, have the name typed but do not fail to include a pen signature.

Language and Tone.—The language and tone of the letter should be an appropriate and natural expression of yourself. The letter should be courteous but not fawning. It should be concise, not garrulous. The language and tone, moreover, should fit the reader. A general letter of application is apt not to fit any one reader. He will be able to detect it as a general letter and he will recognize that it was not written to or for him. When this is the case the effect of your letter is promptly negatived.

Use a Natural Style.—Write simply, directly, and naturally. Writers of application letters are peculiarly subject to the vice

of "fine writing." They often use a florid, bookish, inflated, or "hifalutin" style that is wholly foreign to themselves. The unnaturalness of the style of the following letter is apparent in every sentence.

> This letter will serve the preliminary function of placing my application before you for permanent work in the capacity of book-keeper-accountant, stenographic secretary, cost and general office detail clerk.
>
> Preparatory training in a high class commercial institution, together with comprehensive experience, has qualified me to render the better type of service with consistent accuracy and speed.
>
> Your request for an interview will be given immediate response.

By way of contrast note the naturalness of the style of the following paragraphs, all taken from different letters.

a. If no particular technical knowledge is required, I am positive that I could successfully pass a preliminary test or examination on the required qualifications. I feel that I could do this without any preparation, and with an opportunity for a few weeks' study of the position at the factory, I feel that without question I could satisfy you as to my ability to handle it successfully.

b. My home was originally in Memphis, Tennessee, and my early business training was acquired in the office of the Campbell-Lewis Company of that city, coffee roasters and manufacturers of extracts, with whom I spent seven years.

c. My teaching has not been limited to high school and college classes but has included also classes for business men, retail salesfolk, aliens, soldiers, and others. These intimate contacts with ambitious people have given me a broader and more sympathetic understanding of human nature. I have worked in overalls with plumbers, steamfitters, and other tradesmen.

Don't Be Dull.—The suggestion already given that factual data be tabulated on a separate sheet will help to rid the letter of much material that would tend to make it dull reading. A lively, fresh style will make the letter readable. Consider that the reader of your letter is probably faced with a hundred or a thousand letters of application. If you can make yours interesting reading it will be picked out of the mass for further attention, and that is what you want.

Don't Copy Letters.—Write your own letter. Use your own language. Express your own thoughts in your own way. A poor letter that is your own is better than a "good" letter that

is copied from some model. Rarely, if ever, will you find a letter that exactly fits the facts of your own history or the requirements of the position for which you are applying. Discrepancies will be immediately noted by the employer, and then you are lost.

Many applicants who would not think of copying an entire letter will "crib" sentences word for word, from other letters. They can often be readily detected because their style or tone does not harmonize with the rest of the letter. In preparing to write your own letter study other letters of application and adapt their good points to your own style, but *don't copy.*

Use "I".—The letter of application is a personal communication. You write no letter that is a more intimate expression of yourself. Consequently it is almost impossible to avoid the first personal pronoun without seeming unnatural and stilted. Therefore, do not hesitate to use "I." It is the natural and logical form of expression. If your statements are sincere and limited to facts, if you avoid boastfulness and the expression of opinions, your letter will not sound conceited. Above all things don't use the phrase, "the writer." It is cold, distant, and formal and has no place in the letter of application.

Don't Exaggerate.—Avoid the use of superlatives. There is virtue in understatement. Let the employer discover that you are a better man than you said you were. Don't use superlatives that give the impression that you are a paragon of all the virtues. No employer expects perfection in an applicant. He will be suspicious of anyone whose letter implies that he is perfect.

Don't Be Timid.—On the other hand, do not be unduly timid or retiring. You can be positive and forceful without the use of superlatives. Let your education and training and experience speak for you. Cite the facts and let the reader draw his own conclusions.

To Him That Hath Shall Be Given.—It is much easier to get a position when you already have one than when you are not employed. If you are starting out to find your first place, get a job—any job—and start to work; then prepare your letter of application for the position you really want.

If you have had experience but are not now employed, you will be under the necessity of giving a plausible reason when you make application. The man out of work is always under slight

suspicion by a prospective employer. Why did you leave your last position? Were you discharged? Did you quit? Are you a malcontent; a floater? These are some of the questions that arise.

Moreover, a note of anxiety is apt to creep into the application letter of the unemployed man. He will find it difficult to suppress his need for employment. Applicants frequently present that as a reason why they should be considered, but it carries slight weight with the employer. Certainly no responsible position would be filled on such a basis.

It should not be inferred from this discussion that it is impossible for the unemployed man to write an effective letter of application. All that is implied is that he should state why he is seeking a position and be careful not to seem overanxious. The following paragraph illustrates how this difficult problem may be successfully handled.

> For four years I served the City Merchants' Association as executive secretary until at the beginning of the present year a change of policy and a retrenchment program forced me to seek a new connection. During this time I had a major part in planning, organizing, and directing its various campaigns and activities and in writing its advertising.

The Follow-up.—The first letter of application should not tell everything there is to say about you or your qualifications for the position. Something should be saved for the interview or for follow-up letters—some additional facts, some illustrative material, some pertinent details. For the first letter will not always bring results. Even an interview may follow the letter and nothing apparently come of it. After waiting a reasonable time in either case, there is no valid reason why you should not send a follow-up letter. In fact a second, or even a third, letter may secure the position after the first has failed. Such a letter serves to keep your application alive in the mind of the employer. If it is adroitly phrased it will give him a favorable impression of your energy, ambition, and tenacity.

Reference to Previous Letter.—The follow-up letters should take advantage of the cumulative effect to be gained by a tie-up with the earlier letter or with the interview. Reference to the previous letter or to the interview must be tactfully made. It must be devoid of irritation and any show of fretfulness at the failure of

earlier efforts to secure the position. Different ways in which this may be done are illustrated.

a. Perhaps you will remember my letter of May 9.
b. I am somewhat hesitant about urging you to consider me further for the position which we discussed yesterday.
c. I am taking the liberty of supplementing my letter of March 12 with the following information which may give you a little better idea of my qualifications.

Material of the Follow-up.—The follow-up may, for the sake of emphasis, repeat important facts which have been presented previously. If this is done, these facts should be differently stated, or presented from a new point of view. The material of the follow-up should never be a mere rehash of what has already been said.

It is better to have fresh, new material in the follow-up. This may be something that was purposely withheld from the first letter, such as additional references, examples of your work, or specific data about your qualifications. It may be something new that you have done—a successful sales letter, newspaper publicity, or a noteworthy accomplishment in your present position. Whatever the material used, it must have a legitimate and obvious bearing on the application and furnish a plausible excuse for the letter. A few illustrations are given.

a. May I not supplement that [the first letter] with the following references.
b. Perhaps I did not make clear that my present income of $5,000 includes commission and bonus. I am accustomed to working on a commission and would be perfectly willing to demonstrate my ability on that basis or on any combination of salary and bonus that would be fair to both of us.
c. Since then [the date of original application] the results of this merchandising plan have been tabulated and I enclose copy of the report.

The Clincher.—The natural inclination of the follow-up is to urge immediate action on the part of the employer. There is no objection to this if there is a valid reason for prompt action. Such a reason may exist. If you have an offer from another firm or if some alternative proposal awaits your decision and you want to know what is done with your application before making up your mind, it is quite proper to ask for a statement.

In this event the fact must be clearly and frankly stated. The "other offer" must, of course, be *bona fide*, for it is fatal to create circumstances to bolster your case.

a. Because our teaching contracts for next year must be signed here by May 1, I should much appreciate hearing from you before that date.

b. I have an offer from the Standard Oil Company which is satisfactory in every way except that they would locate me in Salt Lake City. For many reasons I should prefer to stay here. However, I must give them my decision within a week. If you have any word for me, may I have it promptly?

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