

COMMERCIAL CORRESPONDENCE

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649531844

Commercial Correspondence by Albert G. Belding

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ALBERT G. BELDING

**COMMERCIAL
CORRESPONDENCE**

WILLIAMS & ROGERS SERIES

COMMERCIAL
CORRESPONDENCE

BY

ALBERT G. BELDING

HIGH SCHOOL OF COMMERCE, NEW YORK CITY



NEW YORK · CINCINNATI · CHICAGO
AMERICAN BOOK COMPANY

Edw T 6419.05.210

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MARCH 17, 1927

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W. P. 4

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.