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COMMERCIAL ENGLISH



COMMERCIAL ENGLISH.

I.—THE PARTS OF A COMMERCIAL LETTER.

SINCE a large proportion of the business of the world is carried on through the medium of letters, it is clear that the power of writing correct commercial English is one to be carefully cultivated.

The matter of first importance in a letter is the expression of the writer's ideas in suitable language. To aid the student in this direction a few suggestions, comments and illustrations are supplied in the pages which follow.

For convenience and clearness a **business letter** generally consists of the following **six parts** :—

1. The *Heading* (Place & Date).
2. The *inside Address*.
3. The *Salutation*.
4. The *Body* of the letter.
5. The *Complimentary Close*.
6. The *Signature*.

The **Heading** indicates when and where the letter was written. It usually consists of the postal address of the writer with the date of writing ; and should furnish the person addressed with the information he will need in addressing his reply. The heading of a letter should be **carefully punctuated**, so as to separate the parts, the street, the place, the county, the country, the month and the year, or such of these as are present, by *commas*. A *full-stop* should be placed after every abbreviation and at the end of the heading. If any part of the heading ends with an abbreviation it needs both a *full-stop and a comma*. The headings of the letters in the body of this book should be carefully studied and frequently referred to until any heading can be readily written and correctly punctuated.

The **Inside Address** of a letter consists of the name and title of the person, or firm, to whom or to which the letter is written, with the residence, place of business, or any other place which may be appointed for the receipt of the letters. The inside address corresponds with the address on the envelope, except that in the inside address the town and county or city and country are written on the same line. The number and street are often omitted in inside addresses, but this is not wise. The inside address should never be omitted from business letters, because copies of such letters are usually

preserved in a letter book; and, without the inside address, such copies are of little value for reference. It is also important that the full address should appear so that it may be copied by the junior clerk who addresses the envelope, without referring to the address book. The address should be **punctuated** so as to separate the parts, the name, the number, the street, the town, the county, the country, or such of these as are present, by commas. A comma should be inserted between the name and the title, when the title follows the name. A full-stop should be placed after every abbreviation and at the end of the address. A table of abbreviations will be found on pages xxix. and xxx. of this book.

The **Salutation** is the complimentary term used to commence the letter. Custom has prescribed certain forms which are in general use; as *Sir, Dear Sir, or My Dear Sir*, when writing a business letter to a man, and *Sirs, Gentlemen, Dear Sirs, or My Dear Sirs*, when addressing a firm. The vulgar term *Gents.* should never be used. The salutation in a business letter should be followed by a *comma*.

The **Body of the Letter** is the part which contains the message or the information to be communicated; and, it is, of course, the part of first importance. In this, as in the other parts of a letter, good form is desirable.

1. There should be a **margin** at the left-hand side of the page; and all except paragraph lines should begin exactly at the same distance from the edge of the sheet.

2. No regular margin can be left on the right-hand side of the page, but care should be taken to make the ends of the lines as uniform as possible, which can be done by care in spacing and by dividing long words at the end of a syllable.

3. Care should be taken to divide words only at the end of a syllable, using a hyphen (-) to show the division; and words of one syllable should never be divided. When in doubt as to the division of a word, consult a dictionary which gives the proper division of all words which admit of it.

4. The body of a letter should leave ample space for the complimentary close and signature. When more than one page is necessary for the information which has to be written, use other sheets, and number them all; but do not use a second or a third sheet simply for the complimentary close and signature. Never write a business letter on both sides of the sheet, as, after being filed, it is inconvenient for reference.

5. The various topics dealt with in a letter should be taken in the order of their importance, and each topic should have a separate paragraph. A study of the specimen letters in this book will give a fair idea of the principles of paragraphing; but a few suggestions on this subject are also inserted here.

After completing all that is to be said upon one particular topic, commence the next line at the paragraph space about half-an-inch to the right of the left-hand margin; but excessive paragraphing should be avoided.

The body of a letter should be **punctuated** like ordinary printed or written matter. Well written letters do not require much punctuation, but such as is necessary should not be omitted. *Commas, full-stops, and notes of interrogation* are the only stops usually required, as long sentences, requiring much punctuation, should not be used in business correspondence.

The **Complimentary Close** follows the body of the letter on the next line below, and consists of the words of respect or regard used to express the feelings of the writer toward his correspondent. The terms used are quite conventional, and are employed by many without the slightest thought as to their meaning, but the good correspondent will use the words most appropriate to the occasion.

The complimentary close should always be consistent with the salutation, and its words should never be abbreviated. The pairs of salutations and complimentary closings suitable for use together are arranged in the table below.

Salutations.	Suitable Complimentary Closings.
<i>Sir, or Gentlemen; Madam, or Mesdames</i>	<i>Your obedient servant.</i>
<i>Dear Sir, Dear Madam, or Dear Sirs</i>	<i>Yours faithfully, or Yours truly.</i>
<i>My Dear Sir, My Dear Madam, or My Dear Sirs</i>	<i>Yours very truly.</i>

When the complimentary close is connected with the last sentence in the body of the letter, as *Hoping you will give this your immediate attention, We remain, Yours faithfully,* such

sentence should always begin a new paragraph; *we remain*, or whatever words are used in this connection should be placed on a separate line preceded and followed by a comma, and the initial letter of the first word should be a capital; then the complimentary close is placed on a line by itself. In official letters the formal style is observed; as

I have the honour to remain, Yours, etc.

The complimentary close may occupy two or even three lines according to the terms used, and its position is governed, to some extent, by its length. The closing terms should be arranged diagonally with the signature.

When the complimentary close consists of several parts they should be separated by *commas*, and a comma should also be placed after the last part.

The **Signature** is the name of the *writer* or of the *firm* or *company* he represents, placed after the complimentary close. There are several points in connection with the signature which should be carefully noted.

1. *The signature should be plainly written.* Some correspondents cultivate the wretched habit of making the signature the most illegible part of the letter. Sometimes, a signature is so illegible that the only possible way in which a reply can be addressed is by cutting it out and pasting it upon an envelope, trusting to the skill of the post office experts to decipher it.

2. *A woman writing to a stranger and expecting a reply,* should prefix to her signature, in a parenthesis, either the title *Miss*, or *Mrs.*, so that the reply may be properly addressed. A letter signed *E. A. Gordon*, for instance, might need the title *Mr.*, *Miss*, or *Mrs.*

3. *A signature should always be written,* as nearly as possible, *in the same form and style;* and a style should be adopted which is plain and distinct; avoiding unusual forms and fantastic connections; for these, besides being illegible, are, if we are to believe experts on handwriting, the easiest to counterfeit. The name should always be written in the same manner; *J. W. Smith, John W. Smith, J. William Smith, William Smith, Willie Smith* and *John Smith*, should not stand for the same person on different days of the week.

4. The signature should be written on the next line to the complimentary close, and should begin so as to finish near the right-hand edge of the sheet.

II.—PUNCTUATION OF CORRESPONDENCE.

Punctuation, or the insertion of stops in correspondence, is necessary to mark the parts and sections into which sentences and paragraphs are divided, so that the exact meaning may be quite clear. The real use of stops is to cut off and separate single words, or groups of words, from one another.

A correct method of punctuation is often the means of preventing ambiguity, and of marking the exact sense in which the words of a sentence are to be understood. Incorrect punctuation sometimes renders a sentence complete nonsense.

The practice of modern business writers is to avoid the use of many stops. The relation of the different parts of a sentence to each other, or of one sentence to another, should be made as clear as possible by a proper arrangement of the words; because the use of many stops tends to break the continuity of the written language.

The **chief stops** used in commercial correspondence are:—

- | | |
|---|---------------------------------|
| 1. The <i>full-stop</i> , or period, . | 5. The <i>comma</i> , , |
| 2. The <i>note of interrogation</i> , ? | 6. The <i>dash</i> , — |
| 3. The <i>colon</i> , : | 7. The <i>parenthesis</i> , () |
| 4. The <i>semicolon</i> , ; | 8. <i>Brackets</i> , [] |

The Full-Stop or Period (.)

1. A full-stop must be placed at the **end of every sentence**; as

We expect to forward your order to-morrow.

2. A full-stop must be placed at the **end of every abbreviation**, and after single letters standing for a full word.

When the abbreviated word occurs at the end of a sentence, one full-stop is sufficient to denote both the abbreviation and the end of the sentence; as

We have charged interest at the rate of 5 per cent.

A full-stop must be placed at the end of headings, titles, and other expressions used alone and equivalent to abbreviated sentences; as

Jones and Sons.

The full-stop is also used after figures and letters employed as figures, when successive facts or particulars are stated in order, such as the figures employed in numbering paragraphs.

The Note of Interrogation (?).

A note of interrogation must be placed at the end of every sentence which contains a direct question; as

What are your terms and prices for your Text-book of Commercial History?

When several questions are included in a single sentence, and the meaning is not complete until the last one is put, only one note of interrogation is used; as

Shall we remit the amount due to you by a cheque, or would you prefer to draw on us by means of a bill?

The Colon (:).

1. A colon must be placed at the end of the expressions,

<i>as follows,</i>	<i>the following,</i>	<i>thus,</i>
<i>these,</i>	<i>these words,</i>	

or of parts containing these or their equivalents, when they introduce a series of particulars or a direct quotation.

The following is an example of the use of a colon and a dash in introducing a direct quotation:—

With reference to our higher quotations for rubber, which you seem to think unreasonable, we beg to draw your attention to the following extract from the market report of the "Daily News" of the tenth inst.:—

"The great demand for rubber has caused a rise in the market price of from ten to fifteen per cent."

The colon is less used than formerly, its place being taken by the full-stop or the semicolon.

The Semicolon (;).

1. A semicolon must be placed **between the members of a compound sentence**, especially when the conjunctions are omitted.

Our confidence in the success of this undertaking is not the idle dream of mere enthusiasts; it is founded on reason and based upon science.

2. The semicolon is used in a complex sentence to **separate successive clauses** having a common dependence upon one or more principal clauses.

If we have stated our claim correctly; if we have reasoned it out clearly; if we have proved our right to the remuneration we request; how can you withhold your remittance?

3. A semicolon must be placed before *as*, when it is followed by an illustration.

When ordering these goods, kindly quote the descriptions printed in our catalogue, sent herewith; as, Printed Long Cloth, quality, Ex. G.

4. Antithetical clauses are separated by a semicolon.

Having written at so great a length, I shall not trespass much longer upon your patience; but, before concluding, I may be permitted to add another observation.

The Comma (,).

The comma denotes the shortest pause in commercial correspondence.

1. A comma is used to **separate the short members of compound sentences**, when they are connected by conjunctions.

There was a sudden fall in the price of these securities yesterday, and buyers were, consequently, very wary.

2. A comma is used to **separate the clauses of complex sentences**, except where the connection is very close, or where the qualifying clause or clauses are very short.

The buyers were instructed to reserve their orders, prices were so very high.

3. An **inverted or transposed clause** must be divided by commas from the rest of the sentence.

When you have completed the work, you may send in your account.

4. **Clauses, phrases, and words** which occur between other parts of a sentence and **interrupt the connection** must be separated by commas.

The prices at which the goods were supplied, as we have already remarked, were for prompt cash.

You may, generally speaking, depend upon receiving goods ordered within a week of date of order.

5. **Similar expressions in series** must be separated by commas.

He has been a good servant here, patient, sober, honest, and industrious.

6. A **complex subject** of several parts, which require commas between them, or one ending with a verb, must be separated from its predicate by a comma.

Ranges and groups of lofty mountains, deep valleys, through which run rapid streams, and numberless lakes, set

in the midst of grand old forests, are the characteristics of this primitive region.

Words taken in pairs have a comma after each pair.

The good and bad qualities, this year's crop and last year's crop, the clean and the dusty, are all mixed together in the sample before us.

7. When a **verb is omitted to avoid repetition**, a comma takes its place.

Reading makes a full man; conference, a ready man; and writing, an exact man.

8. **Words or clauses denoting opposition of meaning, or contrast**, must be separated by commas.

Did he act wisely, or unwisely?

9. An **appositional phrase** must be set off by commas from the word or words which it qualifies.

John Jamieson, the captain of the ship, will wait on you for instructions.

10. The following are also set off by commas:—

a. **Words or phrases used independently:**

My dear sir, you are decidedly mistaken.

To say the least, it was unfair.

b. **Absolute phrases.**

Your plans failing, there is nothing more to be done.

c. An **equivalent word or expression** introduced by *or*.

Double entry book-keeping, or the art of recording business transactions in a systematic manner, was first employed by the Venetians.

The Dash.

The dash is used to denote a change in the construction or meaning of a sentence, an interruption, a hesitation, or words and clauses used parenthetically.

A few days afterwards—at the end of August—the prices of steam coal advanced five per cent.

Parenthesis Marks.

Parenthesis marks are used to enclose an explanatory word, phrase, or clause in such a way as not to interrupt the connection of the parts of the sentence.

Please find enclosed cheque for six pounds thirteen and fourpence (£6 13s. 4d.) in payment of your account.

Parenthesis marks are not employed so much as they formerly were; dashes take their place.

Brackets are used much in the same manner as parenthesis marks.

The Apostrophe (') is used to denote the omission of a letter or of letters; as, I'll, for I will; e'er, for ever; but these words should be very sparingly used in commercial correspondence, and their employment in telegrams is attended with much risk. The apostrophe is also used to denote the possessive case of nouns, to show that certain words are used as verbs, and, with s, to form the plural of letters, figures, or signs, taken as nouns; as, "Egypt's queen"; "He makes his i's and j's alike."

The Quotation Marks (" ") are used to enclose the exact words quoted from another speaker or writer. A quotation within a quotation must be enclosed by single marks.

The Hyphen (-) is used to unite the words which constitute the parts of a compound word not regarded as a permanent compound; as path-finder; ox-eyed. It is also used to unite the words which may be temporarily taken as a single expression; as, "Our ever-to-be-lamented friend."

The hyphen is also employed to mark the division of a word into its syllables; as, in-com-pre-hen-si-bil-i-ty.

The Ellipsis Marks (—) are used to denote the omission of some letters, as L—d P—n, for Lord Palmerston.

The Caret (^) is used in manuscript to show that some word omitted in its proper place is to be found above, or in the margin.

The Brace (—) is used to connect two or more different words or expressions with one common term.

The Ditto, or Double Comma (,,), is used instead of repeating the word or the words above it.

The Cedilla is a mark placed under the c (ç), to show that it is to be sounded soft like s, as *façade*.

The Tilde is a mark placed over the letter n (ñ), to show that the following vowel sound is to be preceded by that of y; as cañon.

The Vowel Marks are the following:—

The **Diæresis (¨)**, placed over the latter of two vowels to denote that they are separate; as, aërial.

The **Macron (ˉ)**, placed over a vowel to denote that it has a long sound; as över.

The **Breve (˘)** placed over a vowel to denote that it has a short sound; as, cöver.

III. THE USE OF CAPITAL LETTERS.

The following words should begin with **Capital Letters**:—

1. The **first word** of every sentence ;
2. The first word of every **Direct Quotation** ;
3. The first word of an Independent Sentence after an **Interrogation or an Exclamation** ;
4. **Proper names and Adjectives** derived from them ;
as,
The People of *England*. The *English* people ;
5. The titles of **Persons, Offices, and Books** ; as
His *Excellency*, the *Ambassador* of France ;
6. The names of the **Days, the Weeks, and the Months**,
as,
He came last *Monday*.
It was Monday in *Easter Week*.
The bleak wind of *March*.
7. Any word regarded as of **special importance** ;
8. The Pronoun **I** and the Interjection **O**.

IV. THE SENTENCE.

In the construction of sentences the words must be carefully chosen, rightly arranged, and written in their appropriate places. In the arrangement of a sentence, the chief object to be kept in view is **clearness**. The slightest degree of ambiguity or obscurity should be carefully avoided in business correspondence.

Clearness insists that

1. The *words* employed are *used with a precise and definite meaning*.
2. When a *word* is *repeated* it must be *used in the same sense*.
3. The *parts* of a sentence be *arranged so as to leave no doubt* concerning their meaning.

A careful study of the following rules and suggestions will assist the student in constructing clear and straightforward sentences.

1. The number and person of the subject of a sentence determine the number and person of the predicate ; thus
John commences business on Monday next,
where both noun and verb are singular.

John and James commence business on Monday next.
Here, as the words *John and James* express an idea of more than one, the verb is plural.

John or James intends to accompany me.

Here it is obvious from the very nature of the conjunction, *or*, that intention is asserted of one person only ; and, therefore, the verb *intends* is singular.

As **collective nouns**, though singular in form, may yet suggest the idea of plurality, they *take* either a *singular or plural verb according* as the *idea suggested* is that of unity or plurality. Thus, when we write "*The merchant fleet is now ready to sail*," we seem to lose sight of the individual ships composing the idea represented by the word *fleet*, and speak of it as one mass. When we write "There is little demand for the commoner kinds of boots and shoes in this country, as *the peasantry go barefooted*," this expression seems to give us the idea of a number of people existing separately ; and, therefore, we use the verb in the plural. When a collective noun is used as singular in one part of a sentence, it ought not in another part to be considered as plural.

A noun is sometimes put in the nominative case when it is not the subject of a sentence, but is merely followed by a participle ; this is generally known as the **nominative absolute**. Example.—*The bankrupt absenting himself, there was no examination.*

In every case, the *idea* represented by the subject must be carefully noticed, and then the predicate can be made to conform to it. Do not be led astray by mistaking a noun belonging to a prepositional phrase as the subject of a sentence.

"This cargo of iron goods *were* shipped last spring" should be

"This cargo of iron goods *was* shipped last spring."

When the relation of ownership is to be pointed out, the **possessive case** of the noun is used, as "The money was paid down in *Robinson's* office." When the name of the owner is a compound word, the last of the component parts only receives the sign of the possessive case, as

"We beg to refer you to *Mr. Bouverie-Tracy's* head clerk for further information."

When there are two separate names involved, only the latter receives the sign of the possessive case ; as

"Please call at *Robinson & Reid's* office."

It is, in most instances, awkward to add any explanatory word to such a statement as the above, and a sentence runs more smoothly if we use the preposition *of* instead of the possessive sign. Thus

"I called at the shop of Smith, the bookseller,"
is much to be preferred to

"I called at Smith's, the bookseller's shop."

The two forms of the **indefinite article**, *a* and *an*, are identical in meaning but differ in the manner in which they are used.

A is prefixed to words commencing with a consonant sound; the long sound of *u*; and vowels sounded like *w*.

An is prefixed to words which begin with the sound of a vowel.

The exact import of the four **Distributive Adjectives**, *each*, *every*, *either*, and *neither*, should be carefully studied. From their meaning it will be clear that they must be used in connection with a noun in the singular:—

Each means *every one of a number considered separately*,

Every refers to *any number more than two, considered separately*.

Either means *the one or the other* of two.

Neither, means not either, *not the one nor the other* of two. Always use **or** with *either* and **nor** with *neither*.

The correct plural of **this** is **these**; and the corresponding plural of **that** is **those**.

Redundant expressions should be avoided; as, "*From whence was it brought?*" Here the word *from* is redundant; as *whence* means from what place. In the sentence, "I doubt not *but* that he will come," *but* is redundant.

Two negatives should never be used unless the affirmative is meant. The earlier English writers constantly broke this rule, as late as Goldsmith's time; for he has "Never was a fleet more completely equipped, *nor never* had the nation more sanguine hopes of success."

Adverbs should be so placed in a sentence as to leave no doubt as to which word is affected by them.

Simplicity.

Simplicity is the first requisite of clearness. We write to be understood.

Simplicity is gained by the use of particular terms in preference to general ones.

A particular term fixes the attention upon a **single object**; a general term refers to a **whole class**, and allows the mind to wander over a number of objects, without a distinct perception of the one intended, hence the effect of general terms is to obscure the idea. If you are writing about common things use such simple words as plainly express your meaning. Call a "spade" a spade, not "an implement of husbandry"; for, as there are other implements of husbandry besides spades, room is left for doubt concerning the particular one intended.

Purity.

Words and phrases imported from other languages should be excluded from ordinary non-technical composition. The English language is sufficiently copious for all the purposes required by the young writer, and he should accustom himself to express his thoughts in words that belong to the language he is writing.

Obsolete words should be avoided. Language, in the course of time, undergoes a change, and it is almost impossible for a word always to retain precisely the same meaning.

Newly-coined words should be avoided. New words are introduced into a language gradually to meet the requirements of an advancing age. Until a newly-coined word has been adopted by good writers and speakers, and has obtained general currency, it should not be admitted into the student's composition.

Slang words, though sometimes allowable in colloquial language, **should be banished** from written composition. Purity of diction is violated by such expressions as, "The man has skedaddled;" "He was awfully plucky;" "He won by a fluke;" "He was sat upon;" "See with half-an-eye."

In some professions and employments **slang** has acquired a sort of **technical mode of speech**; thus, one man *is plucked*, another *is ploughed*; the young barrister *eats his terms*, and hopes before long to *take silk*. Such expressions are Technical Metaphors which are out of place in composition, where purity of diction is desired.

V. THE PARAGRAPH.

A **Paragraph** is a combination of sentences treating of one topic. The elements of the sentence and of the paragraph are the same; they differ only in form.

Consecutiveness requires that the sentences follow in regular order, so as to carry on the line of thought without dislocation and without digression. As all the