

**WILLIAMS & ROGERS
SERIES. COMMERCIAL
CORRESPONDENCE**

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Williams & Rogers Series. Commercial Correspondence by Albert G. Belding

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ALBERT G. BELDING

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WILLIAMS & ROGERS SERIES

COMMERCIAL CORRESPONDENCE

BY

ALBERT G. BELDING

HIGH SCHOOL OF COMMERCE, NEW YORK CITY

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PREFACE

THE methods of the business man in the management of his affairs, and the methods of the teacher in conducting classes composed of those who are in pursuit of a commercial education, are not and can not be the same. They are, however, closely related, for the theory and practice of modern business supply the material upon which the attention of teacher and student alike is concentrated. As business practice changes and advances, the end to be sought in teaching must also change and advance. The teaching should be made more and more a specific preparation for the conditions existing in the commercial world, and no effort can rightly be spared that will tend to make this preparation thoroughly comprehensive and, at the same time, give it the greatest possible semblance of reality. The student should be called upon to meet actual problems in the way in which they must be met in actual business, and he should be made to feel that this is exactly what he is doing when he undertakes the exercises in a text-book on correspondence: these exercises should seem to him pertinent and vital. With this end in view, the forms and exercises in this book have been taken from actual correspondence and from real conditions often encountered in a great variety of business pursuits. And it is especially with this end in view that the narrative of consecutive incidents connected with the correspondence of a single business enterprise has been given in Chapter XIV. The exercises based upon these incidents gain significance and definiteness from correlated transactions and from the policy involved in the conduct of the business as a whole.

But the exigencies of teaching can never be made exactly

to correspond to the exigencies of commercial life. The needs of the class room are fundamentally different from those of the office, and any attempt to substitute for pedagogic principles a mere undirected clerical routine obviously misses the teacher's most important opportunity—that of guiding the student from the simple to the difficult through the steps of a logical sequence. The arrangement of the subjects treated in this book has, therefore, been based upon the order which has been found to be best adapted to the needs of class-room work. After each topic, detached exercises have been given to illustrate and impress the special usage or principle in question upon the memory of the student. These may in a way be considered merely preparatory to the narrative, in which the significance of each exercise is necessarily more complete on account of its coördination with others of a different or similar kind.

In the narrative, and in some other places, appear letters taken from actual correspondence to exemplify faults which the student is to avoid; to distinguish these from properly written letters, they have been put into smaller type.

Every effort has been made to bring the subject-matter up to date. Typewritten forms have been inserted, since typewritten letters are now universally used in business correspondence, except in letters of application, introduction, and recommendation. The chapters on the Wording of a Letter, Contract Relations of Correspondents, and Handling Correspondence have been written with the practice and methods of progressive business men constantly in mind. These discussions, though necessarily brief, are designed to stimulate the student's interest, besides adding to his general information on the usages of commercial life.

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COMMERCIAL CORRESPONDENCE

I. INTRODUCTION

It is hard to overestimate the great and increasing importance of correspondence, not only as perhaps the foremost factor in the development and maintenance of large business enterprises, but also as a means of expression indispensable to every individual who aims at success socially or financially in the modern world. Letter writing is no longer merely the elegant acquisition of those who have leisure and taste; it is coming to be, through the world-wide expansion of the post, a necessity second only to the power of speech. To-day every one needs to write letters some time or other. Through the medium of the steamship, the railroad, the cable, telegraph, and telephone, new fields of industry and opportunity have been opened in remote places, and old fields of labor have been reawakened by a stimulating competition coming from without. Through the newspapers every man can make himself acquainted with what the world is accomplishing, and if he would take part in the general progress, he must communicate with other men in other places, making known his needs, as well as his ability and resources. If he has a thing to sell, he can no longer, with hope of broadening success, look solely to the naturally restricted home market; if he has powers and talents to use, he can no longer be satisfied to use them solely in the narrow circle of his own community. The mail opens to him the wished-for opportunity, the profitable market. Hence the immense importance of being able to use this great medium of expansion and success rightly.

However, in spite of the fact that most men in business are keenly aware of the indisputable advantages of letter writing as a means of communication, in spite of the fact that they may use the mails most extensively in conducting the greater part of their business, there are to-day deplorably few, comparatively, that write good letters and use the mails intelligently.

A man may realize the importance of establishing commercial relations by means of correspondence with a person a thousand miles away, but very often he may not properly realize the importance of making each letter of such correspondence a clear, adequate, and, if need be, elegant expression of his own desires, or he may be completely ignorant of the regulations governing the handling of the mails. He forgets, for instance, that a letter of application will not win a place for him, or that a letter offering goods will not sell them, unless—and here enters the whole problem of good correspondence—the letter is so written that it will instantly impress the receiver as the product of intelligence and experience. To do this, it must be an example of excellent writing as far as the mere use of language goes; it must show a firm grasp of the business proposed, if it is a letter soliciting custom; it must show aptitude and power in the direction in question, if it is an application; it must be straightforward, concise, and courteous; and it must also conform to the best usage in the minor details of form and appearance, which, though they attract little notice when properly attended to, become glaring evidence of carelessness or ignorance when neglected.

A clear knowledge of the laws and possibilities of the mail service is no less necessary. Thousands of letters every week in this country alone are misdirected, and a still greater number are held for postage. The people of the United States seem to expect the post office authorities to find any address without delay, even though the envelope directions are inadequate or inexact. A large part of the people place implicit confidence in the safety of the ordinary mail and the unswerving honesty of the post office officials down to the last clerk and letter carrier. There is no doubt of the wonderful efficiency