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# THE ENGLISH OF COMMERCE

BY

*tan*

JOHN B. OPDYCKE

"

WITH AN INTRODUCTION BY

FRANK A. VANDERLIP

CHARLES SCRIBNER'S SONS

NEW YORK

CHICAGO

BOSTON

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## PREFACE

*Definition.*—Language must be adapted to the work required of it. Our great writers and speakers became great as writers and speakers because they were careful to adapt the language they used to the time and the place and the subject and the circumstance. English for business-building purposes must be adapted. It has its technique and its vocabulary just as English for any other special purpose has. The style of business English is the style of the spoken word. The better the spoken word, the better its written form is adapted for business-building purposes. Business style is correct, crisp, strong, specific, and beautiful—beautiful with the glory of the athlete's body. In it there is no atom of waste, but in every fiber the dynamic force of attraction, interest, and persuasion to action. Practically all men can run to catch a train; few could run successfully in an athletic contest. Walking is a natural function; marching on the parade grounds under military supervision is an *additional* matter.

Not long ago the author asked a group of two thousand commercial high school pupils the following questions: "Who was the father of Ivanhoe?" "Who influenced Silas Marner's life for the better?" "What caused the downfall of Julius Cæsar?" "What is the meaning of *joust*, *miser*, *tribune*?" The correct answers came forth promptly, spontaneously, even thunderously. And this was good. Then he asked: "Where is the National Cash Register manufactured?" "Where does our supply of leather come from?" "What is our national debt?" "What is the meaning of *overhead*, *turnover*,

*voucher?*” With the exception of a few wrong guesses in answer to each, there was almost perfect silence. And this was bad.

Commercial pupils *must* read good books and remember what is in them. They must acquire the reading habit. But inasmuch as the vast majority of commercial pupils enter business from the high or the business school, they must also be taught in English classes something about business—its content, its dialectic, its miracle, and its romance. If they are permitted to enter business with no business background, then they have their teachers of English partly to blame. If they are permitted to enter business with perverted notions regarding the relation between literary and commercial values, then their teachers of English have been criminally at fault. They must be assisted, then, to strike a balance between the two, to arrive at true perspectives, and to develop a sense of accurate proportions.

“If you would learn to write,” said Emerson, “it is in the street that you must learn it. Both for the vehicle and for the aims of fine arts, you must frequent the public square. The people and not the college is the writer’s home.” Be the task learning to write or learning to speak, there could be no more absorbing and inspiring subject-matter for practice work than that to be picked up on ‘change or in the market place. For the teacher of English to be aloof, for the teacher of English even to question or argue the propriety of this, is to confess disqualification. Most of our best plays and stories and poems are sourced in the very heart of life as it is manifested in the public square or on the curb.

*Plan.*—The plan of the book is this: The first four chapters attempt to give a thoroughgoing drill in the fundamentals of good English. The following four chapters deal with subjects special to the pursuits of business. Chapters nine, ten, and eleven contain materials more for reference than for study, to be consulted in connection with the work of the foregoing chapters and sections. The content throughout is presented from the commercial angle.

It is by no means to be implied that the order of presentation is the only order of study. In general, the first four chapters belong in the early terms of a business course; chapters five, six, seven, and eight in the later terms. Though the process of education is as yet neither an exact science nor a finished art, it has nevertheless progressed sufficiently to make the rigid prescription of certain subject matter for certain terms or years a very dangerous procedure. Age and aptitude of pupils and aim and arrangement of courses would make hard and fast rules in this matter undesirable, were they possible. The teaching point is the compass. Chapters in the book and sections in the chapters must be selected as and when needed. While the development has been kept continuous from beginning to end, the division of subject matter is everywhere sufficiently detached to render adjustment to varying classroom needs easy and natural.

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J. B. O.



# TABLE OF CONTENTS

	PAGE
INTRODUCTION BY FRANK A. VANDERLIP . . . . .	xi
CHAPTER	
I. THE BUSINESS WORD . . . . .	I
II. THE BUSINESS SENTENCE . . . . .	56
III. THE BUSINESS PARAGRAPH . . . . .	106
IV. THE BUSINESS LETTER . . . . .	148
V. THE NEWSPAPER AND THE MAGAZINE . . . . .	256
VI. ADVERTISING . . . . .	288
VII. THE BUSINESS TALK . . . . .	320
VIII. SALES AND ADVERTISING LITERATURE . . . . .	352
IX. ABBREVIATIONS AND SPECIAL TERMS (REFERENCE CHAPTER) . . . . .	375
X. BUSINESS REPORTS AND PROOF MARKS (REFERENCE CHAPTER) . . . . .	401
XI. BUSINESS FORMS (REFERENCE CHAPTER) . . . . .	411
INDEX . . . . .	429





## INTRODUCTION

BY FRANK A. VANDERLIP

Too long has the study of Commercial English been lightly regarded. Subjects for study may be roughly divided into two classes: first, that type which is purely cultural; second, that which has some practical application. There is no absolute line of demarcation between the two; indeed, they often overlap. The professional literary man, for instance, studies the best examples of literature in order, in a practical manner, to improve his own style.

The first class referred to includes the professions, science, literature, and language, studied from the point of view of increasing the general fund of one's information. The second class has to do with the same subjects, but with the difference that the knowledge gained is used in a practical manner. Such knowledge serves as a tool with which to hew the way to success, as a means to a definite end.

The whole educational system of our country emphasized for many years the importance of the first class, and neglected, to a certain extent, the second. English language has been studied from an etymological and literary standpoint, rather than with any idea of its practical use in every-day business life. As a result, our schools, colleges, and universities have been turning out young men and women who knew, possibly, the derivation of a

word, the literary value of a given novel, essay, or poem, the birth and death dates of men and women who have attained an eminent position in their chosen field, and other bits of information of a similar character, but who were utterly at a loss in framing a successful business letter which would state definite facts in a clear and concise style.

The second type is, perhaps, the more important of the two. The first class is by no means to be belittled; on the contrary, it is essential to a well-rounded education. It belongs, however, to the class of luxuries, not necessities. The lawyer who would reach a high position in his profession must possess a broad educational foundation. He must understand enough science to cope successfully with the varied experience his work requires, enough literature and history to illustrate intelligently his arguments, and enough of the connotation of words to express his meaning aptly. The same, in a varying degree, is true of the other professions.

When, however, it is a question of young men or young women entering business in order to earn their daily bread, the cultural type of education is something that is of secondary importance, and must usually be acquired in the spare moments that can be found by those who really try to find them—in the evenings, on Sundays, on holidays. The essential thing to do is to work hard at the job and be able to express one's self, whether orally or by means of the written word, crisply, definitely, correctly, convincingly. A man who can do this shows a true grasp of the meaning of his work. He can be trusted to handle, from a mechanical point of view at least, important matters without involving himself or his employer in misunderstandings that may mean loss of time, money, and energy.

In the rush of modern business, time is an element of primary importance. Time saved often spells money saved, energy saved, wastefulness avoided. Clear understanding, coupled with the ability for clear and concise expression, leads to such a saving of time as will result in economy of energy and avoidance of waste, and on this foundation may be built the structure of a successful business career.

So it is that we can not emphasize too strongly today the need in education of a more practical spirit. In the last decade we have been brought to see that more and more clearly, and we are encouraging our young people to study subjects the knowledge of which can be coined into business success. This brings returns not only directly to the individual, but indirectly to the community and nation. Commercial English is a subject which should form part of the curriculum of every school and institution of learning throughout the country, to the end that we may have in our business life a grasp of fundamental facts, based on a clear expression of them, a self-reliance that only practical knowledge can give, and an all-round efficiency in every department of that business life that attains the highest degree of perfection.

I should not, myself, put as great emphasis as has the author of this book upon the value of knowing words. That is not because I think any less of the value of such knowledge than does the author. I should always put the primary emphasis on the value of clean-cut ideas. If one thinks clearly, he is apt to write clearly. In a technical field, of course, one can not think clearly if he is hazy about the special terminology of that field.

A knowledge of words will not build forceful, convincing

sentences unless the knowledge of facts and principles lies back of the expressions which it is sought to put into convincing form. One must first know his destination. After that, it is a happy convenience if he has an automobile that will take him smoothly along that road. But the automobile by itself, without a knowledge of where he wants to go, is not a particularly useful affair.

This knowledge of words, this ability to write business English, might be compared to the automobile in its ability to convey our ideas along the road we want them to travel, and to the destination we want them to reach. But first of all I should emphasize that grasp of principles which will lead us to see clearly what it is we want to say.

Muddled English on top of muddled ideas makes a bad mess of business letters. The combination is too frequent. What one must have, if he is going to make a success in a type of business where letter writing is an essential part, is an ability to think clearly and to write clearly. The art of writing can then be further developed, and I believe the book that Mr. Opdycke has written will do that.

A clearly written letter may not necessarily be a convincing one. Here comes in the matter of style, and there is just as truly the art of style in business correspondence as there is in purely literary work. It is not always, however, a matter of literary style. Suppose, for example, that a correspondent asks to have something done, and it is not deemed feasible or desirable to do exactly what has been asked, but a suggestion can be made that will approximately meet the correspondent's idea. I have had clerks who would reply to such a letter by saying bluntly that the thing asked for could not be done, and following the refusal by a statement of what we were willing to do. That sort



of reply illustrates a temperament, perhaps, rather than a literary style. If the reply had first stated what could be done, and the least emphasis possible had been laid on the refusal to do exactly what was asked for, the whole tone and effect of the letter would have been different. It would have indicated a desire on the part of the firm to meet the wishes of the correspondent. If it were rightly worded, it would, quite likely, have presented a solution of the matter that was entirely satisfactory, and the refusal to do exactly what had been asked would be lost sight of in the earlier gratification of learning that something would be done that would meet the wishes of the correspondent.

Business houses pay a great deal of attention to and money for the place in which they do business. Business men want to present a good face to their customers by being properly housed, with offices suitably furnished. If they are competent business men, they will go to a great amount of trouble in meeting their clients, and take much time to impress their customers with the ability of their organization to meet the needs and handle the orders of their customers. But in many lines of business there is only a small minority of customers who conduct the business relation in person. Most of it is done by correspondence. Too frequently, however, a great part of the business correspondence of a large organization is in the hands of untrained, uneducated, and sometimes slovenly letter writers. An effect is produced that is anything but the representation of a well-conducted business. The efforts of the managers may be absorbed in directing general policy, and they frequently pay all too little attention to the character of the more or less routine correspondence. But it is that correspondence through which most of the

customers may have their contact with the organization, and if the correspondence is clumsily phrased, the good work of the managers may be wholly counteracted because some clerk, who has not learned to write business English, can not say clearly, easily, and in good business style those simple things that it is his duty to write.

Business letter writing is one of the essential tools in the trade of business. It is a technical accomplishment that can be learned by any intelligent person with a fair education. If business men clearly recognized the importance of good style in their correspondence, they would not tolerate poorly written business letters. It is true that business men may not always themselves be good judges of a well-written letter. They may lack the essential training which would enable them to write a good letter. But that does not in any way minimize the importance of good letter writing.

The whole subject is one the importance of which has, I believe, been generally underestimated. As we come to do business in a better manner, as we progress in the art of commerce, the importance of clearly written business letters, produced in a style best adapted to the purpose in view, will be more readily seen. Education that will lead to an ability to write such letters is a sound piece of foundation in good business training. I believe this book will be a helpful guide in gaining such an education.







Noon hour in one of the busy streets of the New York financial district

## CHAPTER I

### THE BUSINESS WORD

*'Twixt the word that is short and the word that is long,  
There's a vital decision to make ;  
'Twixt the word that is weak and the word that is strong,  
There's a hazardous venture to take ;  
'Twixt the word that is right and the word that is wrong,  
There's a tragical issue at stake.*

**Introduction.**—Words have been called the “pictures of ideas,” the “pegs upon which ideas are hung,” the “swift artillery of thought.” They are all this and much more to business communication. They are the visible, audible symbols of the power that sets and keeps the business world in motion, the live motive force behind negotiation and contract and transaction. Words spoken or written, flashed over a wire or sent hurtling through the air, start wheels moving, direct armies into action, decide the success and triumph, or the failure and tragedy of world events. They are the keys that “unlock not only all the literature of the world to the human mind,” but all the documents of commerce and industry as well. They are the flesh and blood and bone of business expression. If you are preparing for business writing and speaking, let your course of study include first, *words* ; last, *words* ; always and everywhere, *words*.

Be curious about words. Cultivate “word inquisitiveness.” Own a dictionary and use it constantly to satisfy your curiosity about words. It tells you not only how words are spelled and pronounced, and what they mean. It informs you, also, as to variations in spelling and pronunciation; as to capitalization and syllabication; as to prefixes and suffixes; as to compounding and dividing words; as to what parts of speech words are in their various uses; as to abbreviations; as to various word classification—antonyms, synonyms, archaisms, slang, improprieties, obsolete and dialectic forms. It is, indeed, a word wonder-book. And, in addition to all this informa-

tion, you find in your dictionary brief biographies of famous people; dates, names, and places of great historical events; hundreds of illustrations and diagrams; the location of the principal cities of the world, with population; quotations from literature; foreign phrases, and so forth. You can ill afford to be without a book that contains so much of value for intelligent, workaday living.

Not the least important reason for possessing a dictionary is the training it affords in the mere finding of information. If you are a trained user of the dictionary, if you are able to find words and other information easily and quickly and definitely, you will be able to use skilfully the many different guides and directories that are necessary to all business offices. Use the thumb index to your dictionary. Make as few turns of the pages as possible in locating a desired word. Practice word-finding, and compete with your friends in the exercise.

The dictionary contains approximately 450,000 words. You cannot know all of these, of course. You can know but a very small portion of them. It is estimated that the average "word possession" or vocabulary of individuals at stated ages is as follows:.\* Eight years, 3600; ten years, 5400; twelve years, 7300; fourteen years, 9000; average adult, 11,700; superior adult, 13,500.

Business pursuits demand the services of *superior adults*. If you contemplate entering business, you are under obligation to acquire a wide-range, elastic vocabulary. This means knowing how to use words correctly, how to pronounce them clearly and accurately, how to link them together concisely into proper company, one with another. Listening to good speakers, reading good books and periodicals, indulging in good conversation—all of these will help you meet the obligation. But the dictionary will do most.

Ruskin, speaking of the "well-educated gentleman," has this to say about the use of words:

"But whatever language he knows, he knows precisely; whatever word he pronounces, he pronounces rightly; above all, he is learned in the *peerage* of words—knows the words of true descent and ancient blood, at a glance, from words of modern canaille; remembers all their ancestry—their intermarriages, distant relationships, and the

\* From *The Journal of Heredity*, March 1918, by Prof. Lewis M. Terman.



extent to which they were admitted, and offices they held, among the national noblesse of words at any time and in any country. But an uneducated person may know, by memory, many languages, and talk them all, and yet truly know not a word of any—not a word even of his own.”

## SECTION 1

**Word Groups.**—Here are the forty three most useful words in the English language. The first nine, it is said, do one fourth of our verbal work; the remaining thirty four, one half of it: *are, be, have, it, of, the, to, will, you; about, all, as, at, but, can, come, cry, dear, for, get, go, heart, her, if, in, me, much, not, on, one, say, she, so, that, there, they, this, though, time, we, with, write, your.*

Words fall naturally into groups; they huddle around ideas. When and where and how they shall be used, depends altogether upon the ideas behind them. And as ideas develop and expand, words must keep pace with them. Work is constantly taking on new turns and phases; this means that new ideas, and consequently new words, are constantly developing. A worker must know not only the words that belong to his work and to related lines. In addition, he must have an extensive general vocabulary, so that he can talk on current subjects in casual conversation, as well as make his own special interests understood by the average person. His special vocabularies are for use in his office with his co-workers and with those engaged in the same or related pursuits. His general vocabulary is for use on that common ground where “all meet all in greetings of the day.”

“Sorry, sir,” said a salesman to a scientist who had come to buy, “but we’re just closed out in that stock.”

“Do you mean,” asked the scientist, “that the species is extinct?”

“Yes,” interrupted the scientist’s wife, “he means that you cannot get it here any more.”

The salesman had used a word group peculiar to retail trading; the scientist had interpreted him in a word group peculiar to science; the wife, making use of general words, had brought the two to an understanding.

Accumulate as many word groups as you can. Keep adding to them and revising them all the time. Prove yourself interested in a friend's work by being able to talk to him about it in "his own language." Do not forget that new situations and verbal emergencies are constantly arising in business, and that unless you have in reserve a large and varied vocabulary, you will not be able to meet them. Above all, be able to translate and simplify your special words into language that will be understood by the average man.

### PROBLEMS

1. In competition with your classmates, look up the following words in the dictionary in the order given. Make as few turns of pages as possible in finding each word: negotiation, accounting, transaction, bookkeeping, supply, accrue, codicil, tweed, drayage, tickler, usury, instalment, bonus, liquidate, assets, fiscal, actuary, financial.

2. Make lists of words that are commonly used by certain of your friends.

3. Make lists of words that belong to the special business and industrial activities of your home and your school communities.

4. Make lists of words that belong to your special subjects of study.

5. Tell which of the words in the following sentences belong especially to business. Define each:

—He bought the goods at wholesale.

—The shipment was immediately warehoused.

—The company was legally incorporated.

—They are taking inventory of stock.

—The merchandise was handled at retail.

—The voucher is a sufficient receipt.

—He audited the accounts of the largest mercantile concern in the city.

—The consignee reports that the waybill was inaccurate.

—The ledger will show both the debit and credit accounts.

—Your remittance was not received until after the foreclosure sale was announced.

6. Tell to what business activity each of the following word groups belongs. Know the meaning, the spelling, and the pronunciation of each word. Add more words of the same kind to each list:

—apples, citron, banana, cabbage, molasses, preserves, sugar, syrup, tapioca, tomato.

—bamboo, carpet, chair, desk, lacquer, mahogany, mantel, settee, sofa, tapestry.



- axe, bolt, brace, chisel, drill, file, hammer, hinge, hoe, hose, key, lock, nail, pincher, plane, plier, pulley, rake, saw, screw, shovel, spade, square.
- accelerator, axle, battery, bearing, brake, bushing, cam, charge, clutch, cylinder, forging, gasoline, gear, generator, gauge, hood, ignition, lubricant, magneto, motor, piston, radiator, rim, speedometer, tank, tire, tractor, transmission, tread, valve.
- alpaca, balbriggan, batiste, brocade, calico, cambric, cashmere, chenille, cheviot, corduroy, chiffon, chintz, crash, cretonne, crepe, denim, dimity, duck, foulard, flannel, gabardine, galloon, georgette, gingham, grenadine, jean, jabot, jet, kersey, khaki, lawn, linen, lisle, madras, merino, mohair, moire, muslin, nainsook, nankeen, nuns-veiling, organdie, passementerie, percale, plush, pongee, poplin, ratteen, rep, satin, seersucker, serge, silk, taffeta, tulle, velvet, voile, worsted.
- barge, bark, bottom, brigantine, burden, cargo, carrier, cartage, clearance, convoy, cordage, debark, disembark, displacement, dockage, embargo, export, ferriage, founder, groundage, halyard, hawser, hold, import, keel, keelage, kentledge, landing, lastage, leakage, lighter, liner, lockage, log-book, manifest, merchantmen, packet, passport, pier, pontage, port, portage, primage, quarantine, salvage, seaworthy, shroud, skipper, smuggle, starboard, stevedore, supercargo, tender, tonnage, towage, trader, voyage, yard.
- administrator, affidavit, agreement, appeal, appraise, arraign, assignee, assignment, assize, attack, attorney, bail, bar, barrister, beneficiary, bequeath, bequest, breach, brief, chattels, claimant, complainant, convey, counsel, deed, default, defendant, demise, demur, dowry, enjoin, equity, evidence, executor, extradition, felony, filibuster, fine, foreclose, forgery, fraud, heir, heirloom, hereditary, heritage, injunction, indemnify, indemnity, indict, intestate, invalid, jurisdiction, jury, larceny, lawsuit, legacy, levy, liability, libel, magistrate, mandamus, minor, misdemeanor, moot, mortgage, notary, null, obligation, ordinance, penal, perjury, plaintiff, preamble, premise, probate, proceeding, protest, proviso, quorum, receiver, referendum, reprisal, retainer, rider, seal, searcher, seize, sentence, serve, slander, statute, subpœna, sue, suit, summons, surrogate, swear, talesman, tenant, tenure, testate, tithe, title, transfer, trustee, valid, verdict, voucher, void.

8. Arrange the following words alphabetically and then list them in related groups:

- toaster, flour, hat, jar, honey, pan, garter, strainer, handkerchief, spoon, fruit, sock, clock, sugar, hammock, ham, settee, grocery, grape, glove, grafonola, chiffonier, fork, table, cabinet, lard, jam,

lounge, pad, pajamas, olive, sharpener, piano, oil, oatmeal, kerosene, nail, mustard, nutmeg, noodle, lobster, lozenge, music, onion, organ, ornament, desk, yeast, sauce, vinegar, kettle, tapioca, stud, trousers, suet, stockings, ties, umbrella, suspenders, skillet, slippers, scarf, saw, pulley, ruler, safe, sardines, prunes, apricots, bench, blotter, card, bookcase, pillow, costumer, wardrobe, rug, farina, figs, eggs, shirts, currants, collars, chisel, coffee, cocoanut, braces, belt, bedstead, soda, talcum, bouillon, chocolate, chain, bolt, nut, lamp, cap, stick, bottle.

## SECTION 2

**Word Classes.**—Words are *grouped*, as above indicated, according to the subjects to which they are related. Words are *classified*, as indicated below, according to the character of their meaning and origin.

1. A **GENERIC** word is one that pertains to a class of related things, as *fabric*, *shop*, *ware*. A **SPECIFIC** word is one that pertains to a definite member of a class of related things, as *silk*, *haberdashery*, *hardware*. These three words are specific equivalents of the three generic words above. Note that *silk*, itself specific in relation to *fabric*, is in turn generic in relation to *taffeta*. Specific words are preferable to generic ones, because they convey clearer and more forceful meanings.

2. A **DENOTATIVE** word is one that simply denotes or defines an idea. A **CONNOTATIVE** word is one that, in addition to denoting or defining, suggests and insinuates. It conveys more than it really says; it both informs and enriches. The word *lend* merely denotes; the word *sacrifice* connotes. The word *store* denotes; the word *institution* connotes. The word *supply* denotes; the word *serve* connotes. This sentence is denotative: *This store stands ready to lend all its energies to the task of supplying you.* This sentence is connotative: *This institution stands ready to sacrifice all its energies in your service.* Connotative words are to be preferred to denotative ones because they make stronger and more lasting impressions.

3. An **ANTONYM** is a word directly opposed to another in meaning, as *borrow*, *lend*; *buy*, *sell*; *trust*, *suspect*. A **HOMONYM** is a word that sounds like another, may be spelled like it, but has a dif-

ferent meaning, as *buy, by, bye; ton, tun; fair, fare*. A SYNONYM is a word that has the same, or almost the same, meaning as some other, as *store, shop; buy, purchase; deal, transact*. The English language is especially rich in nice distinctions of meaning among words that are alike in meaning, yet not the same. The greatest care should be exercised in making these distinctions. Do not say *fix* for *repair*, *farther* for *further*, *witness* for *see*, *dishonest* for *untruthful*, and so forth. Look up such troublesome pairs of words in your dictionary, fix in your mind the difference between them, and use them with exactness. A few of the most commonly misused synonyms are given in the next section.

4. LOCALISMS or PROVINCIALISMS are words or terms that are used only in certain parts of a country and are not easily understood outside of their own immediate community. They should be avoided in making general appeals of any kind, though they may have connotative value in intimate local appeals. A few of the most common ones are: *to figure* for *to reckon* or *to calculate*; *forehanded* for *thrifty*; *flunk* for *fail*; *guess* or *allow* or *expect* or *reason*, for *think* or *suppose*; *to swap* for *to trade*.

5. TECHNICAL WORDS must be used with consideration. In addressing those who thoroughly understand a special subject, you may indulge in technical terms freely. But the case is different when you are addressing an audience that does not understand. A sales manager may say to his salesmen: *Pm.'s will be awarded on the basis of daily totals of sales slips*. They will understand his technical language. To a general audience he would put the statement this way: *Premiums are awarded to salesmen according to the amount of daily sales, recorded by them on slips kept for the purpose*.

6. FOREIGN WORDS are to be avoided, as a rule. They should, of course, never be used carelessly and incorrectly, or for the purpose of mere display and high-sounding expression. Many foreign words, principally French and Latin, have found their way into business expression because they are necessary to make ideas clear. Some of them have been adopted and now pass for "citizens of our tongue"; others are on their way to naturalization. Of the first, these are examples: *alias, alibi, café, chic, cuisine, data, décolleté, depot, élite, entrée, modiste, negligé, sine qua non*. Of the second, these: *dishabille*,



*distingué, élan, faux pas, fin de siècle, recherché, savoir-faire.* (See Chapter IX.)

7. COLLOQUIALISM is a form of expression that is allowable in familiar conversation, but not in formal and dignified discourse. It consists chiefly in the use of inexact and abbreviated forms. The use of *nice* in *It is a nice day* is inexact, but the expression is so widely colloquial as to make it permissible in informal conversation. Such abbreviations as *ad, photo, exam, auto, phone*, are colloquial. You should guard against allowing your form of expression to become too colloquial; otherwise you may justly be accused of "laziness in speech." Moreover, colloquialism is first cousin to slang.

8. SLANG is language sowing its wild oats. Most of it lives but for a day or two; some of it reforms, is accepted, and becomes permanent. Avoid its use as much as possible. Never use it unless you have its better equivalent in reserve. But do not despise slang. It is sometimes pointed and expressive. It is often the means of establishing congenial relationships. The majority of people understand and appreciate such expressions as *It's up to you, . . . He made good, . . . I sized him up at once*. There are degrees of slang. The lowest are vulgar, and are called *vulgarisms*. They are forbidden in all decent and polite communication. Some of the higher forms are typical of our best American life and spirit. Every language has its slang, and it is oftentimes the best possible interpretation of the pulse and temperament of the people who use it.

9. NEW WORDS are sometimes called COINED WORDS or COINAGES. In general, it is well to be extremely cautious in using new words. They need to have the stamp of the highest approval before being adopted by the language. Some of the words in widest circulation today were once considered too new and fanciful to admit of good use. Invention or discovery or agitation or popular demand won the day, however, and such words as *automotive, boycott, dynamo, filibuster, marconigram, salable, trolley*, are with us to stay. Such words, however, as *real-estatist, burglarize, patriotize, transactable, moneyfied*, are not yet acceptable in the best word society; they are too barbarous in form, and are thus called *barbarisms*.

10. WORD INVENTIONS are devised principally for advertising purposes. Used in other connections they are regarded as barbarisms.

They are constructed, not according to any particular rules, but rather according to "catch" values and attention-getting devices. They should be short and novel, easy to pronounce and remember, and agreeable to the ear and eye. The following illustrate the method of composition of some of those current at the time this book was written: *Shac*—*Stearns Headache Cure*; *Clupeco*—*Cluett, Peabody and Company*; *Klim*—(milk), *Powdered Milk*—these are condensations and combinations; *Ætnaized*, *Youthifies*, *Certainteed*—these and other suffixes are used in the invention of new forms; *Kant-Slip*, *Lotta Miles*—these indicate a quality of the commodity. (Study carefully the words in exercise 7 on opposite page.)

II. OLD WORDS are sometimes called OBSOLETE or ARCHAIC. Language grows and develops, and as it puts on the new it puts off the old. The word *tale* was formerly used, in one sense, to indicate account or calculation, but it is now obsolete in this use. The words *eke*, *irk*, *quoth*, *trice*, *twain*, *wot*, *yclept*, though once in perfectly good use, are today obsolete, except in prose and poetry in which it is aimed to retain the tone and spirit of former times. Certain past tense forms, such as *brake* for *broke*, *spake* for *spoke*, *clomb* for *climbed*, have gone out of use, as have also the past participle forms *gotten* and *proven* for *got* and *proved* respectively. Archaism is dead language and therefore has little if any place in the live, pulsating expression of business. Occasionally, however, the language of advertising is permitted to indulge archaic forms, provided they are in harmony with the subject. *Ye olde armchair in which grandfather sate* appears in the advertisement of antique furniture. This is taken from the advertising pages of a fashion magazine:

*Priscilla would a-flirting go,  
In bodice quaint, and furbelow.*

### PROBLEMS

1. Give as many specific equivalents as you can for each of the following generic words: bad, book, good, great, house, safe, ship, store, trade, work.
2. Tell what each of the following words connotes or suggests, and give the denotative equivalent: diamond, gridiron, heirloom, home, market, painstaking, sale, service, straightforward, struggle.

3. Give synonyms and antonyms for as many as possible of the following words: asset, attach, cautious, continuous, courteous, extravagant, guarantee, liable, merchandise, negotiable, redeem, reduce, resigned, satisfy, show, solvent, subordinate, transaction, travel, way.

4. Explain the following homonyms: all, awl; bask, basque; beach, beech; breach, breech; broach, brooch; calendar, calender; canvas, canvass; capital, capitol; cereal, serial; cession, session; core, corps; dew, due; done, dun; ere, air, heir; gild, guild; higher, hire; indict, indite; lade, laid; lean, lien; leased, least; loan, lone; mean, mien; metal, mettle; miner, minor; principal, principle; profit, prophet; serge, surge; sight, site, cite; sleight, slight; some, sum; stationary, stationery; urn, earn; waive, wave; way, weigh.

5. The following words are of interesting origin. Many of them were once considered too new to be admitted into the language. Look each one up and explain it:\* alphabet, ampere, artesian, bantam, bloomer, bootlegger, boycott, buggy, bushleager, calico, cambric, canter, capricious, cereal, chaotic, cheap, copperhead, derrick, doily, dollar, dunce, fad, filibuster, frank, franchise, fuchsia, galvanic, gerrymander, knickerbockers, lynch, macadam, mackintosh, magnolia, meander, mausoleum, moonshiner, ohm, panic, pheasant, polecat, pompadour, port, puss, quixotic, sardine, shrapnel, stalemate, tam-o-shanter, tantalize, vaudeville, watt, worsted.

6. Give the modern equivalent for each of the following archaic words: anon, ay, aye, eftsoons, erstwhile, hight, methinks, nay, olde, oyez, sate, thine, verily, whilom, wight, wist, wot, yclept, ye, yea.

7. The following word inventions and combinations were widely used in advertising at the time this book was written. Discuss them from the points of view of attractiveness, euphony, composition (if known), impressiveness, and so forth: Arco, Areco, Auto-lite, Brownatone, Carbona, Coco-cola, Crackerjack, Dainty-maid, Elcaya, Everwear, Feltoid, Fermillac, Flexoak, Form-fit, Freezone, Glossila, Gloriol, Grape-nuts, Holeproof, Hygienol, Hygrade, Ironclad, Jap-a-lac, Jello, Jiffy-jell, Kazoo, Kiddie-Koop, Korna-Kopia, Korrykrome, Lapido-lith, Lyknu, Lifesavers, Luckystrike, Masco, Mum, Musterole, My-t-fine, Nabisco, Neolin, Neverbreak, Newskin, Non-skid, Nujol, O-Cedar-Mop, Odorono, Oysterettes, Palmolive, Pebeco, Postum, Prestolite, Prophylactic, Reco, Resinol, Rexall, Ryzon, Safta First, Sanatogen, Sealect, Sealpackerchief, Shur-on, Slumberon, Socony, Sonora, Springstep, Sunkist, Slo-flo, Straightedge, Styleplus, Takoma, Texaco, Tydol, Uneeda, U-no-us, Usco, Valspar, Vecto, Wavoline, Wunderbar, Wingfoot, Yuban.

8. Rewrite the following sentences, substituting words of good standard usage for the local, colloquial, foreign, slang, or technical words: (1) He bought a spider and a skillet. (2) They held a tête-à-tête in the parlor. (3) He allowed it would

\* The following books are recommended to pupils who would go further into the interesting study of words than the limits of this chapter permit: Weekly's *The Romance of Words*; Greenough and Kittridge's *Words and Their Ways in English Speech*; Soule's *Dictionary of Synonyms*; Trench's *The Study of Words*.



rain before night. (4) Hold on a minute. (5) He doped out his lessons. (6) They invested in the movies. (7) The paravanes were placed on the aft deck to starboard. (8) It gars me greet to see him go. (9) We all think that he's a right good business man. (10) She turned out the coffee for all the party. (11) Billy says his job is a cinch. (12) He red up the store after he hitched the pad to the fly. (13) He jumped out of the auto and phoned to a friend. (14) He flunked in his exams. (15) This is strictly entre nous.

### SECTION 3

**Accuracy.**—Make every word you use say exactly what your thinking demands of it.

Do not use one part of speech for another, such as *employ* for *employment*, *combine* for *combination*, *invite* for *invitation*, *to railroad* for *to supervise*, *to down* for *to defeat*, *raise* for *increased salary*.

Do not use words in a way to convey more than one meaning, as *The manager has a certain commission over and above his salary*. Does this mean an assured but perhaps fluctuating commission, or an exact amount? *He heard the employees conversing about him*. Were they near him conversing or were they conversing concerning him? This kind of inaccuracy is called *ambiguity*.

Do not use corrupt forms, such as *ain't* or *hain't* for *am not*, *are not*, *has not*, *have not*, *is not*; *wheres* for *where* in combination with *any*, *every*, *no*, *some*; *attacted* for *attacked*; *boughten* for *bought*; *bust* or *busted* for *burst*; *clumb* for *climbed*; *drownded* for *drowned*; *fit* or *fout* for *fought*; *gents* for *gentlemen*; *hern* for *hers*; *hisn* for *his*; *hadda* for *had to*; *hissself* for *himself*; *itssself* for *itself*; *pants* for *trousers*; *snuck* for *sneaked*; *theirn* for *theirs*; *theirselfes* for *themselves*; *youse* for *you*; *youself* for *yourself*.

Do not confuse *in* with *into*, *off* with *of*, *on* with *upon*. Note the following: *He put the money into the cash drawer in the desk*. . . . *The company paid off the debt with money borrowed of me*. . . . *He unpacked the cases on the counter and placed the goods upon the shelves*.

Use *shall* and *will* accurately: 1. To denote simple future time, *shall* is used with the first person; *will* with the second and third: *By faithfulness to duty I shall (you will) ultimately benefit*. 2. To denote compulsion or control by the speaker, *shall* is used in the second and third persons. To denote determination or the exercise of will-



power on the part of the one speaking, *will* is used in the first person: *You shall do it* means *you must do it*. *I will do it* means *I am determined to do it*. 3. In dependent clauses, especially those introduced by *IF*, *THOUGH*, *WHEN*, *shall* is used in all three persons to express future time and *will* to express volition: *Whenever he shall come, we shall welcome him*. 4. To express a courteous command *will* is sometimes used in the second and third persons: *You will report at once, please*. 5. The past tense forms of *shall* and *will*, *should* and *would*, follow these rules also. In addition, *should* is used in the second and third persons to denote duty or obligation: *Every business man should give first consideration to American-made products*. *Would* may be used to express a wish: *I would I were a financier*. *Would* may also be used to indicate habit or custom: *Every morning on his arrival he would open the shutters with a bang*. 6. In direct questions *shall* should be used if *shall* is expected in the answer; *will*, if *will* is expected: *Shall we go? We shall*. . . . *Will you give him this note? I will*. 7. In indirect discourse we use the auxiliaries *shall* or *should*, or *will* or *would*, that should be used in direct discourse: *He asked whether we should go*. . . . "*Shall we go?*" he asked.

**Propriety.**—Above all, be diligent in the study of synonyms. Many a young applicant for a business position has failed of appointment because of impropriety in the use of *lie* and *lay*, *affect* and *effect*, and other everyday synonyms. It is impossible to list all the troublesome ones here, but those that are given will indicate the importance of making accurate and proper distinction between or among words that are almost but not quite alike:

## NOUNS

1. **ABILITY, CAPACITY.**—*Ability* is the power of doing, of applying knowledge to practical ends. *Capacity* is the power of receiving and holding. *Ability* is more likely to apply to physical power; *capacity*, to mental power.

2. **ADMISSION, ADMITTANCE.**—*Admittance* is the mere act of allowing to enter. *Admission* includes the idea of right of admittance. *Admission* is an active idea; *admittance*, a passive idea.

3. **AMATEUR, NOVICE.**—An *amateur* is a person who does a thing for the pleasure of it, not for professional reasons. He may or may not have skill and long experience. A *novice* may be a professional, but he is still on probation.

4. **AMOUNT, QUANTITY.**—*Amount* is used of things in more or less indefinite bulk. *Quantity* is used of things which are measured.

5. **AVOCATION, VOCATION.**—*Avocation* is used of minor, less engrossing affairs than business. *Vocation* is used of one's systematic and generally remunerative employment.

6. **BALANCE, REMAINDER.**—*Balance* is a commercial term meaning the difference between two sides of an account. *Remainder* is a general word denoting a comparatively small part that is left.

7. **BID, ESTIMATE.**—An *estimate* is an act of judgment. A *bid* is an offer based upon an estimate.

8. **CLIENT, CUSTOMER.**—A *client* is one whom a lawyer or a business agency serves. A *customer* is one whom a tradesman serves.

9. **COMMODITY, PRODUCT.**—A *commodity* is anything movable that is of value. A *product* is anything obtained as the result of some operation or work.

10. **CUSTOM, PATRONAGE.**—*Custom* is business support. *Patronage* is regular custom.

11. **DEPOT, STATION.**—A *depot* is a warehouse or a storehouse. A *station* is a regular stopping place, used to designate the place for the starting and stopping of railroad trains.

12. **DISCOVERY, INVENTION.**—The common meaning of these is something new that is found out in the arts and sciences. *Discovery* is applied to a thing that existed before, *invention* to a thing that is brought into existence.

13. **DISPLAY, EXHIBIT.**—An *exhibit* is a collection of articles spread out to attract attention and invite examination. A *display* is likely to be more extended, with a view to greater publicity.

14. **GAIN, PROFIT.**—*Gain* is on a larger scale than profit, but more uncertain. *Profit* accrues in a more or less regular manner, as a just reward for industry.

15. **GOODS, MERCHANDISE.**—*Goods* are any transferable articles. They may or may not be offered for sale. *Merchandise* is goods offered for sale.

16. **IDENTITY, IDENTIFICATION.**—*Identity* is the state of being what is asserted. *Identification* is the act of proving the *identity* of a thing or a person.

17. **JOBBER, MIDDLEMAN.**—Both the *jobber* and the *middleman* buy from the producer to sell again. The *jobber* sells to other dealers. The *middleman* sometimes sells to the consumers.

18. **OBSERVANCE, OBSERVATION.**—*Observance* is formal recognition paid to custom, law, or rule. *Observation* is the act of close attention.

19. **PARTY, PERSON.**—A *person* is an individual. A *party* (except in law terms) is a collection of persons.

20. **PLACARD, POSTER.**—A *placard* is a printed or written paper publicly displayed. A *poster* is generally larger and more elaborate than a *placard*.

21. **PRODUCE, PRODUCTION.**—*Produce* is a collective name for farm products. *Production* is the act or process of producing.

22. **PROPOSAL, PROPOSITION.**—A *proposal* is offered for acceptance or rejection. A *proposition* is offered for discussion.

23. **RECEIPT, RECIPE.**—A *receipt* is a written acknowledgment of money or goods received. A *recipe* is a written list of ingredients of a mixture.

24. **SALARY, WAGES.**—*Salary* is remuneration for literary or professional work, generally estimated on a yearly basis. *Wages* are paid for handicraft or other similar services generally estimated on a short-time basis or on piecework.

25. **SEWAGE, SEWERAGE.**—*Sewage* is waste matter carried off in sewers. *Sewerage* is the system of draining by sewers.

26. **STATUE, STATUTE.**—A *statue* is an image. A *statute* is a law.

27. **VALUE, WORTH.**—*Value* is the estimated equivalent of an article. *Worth* is stronger than value. *Value* is used in relation to valuation by others; *worth* in regard to the merits of the thing itself.

## ADJECTIVES, ADVERBS, AND PREPOSITIONS

28. **ABOVE, FOREGOING.**—*Foregoing* refers to what has been written before, and is an adjective. *Above* should be used as an adverb only.

29. **ALL, WHOLE.**—*All* usually indicates totality of number. *Whole* indicates totality of quantity.

30. **ALMOST, MOST.**—*Most* is the superlative of *many* and *much*. *Almost* means very nearly.



31. **AMONG, BETWEEN.**—*Among* is used in speaking of more than two; *between* in speaking of two.

32. **AVERAGE, ORDINARY.**—*Average* means obtained by calculating numerically the mean of several. *Ordinary* means usual or common in occurrence.

33. **BESIDE, BESIDES.**—*Beside* is better used only as a preposition, meaning *by the side of*. *Besides* is better used only as a conjunction or an adverb, meaning *in addition to*.

34. **CHEAP, MODERATE.**—*Cheap* means of comparatively little value; therefore poor, mean. *Moderate* means keeping within reasonable limits.

35. **COMMONLY, UNIVERSALLY.**—*Universally* applies to all of a class; *commonly* to the greater part of a class.

36. **COMMONPLACE, MATTER-OF-FACT.**—*Commonplace* means not remarkable and not particularly interesting. *Matter-of-fact* means closely adhering to facts.

37. **COUPLE, TWO.**—*Two* does not imply relationship. *Couple* implies a joining or pairing of two.

38. **CREDIBLE, CREDITABLE, CREDULOUS.**—*Credible* means worthy of acceptance. *Creditable* means praiseworthy. *Credulous* means disposed to believe on slight evidence.

39. **CUSTOMARY, HABITUAL, USUAL.**—*Customary* means conforming to common usage. If a course of action is followed for a sufficiently long time, it is likely to become *habitual*. Both *customary* and *habitual* refer to human action. *Usual* means frequent and may refer to whatever happens commonly.

40. **DEFINITE, EXPLICIT.**—*Definite* means sharply defined or limited. *Explicit* means plainly expressed.

41. **DIRECTLY, IMMEDIATELY.**—These words should mean with no delay, but they have become weakened so that *immediately* means with little delay, and *directly* means after some little time.

42. **EMPTY, VACANT.**—*Empty* means having nothing in it. *Vacant* means having no person in it.

43. **EXCEPTIONAL, EXCEPTIONABLE.**—*Exceptional* means unusual. *Exceptionable* means open to objection.

44. **FARTHER, FURTHER.**—These words mean more remote. *Farther* usually refers to space; *further* to time, quantity, or degree.

45. **FEW, LESS.**—*Few* is used of things numbered; *less*, of things measured by degrees, value, or amount.

46. **HEALTHY, HEALTHFUL, WHOLESOME.**—Organisms that have health are *healthy*. Things or circumstances that produce health are *healthful*. *Wholesome* applies to that which is good for one physically or morally.

47. **LAST, LATEST.**—*Last* means the final thing in a series. *Latest* means the most recent.

48. **LIABLE, LIKELY.**—*Liable* implies unpleasant results. *Likely* means simply probable.

49. **MERELY, SIMPLY.**—*Merely* indicates the lack of something. *Simply* means plainly, without embellishment.

50. **NEW, NOVEL.**—A *new* thing is merely one more. A *novel* thing is new and strange.

51. **OFFICIAL, OFFICIOUS.**—*Official* means authoritative. *Officious* means given to meddling.

52. **ONLY, ALONE.**—*Alone* means solitary, without others. *Only* means in no other manner, place, or at any other time.

53. **PRACTICAL, PRACTICABLE.**—A thing that is *practicable* can be done. A thing that is *practical* can be done to advantage.

54. **REAL, QUITE, VERY.**—*Real* means genuine. *Quite* means entirely. *Very* means extremely.

55. **RESPECTFULLY, RESPECTIVELY.**—*Respectfully* means with deferential regard. *Respectively* means severally.

56. **SOME, SOMEWHAT, SOMETHING.** *Some* is an adjective. *Some-what* is commonly an adverb. *Something* is a noun.

57. **WHEN, WHILE.**—*While* usually means during and refers to time as progressive. *When* refers to time as definite or complete.

## VERBS

58. **ACCREDIT, CREDIT.**—*Accredit* means to give credit or authority to; furnish or send with credentials. *Credit* means to accept as true.

59. **ADVERTISE, PUBLISH.**—These words mean to make known by public notice. *Advertising* includes the idea of inviting a definite return, generally in money or services.

60. **AFFECT, EFFECT.**—*Affect* is to act upon, to influence. *Effect* is to bring about, to accomplish.

61. **ALLOW, PERMIT.**—*Allow* means not to hinder. *Permit* means to give express authorization.

62. **APPEAR, SEEM.**—The verb *appear* expresses the probability of a fact. *Seem* expresses the probability of an inference.

63. **ARGUE, PLEAD.**—These words mean to advocate by persuasion; *plead* implies the more intense feeling.

64. **ASK, DEMAND.**—*Ask* is the simplest term for making a request. *Demand* is perhaps the strongest.

65. **BRING, FETCH, TAKE.**—The common meaning of these words is to transport from one place to another. *Bring* denotes motion toward; *fetch*, motion, first from and then toward; and *take*, motion from.

66. **CAN, MAY.**—*Can* is used to denote capability; *may*, possibility or permission.

67. **DEPRECATE, DEPRECIATE.**—*Deprecate* means to express disapproval of. *Depreciate* means to lessen the estimated value of.

68. **ELAPSE, TRANSPIRE.**—*Elapse* is used of the passing of time; *transpire* of the coming to light of something that was hidden.

69. **EXPECT, SUPPOSE, THINK.**—*Expect* means to look forward to as probable. To *suppose* is temporarily to assume the thing as true. To *think* is to exercise the mind actively in any way.

70. **FIX, REPAIR.**—*Fix* is to fasten, attach, or secure firmly. *Repair* is to mend.

71. **FLY, FLEE, FLOW.**—*Fly* means to move through the air. *Flee* means to run away for safety. *Flow* means to move along smoothly, as liquid.

72. **HANGED, HUNG.**—These words are forms of the past tense of hang. *Hanged* is used of a human being. *Hung* is used of anything else that is fastened to a point above without support from below.

73. **HIRE, LEASE, LET.**—*Hire* means to secure the temporary use of something for payment. *Let* is to extend the use of something for payment. *Lease* usually refers to a more formal arrangement than *let*, and connotes a written contract.

74. **INQUIRE, INVESTIGATE.**—*Inquire* is to seek information by asking questions. *Investigate* is to inquire into systematically.

75. **LIE, LAY.**—*Lay* means to place or put. *Lie* means to remain in a prone position.

76. **LEAVE, LET.**—*Leave* means to go away from. *Let* means to allow or permit.

77. **LEND, LOAN.**—*Lend* means to allow the temporary use of. *Loan* is preferably a noun representing the thing lent. It should not be used as a verb. *Lend* should not be used as a noun.

78. **NEGOTIATE, TRANSACT.**—*Transact* means to carry on generally, as business. *Negotiate* means to deliberate concerning some special business.

79. **PRESCRIBE, PROSCRIBE.**—*Prescribe* means to give, as a law or direction. *Proscribe* means to outlaw.

80. **REMIT, SEND.**—*Send* means to cause to go. *Remit* means to send in return, as money in payment for goods.

81. **RESOLVE, DETERMINE.**—*Resolve* means to make a choice between action and inaction. *Determine* means to make a choice between one motive and another.

82. **SET, SIT.**—*Set* means to place in position. *Sit* means to occupy a seat.

83. **STOP, STAY.**—*Stop* means to change from motion to rest. *Stay* adds to this the idea of remaining.

### PROBLEMS

1. Find a word that will accurately express each of the following ideas:

- The idea of activity in business.
- The idea of helpfulness between two firms.
- The idea of the lack of helpfulness between two firms.
- The idea of the smell of a grocery shop.
- The idea of the sound of wrapping a parcel.
- The idea of the color of a black-and-white suit.
- The idea of the feel of a piece of flannel.
- The idea of a worker who is making rapid advancement.
- The idea of the taste of stewed rhubarb.
- The idea of selling to a person who is hard to suit.

2. The following sentences violate the cautions given under *accuracy* above. Explain what is wrong with each one, and write it correctly: (1) He ups with the glass and downs the contents. (2) He put the pail onto the counter. (3) The legislative bill was railroaded through. (4) How long have you been clerking here?



(5) Put the biscuits in the oven. (6) That is a place I was never into. (7) He took my pencil off me. (8) The manager's present was appreciated. (9) They formed a combine and syndicated their output. (10) He has five hundred women in his employ.

3. Insert *shall* or *will*, *should* or *would*, in the blank spaces below. (1) — I have this paper by Monday? (2) Please let us know when you — be ready to enter the business. (3) He said that he — go to the city tomorrow. (4) If you — let me know when you — come, I — meet you. (5) I — be going to Europe in a week or two. (6) You — report to the foreman and ask him whether our demands — be considered. (7) You — come at noon, please. (8) At stock taking time he — always come early and stay late. (9) Young man, if you — succeed, you — not wear the face off the clock. (10) If you do not return the proofs when you —, we — not respect our contract with you. (11) He told us we — supply him with copper.

4. The sentences below are numbered in correspondence with the synonyms listed under *propriety* above. Fill the blank spaces with the proper word or words from the corresponding group: (1) Some men do not have the — to understand the routine of a large concern; they lack the — to concentrate on details. (2) When the representative of the firm made an — of the truth of the charge, he gained — to the office. (3) When a ball player takes money for playing he ceases to be an —. . . . Our cost accountant is a — at his business, but he will soon make a name for himself. (4) The annual reports of the stationery department vary in — in proportion to the — of paper required by the large factories of the town. (5) A person whose — is sedentary should choose a — that will give him exercise. (6) The housewife spent the — of the afternoon in trying to strike a — in her accounts. (7) After the contractor had made an — of the cost of erecting the building, he put in a — for the contract. (8) Lincoln never would take a — in the justice of whose case he did not believe. . . . The motto of a good mercantile house is, "The — is always right." (9) The middleman deals with —; the manufacturer with —. (10) The stand near the ferry picks up — among tourists, but it depends upon commuters for its —. (11) The freight — and the — on the branch road are often in the same building. (12) The — of the incandescent lamp is one of the greatest events since the — of electricity. (13) The Associated Artists made a — of posters advertising the textile — in Grand Central Palace. (14) Our sales manager reports a net — of 20% in the sale of the No. 11 wheel, with a weekly — of 6% over the — of the same month last year. (15) Vans for moving the household — were ordered for eight in the morning. . . . Expended for — and fixtures, \$1375.92. (16) Your bank-book will be sufficient to establish your —, I think. . . . If it is not, the firm will give you a card that will serve for —. (17) When farmers sell products directly by parcel post, they eliminate the —. . . . After the fur sale the — competed for the patronage of the department stores. (18) — of the

Sabbath is a Mosaic law. . . . Rules of conduct for the office force were based on the manager's ——— of the needs of the department. (19) The ——— was made up of all the ——— concerned in the business. (20) Prices of food at the lunch counter were indicated by ———. . . . The best artists designed ——— for the Liberty Loan campaigns. (21) The ——— of wool is encouraged by a high protective tariff. . . . ——— raised in war gardens does much to reduce the family expenses. (22) The ——— was made that the mail order department send out circulars to syndicate stores. . . . We have a ——— in display advertising that we feel sure will be interesting to you. (23) When a bill is paid, the ——— should be kept and carefully filed. . . . A card catalog is a good method of keeping ——— for cooking. (24) The ——— of a floor manager is sometimes lower than the ——— of a piece worker. (25) The town was proud of its ——— system; the drains led far out to the meadows, where the ——— was disposed of in beds exposed to the air and light. (26) Our soldiers in France idealized the ——— of Liberty. . . . The rights of the tenant are protected by ———. (27) These goods are of exceptional ——— because of their conservative style. . . . Three generations have built a business of great ———. (28) The ——— statement will be found correct. (29) ——— claim letters are received in the adjustment office. . . . The ——— system is in good condition. (30) The inventory is ——— finished for ——— of the stock room force have been working eagerly for a week. (31) There was a sentiment ——— the employees that the fault lay ——— the manager and his secretary. (32) The ——— output of the milling department is higher than that of the grinding department. The ——— workmanship of the former is exceptionally high. (33) The bungalow ——— the lake is for sale. ——— this we saw several houses for sale in town. (34) ——— goods are really expensive because they have to be replaced or repaired sooner than goods of standard value. . . . The ——— price of these garments will appeal to mothers who wish serviceable clothing for growing children. (35) It is ——— considered poor policy to send goods on approval. . . . The right of appeal is ——— granted. (36) If truth is sometimes stranger than fiction, a ——— thing may be far from ———. (37) A ——— of cars were backed into the yards and filled by ——— squads of stevedores. (38) The report of the phenomenal sale of mousetraps was hardly ———. Only the very ——— would believe it. . . . The manager made a ——— effort to find the source of this wild report. (39) It had been ——— for so long for the watchman to be on time that promptness became ———; this is the result of continued action. (40) The extent of the duties of the secretary was made ———. The directions for doing her work were ———. (41) Lay the letters on my desk and I will sign them ———. . . . Tell the floor manager that I will be down ———. (42) The furnished room had been ——— for two weeks. After the furniture was sold, the room was ——— for another week. (43) The new sales territory offered ——— opportunities for the introduction of machinery. . . . The agent used ——— methods when he found fault with his competitor's goods. (44) We will move the aisle counter ——— back into the waist department. The necessity for doing this needs no ——— discussion. (45) We have ——— errors and

—— trouble since we installed the adding machine. (46) A —— happy superintendent has a —— effect on the men. . . . The firm provides means for —— exercise. (47) The —— act of the head of the firm before he retired was to pension the old bookkeeper. . . . Bring from the files the —— inventory of the grocery department. (48) Closing the office at four o'clock is —— to please every one. (49) You have sent us —— a statement of your complaint. Please indicate very —— the adjustment that you wish to have us make. (50) The —— display man has a —— way of dressing the show windows. (51) We received today —— notice of the promotion of the assistant manager. Until that came, we thought he was —— in giving directions. (52) The order went out —— yesterday that the messenger should not go to the bank ——. (53) Your plan for placing advertising copy sounds ——. You may have a month in which to make a —— application of it. (54) When the buyer has his collection of —— lace —— finished, it will be —— valuable. (55) —— yours. . . . The third and fourth cars are sold for \$3000 and \$3600 ——. (56) —— of the paper is —— soiled. . . . Please spread —— over the packages when you close the office in the afternoon. (57) —— we were hauling, it began to rain. —— it stopped we began again. (58) The —— agent of the firm is authorized to sign the contract. . . . The manager —— the report of the salesman. (59) A society —— a report of its meeting and —— that a printed form of the report is for sale. (60) The tariff law —— the manufacture of chemicals by —— a strong protection against foreign competition. (61) No one is —— to enter the laboratory unless the president of the company —— visitors. (62) From our records it —— that the linen department has led in the number of sales. From this it —— likely that the department is growing. (63) A soldier never —— with his officers. . . . It is useless to —— ignorance of the law as an excuse for breaking it. (64) The buyer —— for a leave of absence and —— that his case be considered immediately. (65) The letter carrier generally —— the mail to the office, but sometimes we send the office boy to —— it. When he goes he —— the mail that is ready. (66) —— you lift that jar? —— I see your catalog? (67) The managers of department stores —— the custom of sending goods on approval, for the process —— the value of the goods. (68) A week —— between the publication of the advertisement and the first response. Then it —— that the copy had not been sufficiently definite. (69) We —— the shipment of the refrigerators tomorrow. . . . We —— our competitor is covering the same ground that our agent covers, but we —— that we have the larger patronage. (70) The copywriter —— his attention on the cost of the product. . . . The dictaphone seldom needs to be ——. (71) The eagle ——. . . . The hawk —— from the eagle. . . . This lubricating oil —— smoothly, even in January. (72) Murderers are no longer —— in some states of the Union. (73) We —— the property for \$10,000 annually. . . . She has rooms to ——, I think. . . . I'll —— some one to do the work. (74) Kindly —— whether the wheels have been shipped. If they have not, you will —— to find the reason for the delay. (75) The telephone book —— on



the floor. Please —— it on the desk. (76) When we —— the office boy go to the ball game, he —— his work undone. (77) The Liberty —— was over-subscribed because many persons —— small sums to the government. (78) The firm is authorized to —— business under a new name and is preparing to —— terms of agreement with its competitors. (79) The efficiency engineer —— a remedy for the decreased production. . . . The use of patent medicine advertisements is —— in many of the best periodicals. (80) When the furniture is ——, the customer is required to —— half of the amount due. (81) We —— to remain in business and —— to succeed. (82) Our representative who —— at the conference table —— an example in clear thinking. (83) The electrician —— in the office for a few minutes on his way to the shop, where he —— for the rest of the day.

### SECTION 4

**Anglo-Saxon.**—The words of our language are derived from many different sources. Some, as we have seen, come from the names of persons or places, some from the sounds of nature or the character of movements, some from the irregular combination of one word form with another, and so forth. English is, moreover, the most hospitable of languages to other tongues. It admits word immigrants freely and warmly, no matter what their native land may be. *Sabbath* is from the Hebrew; *shawl*, from the Persian; *chintz*, from the Hindoo; *macaroni*, from the Italian; *tariff*, from the Arabic; *knout*, from the Russian; *lasso*, from the Portuguese; *noodle*, from the German; *ski*, from the Norwegian; *plaza*, from the Spanish; *gong*, from the Malay; *nankeen*, from the Chinese; *sofa*, from the Turkish; *slaughter*, from the Icelandic. Words have come to us from all lands and peoples. By far the largest number, however, have come to us from the Anglo-Saxon and the Latin.

Words of Anglo-Saxon origin are simple, short, direct, and vigorous. They are the names of the things about us; they connote the dearest sentiments and traditions of our race and history; they are the words of the heart. Following are a few of the Anglo-Saxon words that are fixed in our daily vocabulary:

After, be, bed, bid, board, body, borrow, box, break, bring, broad, business, buy, cat, cheap, clean, climb, clinch, cloth, dear, do, dog, draft, draw, earn, earth, father, fetch, fight, fireside, free, friend, full, get, give, gold, good, great, have, high, hire, hold, home, house, husband, idle, if, keep, knife, knit, lade, land, last, late, laugh, law, lay, lend, load, loan, long, look, low, mad, make,

man, match, mate, might, mother, new, old, pride, put, read, rent, right, roof, sell, send, settle, sharp, shelter, ship, shop, short, silver, take, trade, waist, walk, water, way, weight, wide, wife, woman, word, work, write.

**Latin.**—Words of classical—Latin and Greek—origin and composition give to our language dignity and elegance. They also make possible nice shadings of meaning and enable a writer or speaker to build words to fit his ideas. The business writer should be able to blend the Anglo-Saxon and classical elements of our language in order to secure the best possible adaptation of content on a wide variety of subjects to a wide variety of readers.

We are under special obligation to the Latin. Though sometimes called a dead language, it is nevertheless modern in many respects. In the lists below the Latin elements greatly predominate. Many business words in daily use are derived from the Latin. At the time this book was written, the following advertising words were in wide circulation. They are but a few of the many evidences of the fact that Latin is a very live language. The commodity advertised by each, together with an explanation of the original, is given after each word: *Cremo*, cigarette—Latin for *burn*; *lux*, soap for washing delicate fabrics—Latin for *light*; *olivilo*, olive oil—Latin for olive is *oliva* and for oil, *oleum*; *pyrex*, a glass baking dish—Greek for fire is *pyr*, Latin for *out* or *from* is *ex*; *rexall*, name given to branded drugs—Latin for *king* is *rex*, hence, *king of all*; *sapolio*, soap—Latin for *soap* is *sapo*, hence *soap* and *oil* or *oilsoap*; *sonora*, an electrical musical instrument—Latin for *sound* is *sonorus*; *resinol*, soap—Latin for *resin* is *resina*, hence, *resin* and *oil*; *tarvia*, a spray for automobile roads—Latin for *road* is *via*, hence, *tarroad*; *vinol*, a blood tonic—Latin for *wine* is *vinum*, hence, *wine* and *oil*.

An addition made at the beginning of a word, modifying its meaning, is called a **PREFIX**. An addition made at the end of a word, modifying its meaning, is called a **SUFFIX**. The central part of a word, or its original part to which prefixes and suffixes are added, is called the **ROOT**. In the word *construction*, for instance, *con* is the prefix; *struct* is the root; *tion* is the suffix. *Struct* is from the Latin *struo* (*structus*), meaning *build*; *con* is a Latin prefix meaning *with* or *together*; *tion* is a Latin and French suffix, meaning *state of*. The word *construction* therefore means "state of building with or together."

When the root of a word to which a prefix is made begins with the letter that the prefix ends with, one of the letters may be dropped, or the prefix may be otherwise modified in order to make pronunciation easier. The prefix *sub* may thus become *suc* in *success* (*sub* and *cedo*), for *subcess* would be an awkward combination. For the same reason it becomes *suf* in *suffer* (*sub* and *fero*), *sug* in *suggest* (*sub* and *gero*), *sup* in *support* (*sub* and *porto*). Similarly the last letter of the root of a word or the first of a suffix may be dropped or modified when they are the same, as in *construction* above.

The principal roots used in English words are as follows. The root is in heavy type, its meaning is in parentheses, an illustrative word follows the parentheses:

**ROOTS.**—*ac* or *ag* (drive), reaction; *amo* (love), amiable; *astron* (star), astronomy; *capi, cept* (take), inception; *ced, cess* (yield), concession; *chronos* (time), chronic; *dic, dict* (speak), dictation; *duc, duct* (lead), conductor; *fac, fact* (make), manufacture; *fer* (bear), transference; *fid* (trust), fidelity; *flect* (turn), reflection; *fric* (rub), friction; *ger* (bear), belligerent; *gramma* (letter), monogram; *graph* (write), biography; *hudor* (water), hydrant; *grav* (heavy), gravity; *impera* (rule), emperor; *jaci, ject* (throw), reject; *logos* (word), logical; *magno* (great), magnitude; *mane* (remain), permanent; *metron* (measure), thermometer; *mitt, miss* (send), admittance; *mov* (move), removal; *pell, puls* (beat), repelling; *phonos* (sound), euphony; *polis* (city), Indianapolis; *rapi, rupt* (destroy), interrupt; *sci* (know), science; *scrib, script* (write), inscription; *sequ* (follow), consequence; *serva* (save), conservative; *sta* (stand), restoration; *struct* (built), construction; *sponde* (promise), correspondence; *tend* (stretch), superintendence; *trah, tract* (draw), subtraction; *veni, vent* (come), convention; *vert* (turn), convert; *viv* (live), revive; *voca* (call), invoke.

Following are the principal prefixes and suffixes used in the composition of English words. As in the case of the roots above, most of these are Latin also. The prefixes and suffixes are in heavy type, their meanings are placed in parentheses, illustrative words follow:

**PREFIXES.**—*a, ab, abs, an* (from, away, without), abduct, abhor, absolve, abstract, anarchist; *ad, a, ac, af, ag, al, an, ap, ar, as, at*—the last letter often changed into first letter of root to which prefixed—(to, toward), accord, affix, aggregate, allude, annex, append, assist, attract; *ante* (before) antecedent, antechamber; *anti* (against), antidote, antarctic, antipathy; *be* (by, near), bedeck, before, beset, beside; *bi, bis* (two, twice), bivalve, bisect,



bicycle; **centum** (hundred), cent, century, centennial; **circum, cira** (about, around), circumference, circuit; **con, co, cog, col, com, cor** (with, together with—used sometimes to intensify), cognomen, cohere, consume, collect, commerce, correspond; **contra, counter** (against), contraband, contradict, counterfeit, contrary; **de** (of, from, down, out, away), decay, defeat, defend, degrade; **decem** (ten), December, decimal, decimeter; **dia, di** (through, across), dialog, diaphragm, diameter, diocese; **dis, di, dif** (apart, opposite), differ, dispel, displeasure, displease, divert, divide; **dis, di** (twice, two), dissyllable, dilemma, diphthong; **duo** (two), dual, duplex, duplicate; **ex, e, ec, ef** (out of, from, away, beyond), excess, eject, eccentric, effort; **extra** (outside of, over), extraordinary, extravagant; **fore, for** (for, before), forward, forefront, forgive, forearm; **in, il, im, ir**, also **un, en** (in, into; not), include, illuminate, imbibe, irrigate, inactive, illegal, unable, encounter; **inter, intro** (among, within, between, together), intercede, intermission, introduce; **mille** (thousand), million, millennium, millimeter; **mis** (wrong), mistake, misadventure; **mono** (single), monogram, monosyllable, monopoly, monotony; **non** (not), nonsense, nondescript, nonentity; **ob, o, oc, of, op** (in the way, against), object, occur, offend, oppose; **octo** (eight), octave, October; **per** (through, by means of), perspire, permission; **poly** (many), polygon, polysyllable; **post** (behind, after), postpone, postscript; **pre** (before), prefix, prepay, precise, preface; **primo** (first), prime, primary, primer; **pro** (for, before, forward), pronoun, produce, procure, protect; **quattuor, qua** (four), quarto, quart, quadrille, quadruped; **quinque** (five), quintuple, quintessence; **re, retro** (back, again), recede, repeat, retrograde, retrospect; **se** (apart, away, aside), secede, separate; **secundus** (second), second, secondary; **semi, hemi** (half), semicolon, semicircle, hemisphere; **sex** (six), sextuple, sextette; **sub, suc, suf, sug, sum, sup, sus** (under, beneath, near), submarine, succeed, suffix, suggest, summon, suppress, sustain; **subter** (same as **sub**, under), subterfuge; **super, sur** (over, above), superfine, superfluous, supernatural, survive, survey; **syn, sy, syl, sym** (with, together), syndicate, synonym, system, syllable, sympathy; **tele** (far), telescope, telepathy; **trans, tran, tra** (beyond, across), transfer, transcend, traffic; **tres, tre, tri** (three, thrice), trefoil, treble, triangle, trifle, trio, tripod, trinity; **ultra** (superior, beyond), ultra-marine, ultra-fashionable; **unus** (one), universe, uniform, union, unique; **up** (upward, above), uphold, upshot, uprising.

**SUFFIXES.\***—**able, ible, ble, ile** (that may be, capable, fit), movable, possible, soluble, docile; **acy** (quality of being), piracy, privacy; **age** (act of, condition of), marriage, carriage, dotage; **al, eal, ial** (relating to), legal, prac-

\* The common suffixes *ed* and *ing*, used respectively for the formation of the past tense and the past participle of verbs, are not included in the list for the reason that they are suffixes of inflection rather than of meaning.

tical, lineal, serial; **an** (one who, relating to), artisan, civilian, captain, Lutheran; **ance, ence, ancy, ency** (condition of, quality of), attendance, prudence, brilliancy, despondency; **ant, ent** (one who), tenant, student; **ary, ory** (relating to), sedentary, preparatory; **ate, ite** (one who), delegate, favorite; **cle, cule, ule** (little), particle, molecule, ferule; **er, ar, ee, eer, ier, or, tor** (one who, agent), gainer, actor, registrar, defender, auctioneer, cashier, employee, circular, popular; **ess, trix, ine, a** (feminine), hostess, executrix, heroine, sultana; **ful** (having quality of), successful, cheerful; **fy** (to make), fortify, magnify, glorify; **gram, graph** (writing), telegram, telegraph, monogram; **ic** (like), graphic, comic, civic; **ise, ize** (to perform, to render), criticize, fertilize, advertise; **ion, sion, tion** (act of, state of being), evasion, confusion, attention; **ity, ty** (state of being), security, divinity, liberty; **ist** (one who), organist, typist; **ive** (having the power of), responsive, comprehensive, sensitive; **let** (little), booklet, leaflet; **ly** (like), kingly, lovely, fearfully; **ment** (state of being, that which), sentiment, armament, battlement, commandment; **ness** (quality of being), goodness, meanness; **phon** (tone or sound), telephone, dictaphone, megaphone; **tious, ous, ious, uous** (full of), ambitious, leprous, arduous; **tude, itude** (condition of), servitude, magnitude, longitude, latitude; **ure, eur** (act of), departure, tenure, grandeur; **ward** (direction toward), eastward, backward.

### PROBLEMS

1. Express the following advertising phrases as far as possible in simple Anglo-Saxon words. Tell what is gained by the change:

- An automobile of superior excellence.
- Furniture for comfort and for luxury.
- Inexpensive, exquisite, modish.
- Supremely elegant—elegantly supreme.
- Located amidst vistas and scenic splendors.
- Dulcet harmonies in suburban residences.
- Seductive avenues of fantastic novelties.
- Apartments luxuriously appointed and superintended.
- Attractive exhibit of Parisian innovations.
- Grandeur unprecedented in the annals of merchandising.

2. From your study of word formations, explain the composition of each of the following words—prefix, root, suffix—and give the exact meaning of each: absence, accommodate, accountant, accountancy, accumulate, accuracy, addition, adjust, administratrix, admittance, advertise, annual, applicant, appraisal, assessment, assignee, assistance, attachment, attitude, article, business, cablegram, capitalist, circuit, circumstance, collateral, committee, commission, concern, conducive,

conference, contribute, controversy, convertible, counterfeit, countersign, currency, custodian, decline, decrease, deduct, delegate, deliver, demand, demurrage, director, disbursement, duplicate, election, enclosure, executive, exempt, extraordinary, extravagant, final, forward, graphophone, guaranty, incorporate, incumbent, indenture, inspector, introduction, jurisdiction, legacy, legatee, liability, librarian, machinist, mercantile, million, miscellaneous, monopoly, mortgage, negotiable, obstruct, occupy, opportunity, perjury, personal, pharmacy, postpone, preamble, precaution, procedure, proceed, progressive, promote, provide, receipt, recommend, referee, reimburse, resourceful, retain, rival, salable, salvage, satisfy, selection, secondary, security, solvent, statistician, submit, success, superintendent, superscribe, syndicate, synopsis, temporary, total, traffic, transaction, transferable, transport, triplicate, unite, upright, wharfage.

## SECTION 5

**Name Words.**—A word that names a person, a place, or a thing is called a NOUN. A PROPER NOUN names some particular person, place, or thing, as *William L. Douglas, Dayton, The English of Commerce*. A COMMON NOUN names a class, as *man, city, book*. A COLLECTIVE NOUN names a group or collection, as *crowd, army, flock*. An ABSTRACT NOUN names a condition, a quality, a feeling, a trait, or a general idea, as *system, organization, honesty, policy, patriotism, roughness*.

A name word or noun is sometimes indicated by a substitute called a PRONOUN. If this substitute refers to a person, it is called a PERSONAL PRONOUN, as *I, he, she, it, they, we, you*. If it points out a relation between a person, a place, or a thing, and some other person, place, or thing, it is called a RELATIVE PRONOUN, as *who, which, (what), that*. If it asks a question it is called an INTERROGATIVE PRONOUN, as *who, which, what*. If it is used to point out as well as to refer to some person, place, or thing, it is called a DEMONSTRATIVE PRONOUN, as *this, that, these, those, all, another, any, both, each, either, every, many, most, neither, none, one, other, several, some, such*.

Name words that indicate one are said to be in SINGULAR NUMBER; that indicate more than one, PLURAL NUMBER.

1. The plural of a noun is formed by adding *s* to the singular. If, however, a noun ends in the sound of *s* (*ch, sh, s, x, z*), the plural is formed by adding *es*: *books, speeches, churches, guesses*.



This rule applies also to the formation of the third person singular, present indicative of verbs: **he buys, she rushes.**

2. The plural of nouns ending in *y* preceded by a consonant and of nouns ending in *quy* is formed by changing the *y* to *i* and adding *es*: **quantities, salaries, soliloquies.**

Note that words in which final *y* is preceded by a vowel usually form their plurals regularly: **alloys, journeys, pulleys, turkeys, monkeys, moneys** (the irregular plural **monies** is occasionally used in the sense of sums of money).

This rule applies also to the formation of the third singular, present indicative of verbs: **he supplies, she journeys.**

3. The plural of nouns ending in *o* preceded by a vowel is formed by adding *s*; preceded by a consonant, by adding *es*: **cameos, cargoes, echoes, embargoes, folios, mosquitoes, mulattoes, oratorios, potatoes, tomatoes, torpedoes, vetoes, volcanoes.**

These exceptions to the final *o* rule should be noted: **autos, cantos, halos, lassos, octavos, pianos, provisos, quartos, solos, sopranos.**

Two words ending in *o* that form their plurals in both ways: **buffalos, buffaloes; mottos, mottoes.**

This rule applies also to the formation of the third singular, present indicative of verbs: **it echoes, he vetoes.**

4. The plural of many nouns ending in *f* or *fe* is formed by changing the *f* or *fe* to *ves*: **beeves, calves, elves, halves, knives, leaves, lives, loaves, sheaves, staves** (meaning sticks), **thieves, wharves** (also **wharfs**), **wives, wolves.**

Exceptions to the *f, fe* rule: **beliefs, cliffs, dwarfs, griefs, handkerchiefs, hoofs, reefs, roofs, scarfs, staffs** (meaning officers), **turfs, waifs.**

5. The plural of compound words that are not hyphenated is formed by adding *s* to the singular, but the plural of compound words written with a hyphen is usually formed by adding *s* to the principal part of the compound: **aides-de-camp, billets-doux, commanders-in-chief, courtyards, cupfuls, fathers-in-law, handfuls, major-generals, manholes, men-of-war, mouthfuls, poets-laureate, spoonfuls.** In some compound words both parts are pluralized: **men-servants, women-servants.**

6. The plural of certain nouns is formed by an internal or other irregular change: **child, children; foot, feet; goose, geese; louse, lice; man, men; mouse, mice; ox, oxen; tooth, teeth; woman, women.**

7. Certain foreign nouns retain their foreign plurals: *alumna, alumnae; alumnus, alumni; analysis, analyses; axis, axes; antithesis, antitheses; bacterium, bacteria; basis, bases; beau, beaux; crisis, crises; criterion, criteria; curriculum, curricula; chateau, chateaux; datum, data; focus, foci; maximum, maxima; minimum, minima; oasis, oases; parenthesis, parentheses; phenomenon, phenomena; radius, radii; stadium, stadia; stratum, strata; synopsis, synopses; tableau, tableaux; terminus, termini; thesis, theses; ultimatum, ultimata; vertebra, vertebrae.*

8. Certain foreign nouns have two plural forms: *appendix, appendices or appendixes; cherub, cherubs or cherubim; formula, formulae or formulas; genus, genera or genuses; memorandum, memoranda or memorandums.*

9. Certain nouns have two plurals of different meanings: *brother, brothers* (in family), *brethren* (in church or in society); *cloth, cloths* (varieties of cloth), *clothes* (garments); *die, dice* (used in games of chance), *dies* (implements for stamping or for making screws; the cubical parts of pedestals); *index, indexes* (referring to books), *indices* (referring to mathematics); *penny, pennies* (coins, severally), *pence* (amount reckoned by coins); *pea, peas* (a definite number of seeds of the pea-plant), *pease* (peas spoken of collectively or in bulk).

10. Here are certain other irregularities in the formation of the plural of nouns: (1) One form for both singular and plural; *cannon* (also *cannons*), *deer, fish* (also *fishes*), *salmon, swine, trout*. (2) Certain nouns used in the singular only, though plural in form: *news, civics, mathematics, politics, measles, mumps, alms*. (3) Certain nouns used in the plural only: *ashes, goods, oats, thanks, tongs, trousers, scissors, spectacles, wages*.

11. The plural of letters, figures, signs, and of words mentioned without regard to their meaning is formed by adding 's: *3's, 4's; s's, a's; ¶'s; don't's*. But observe the following plurals: *Carolinas, Dakotas, Johns, twelves*. (See also page 41).

12. The plural of proper names is formed regularly: *Johns, Toms, Marys* (or *Maries*), *Alices, Smiths, Joneses*. But when the name is preceded by a title the formation of the plural varies; note, *The Misses Smith* or *The Miss Smiths* or *Misses Alice and Sara Smith; The Messrs. Jones* or *Messrs. Thomas and Harry Jones*.

Name words that denote male sex are said to be in MASCULINE GENDER; that denote female sex, FEMININE GENDER; that denote either sex, COMMON GENDER; that do not denote sex, NEUTER GENDER.



Difference in gender is sometimes indicated by the use of different words: *man, woman; beau, belle; buck, doe; colt, filly; drake, duck; gander, goose; lad, lass; lord, lady; sir, madam; stag, hind; swain, lass; wizard, witch*. It is sometimes indicated by means of a prefix: *man-servant, maid-servant; son-in-law, daughter-in-law*. In many cases it is indicated by means of a suffix: *abbot, abbess; actor, actress; administrator, administratrix; baron, baroness; benefactor, benefactress; count, countess; czar, czarina; deacon, deaconess; duke, duchess; emperor, empress; enchanter, enchantress; executor, executrix; god, goddess; hero, heroine; host, hostess; lion, lioness; murderer, murderess; negro, negress; patron, patroness; waiter, waitress*.

Name words that indicate the speaker are said to be in **FIRST PERSON**; that indicate person spoken to, **SECOND PERSON**; that indicate person, place, or thing spoken about, **THIRD PERSON**.

A name word used as subject of a sentence is said to be in the **NOMINATIVE CASE**; as object of a verb, **OBJECTIVE CASE**; as modifier denoting possession, **POSSESSIVE CASE**. All number, gender, person, and case forms of the personal pronouns are here given:

SINGULAR			
	FIRST PERSON	SECOND PERSON	THIRD PERSON
NOMINATIVE CASE:	I	you    thou	he    she    it
POSSESSIVE CASE:	{ my mine	{ your { thy yours { thine	his { her its hers
OBJECTIVE CASE:	me	you    thee	him    her    it
PLURAL			
	FIRST PERSON	SECOND PERSON	THIRD PERSON
NOMINATIVE CASE:	we	you	they
POSSESSIVE CASE:	{ our ours	{ your yours	{ their theirs
OBJECTIVE CASE:	us	you	them

The case forms of the relative pronoun *who* are **NOMINATIVE**, *who*; **POSSESSIVE**, *whose*; **OBJECTIVE**, *whom*. *Whose* is sometimes, though rarely, used as the possessive of *which*. Other pronouns are not inflected.

Rules for the formation of the possessive case are given below:

1. The possessive of singular nouns is formed by adding the apostrophe and *s*. This is pronounced as an extra syllable in the case of nouns ending

in *s* or a similar sound: *John's, bachelor's, abbess's, princess's, Jones's, George's, prince's, wizard's.*

2. The possessive of singular nouns ending in *s, sh, ch, x, z*, may sometimes be formed by adding the apostrophe only, in order to avoid awkward pronunciation: *Jones's canned goods*, better *Jones' canned goods*; *Burns's ointment*, better *Burns' ointment*; *Heinz's pickles*, better *Heinz' pickles*.

It is better to form the possessive of the following expressions by the use of the apostrophe sign only: *For Jesus' sake, for goodness' sake, for righteousness' sake, for conscience' sake.*

3. The possessive of plural nouns ending in *s* is formed by adding the apostrophe only: *the boys' coats, the girls' hats, the shoppers' bundles, the workers' hours.*

4. The possessive of plural nouns not ending in *s* is formed by adding the apostrophe and *s*, as in the case of singular nouns: *men's, women's, children's, people's.*

5. The sign of possession in compound nouns is placed at the end. The sign of possession, in other words, usually comes as near as possible to the thing possessed: *Mother-in-law's house, son-in-law's money, major-general's command.* In case the compound word is both plural and possessive the rule for both formations must be followed: *Sisters-in-law's estates.*

6. The sign of possession in a series of names is placed on the last word in the series: *Alice, Jenny, and Martha's coats; Tom, Dick, and Harry's tricks; Canby and Opdycke's "Good English."* But if these statements are reversed, then the *'s* is used after each name, thus: *This hat is either John's or Harry's. . . . These books are John's and Harry's.*

7. Nouns in apposition have the sign of possession on the last only: *My brother Jim's excuse; Tom, the carpenter's, plans.*

8. The possessive case of pronouns is formed without the use of the apostrophe: *his, hers, its, yours, theirs, whose.* (See page 30.) *One*, used as a pronoun, forms its possessive in the regular way: *one's.*

9. The sign of possession should be used only with nouns that indicate living beings or those inanimate things that are customarily personified. With names of most inanimate objects *of* is used to denote possession,

thus: *The leg of the chair*, not *The chair's leg*. But *the ship's deck* is permissible because *ship* is usually personified and spoken of as *she*.

*Of* may be used to avoid a succession of hissing sounds (see Rule 2 above), as: *The products of Heinz. . . The services of Strauss*.

10. The possessive is frequently used before a noun that is understood: *My mark and that girl's are the same*. The *'s* is used after *girl's* because *mark* is understood.

11. In certain idiomatic phrases both the apostrophe and the word *of* are used to indicate possession. *He brought me that old shawl of his mother's. . . I shall wear that hat of John's*.

12. The sign of possession is usually placed on nouns preceding gerunds; thus: *I believe in a boy's beginning work early*. (See page 80.)

13. The possessive of *somebody*, *nobody*, and similar words is properly formed by placing the apostrophe and *s* at the end of the word: *somebody's*, *nobody's*, etc. When *else* is combined with such a word, as a modifier of another, the best usage follows the rule of possessive formation; that is, the sign of possession is placed as closely as possible to the thing possessed: *Somebody else's overcoat*. This form is allowable but not preferable: *The overcoat is somebody's else*.

**Picture Words.**—A word that pictures or points out something in regard to a name word is called an ADJECTIVE. Adjectives that describe only are called DESCRIPTIVE ADJECTIVES, as *vigorous*, *beautiful*, *active*, *weak*. Adjectives that point out or limit are called LIMITING ADJECTIVES, as *same*, *former*, *latter*, *few*, *some*. Demonstrative pronouns may be pure adjectives when they limit the meaning of a name word or its substitute. The limiting adjectives *a* and *an* are sometimes called the INDEFINITE ARTICLES; *the*, the DEFINITE ARTICLE. Picture words may be derived from common name words, as *a manly chap*, *a businesslike manner*; they may be derived from proper name words, as *an English product*, *a French delicacy*. Picture words may be used to denote three degrees of comparison—POSITIVE, COMPARATIVE, SUPERLATIVE. The comparative and the superlative of short adjectives are formed respectively by adding *er* and *est* to the positive. The comparative and the superlative of long adjectives are formed respectively by preceding the positive with *more* and *most*.

The table below shows the comparison of some irregular adjectives and adverbs (see page 35):

POSITIVE	COMPARATIVE	SUPERLATIVE
bad } evil } ill }	worse	worst
far	farther	farthest
fore	former	{ foremost first
forth	further	furthest
good	better	best
hind	hinder	{ hindmost hindermost
in	inner	{ inmost innermost
late	{ later latter	{ latest last
little	less	least
many } much }	more	most
near	nearer	nearest
nigh	nigher	{ nighest next
old	{ older elder	{ oldest eldest
out	{ outer utter	{ outmost or outermost utmost or uttermost
up	upper	{ upmost uppermost

**Motion Words.**—A word that denotes action or motion is called a VERB. Verbs to which *ed* is added in order to indicate past tense are called REGULAR or WEAK VERBS, as *worked*, *talked*. Verbs that undergo an internal change in order to indicate past tense are called IRREGULAR or STRONG VERBS, as *bought*, *broke*. A list of irregular verbs is given below. AUXILIARY VERBS are helping verbs, that is, they assist in making a verb phrase indicate definite time. The auxiliaries are: *be*, *am*, *are*, *is*, *was*, *were*, *shall*, *should*, *will*, *would*, *may*, *must*, *can*, *could*, *have*, *had*, *has*, *been*. Remember that auxiliaries are never used with the past tense of a verb (the second and fifth



columns in the list below) and that they are nearly always used with the past participle (the third and sixth columns in the list below):

PAST			PAST		
PRESENT	PAST	PARTICIPLE	PRESENT	PAST	PARTICIPLE
awake	awoke	awaked	grow	grew	grown
be	was	been	hang	hung	hung
bear	bare (bore)	born (borne)		hanged	hanged
beat	beat	beaten		(a person)	(a person)
become	became	become	hear	heard	heard
begin	began	begun	hit	hit	hit
bend	bent	bent	hurt	hurt	hurt
beseech	besought	besought	knit	knit (knitted)	knit
bid	bade	bidden	lay	laid	laid
bid	bid	bid	lead	led	led
bite	bit	bitten	leap	leaped	leaped
blow	blew	blown	learn	learned	learned
break	broke	broken	let	let	let
bring	brought	brought	lie	lay	lain
burst	burst	burst	lie	lied	lied
buy	bought	bought	loose	loosed	loosed
choose	chose	chosen	lose	lost	lost
climb	climbed	climbed	pay	paid	paid
cling	clung	clung	plead	pleaded	pleaded
come	came	come	prove	proved	proved
cost	cost	cost	put	put	put
dive	dived (dove)	dived	raise	raised	raised
do	did	done	rid	rid	rid
draw	drew	drawn	ride	rode	ridden
drink	drank	drunk	ring	rang	rung
drive	drove	driven	rise	rose	risen
drown	drowned	drowned	run	ran	run
eat	ate	eaten	see	saw	seen
fight	fought	fought	set	set	set
flee	fled	fled	shake	shook	shaken
fling	flung	flung	shine	shone	shone
flow	flowed	flowed	shoe	shod	shod or shodden
fly	flew	flown	shrink	shrank	shrunk
forbid	forbade	forbidden	shut	shut	shut
forget	forgot	forgotten	sing	sang	sung
freeze	froze	frozen	sink	sank	sunk
get	got	got	sit	sat	sat
give	gave	given	slay	slew	slain
go	went	gone	sneak	sneaked	sneaked

PAST			PAST		
PRESENT	PAST	PARTICIPLE	PRESENT	PAST	PARTICIPLE
speak	spoke	spoken	take	took	taken
spit	spat	spit	teach	taught	taught
spring	sprang	sprung	tear	tore	torn
stay	stayed (staid)	stayed (staid)	think	thought	thought
steal	stole	stolen	throw	threw	thrown
stop	stopped	stopped	wake	woke (waked)	waked
string	strung	strung	wear	wore	worn
strive	strove	striven	weep	wept	wept
swear	swore	sworn	wet	wet	wet
swim	swam	swum	wring	wrung	wrung
swing	swung	swung	write	wrote	written

**Explanatory Words.**—A word that explains a motion word, a picture word, or an explanatory word itself, is called an **ADVERB**. It may be a **SIMPLE ADVERB**, as *hurriedly, cleverly*. It may be a **PHRASAL** or **COMPOUND ADVERB**, as *nowadays, arm in arm, now and again*. Adverbs may explain time, as *now, then, soon, never, forever*; place, as *here, there, everywhere, thence*; degree, as *so, too, nearly, almost, quite, somewhat*; reason, as *therefore, consequently, purposely, wherefore*; manner, as *busily, anxiously, cleverly*. They may denote negation, as *no, not*, or affirmation, as *yes, yea, certainly, probably, assuredly, doubtless, indeed, perhaps*. Adverbs are compared as adjectives are. Some of the words compared on page 33 are frequently used as adverbs.

**Connecting Words.**—A word that connects words, phrases, or clauses is called a **CONJUNCTION**. If it connects words, phrases, and clauses of equal rank, it is called a **CO-ORDINATE CONJUNCTION**, as *and, but, either-or, neither-nor, not only-but also*. The last three are usually used in pairs and are called **CORRELATIVES**. If it connects word groups of unequal rank, it is called a **SUBORDINATE CONJUNCTION**, as *if, because, since, as, then, though, unless, while, when, where*. Two or more words used for the purpose of connection are called a **CONJUNCTIONAL PHRASE**, as *in order that, as soon as*. (See page 60.)

If, in addition to establishing some connection, a word points out relationship between a word preceding and a word following, it is called a **PREPOSITION**. The **SIMPLE PREPOSITION** consists of but a single word, as *after, at, against, by, for, from, in, of, on, over, through*,

*to, under, with*; the COMPOUND PREPOSITION consists of two or more words used as one or derived from other speech forms, as *across, covering, into, notwithstanding, underneath, without*; the PHRASAL PREPOSITION consists of two or more words used for the purpose of indicating one relation, as *because of, for the sake of, in spite of, instead of, on account of, out of*.

**Emotion Words.**—A word that is used to denote strong feeling is called an INTERJECTION. It may be a single word, as *Alas! Ugh! Hurrah!* It may consist of a phrase, as *O dear! At last! Dear me!*

### PROBLEMS

1. Explain what is wrong with the following verb forms and correct them: I have saw; you have did; he has sang; I have drank; you have went; he has ran; they are came; it has been broke; the sun has rose; she is laying down; he sets in the corner; they have took their bundles.

2. Write and explain the plurals of the following: lily, pulley, enemy, buoy, ferry, Miss Brady, Bill, chimney, doily, fairy, motto, canary, trout, sheep, scarf, solo, domino, echo, piano, auto, Hawkins, elf, calf, ellipsis, momentum, oasis.

3. Write and explain the possessive singular of the following: witness; mother-in-law; merchant; Hawkins; the Empress of India; James Blank, Esq.; Tom, the grocer clerk; Wanamaker and Brown; Wanamaker or Brown; princess.

4. Write and explain the possessive plural of the following: King of England; father-in-law; knight-errant; Miss Brady; Mr. Thomas Jones and brother; Miss Kouns and sister; hero; Keats; princess; ally.

5. Use the sign of possession correctly in each of the following expressions: Tom used McMurry "Geography"; for righteousness sake; Joe and Harry sticks; this is either Joe or Harry stick; this is either Joe stick or Harry; Miss Smith sisters were invited; the commander-in-chief armies; excuse John being late; Mrs. Wiggs cabbage patch.

6. Explain the plurals and the possessives in the following: How many Toms are there in your family?—How many a's are there in separate?—Is this my sled or yours?—Is this James Blank, Esq.'s, store?—Where is Wanamaker and Brown's?—Isn't this book of Bennett's interesting?—How many members are there in your alumni association?—How many trout did you catch?—Where are the scissors?—What is your politics?—What is the news?

7. Entirely different words are sometimes necessary to indicate two distinct periods of life, as, boy, man; girl, woman; kitten, cat. The following words denote adult life. What is the corresponding word for each denoting young life?—Cow, sheep, horse, goat, dog, goose, bear, lion, eagle, hog.

## SECTION 6

**The Hyphen.**—1. The hyphen is used to connect the parts of a compound word: *mother-in-law*, *attorney-general*.

2. The hyphen is used to mark the division of a word into syllables and to mark its division between lines.

Divide words at the ends of lines as little as possible. Never divide a word of one syllable or one that may be pronounced as one syllable, such as *heaven*, *given*, *striven*, *prayer*, *seven*. Words of two syllables should rarely be divided between lines.

Do not divide words at the ends of two or more consecutive lines.

Do not divide abbreviations, figures, signs, dates, proper nouns, names, and addresses between lines.

Do not divide words between pages.

When dividing words of more than two syllables between lines, be sure to follow the syllabication indicated in the dictionary.

It is best to avoid the division of hyphenated words between lines.

It is best, when dividing words between lines, to divide them as nearly as possible in the middle. Do not divide a word by the syllable that indicates gender or number, as: *princess-es*, *sultan-a*.

As a general rule, do not hyphenate words or parts of words that are placed together for the purpose of indicating one idea. But hyphenate two or more words or parts of words when you wish to indicate by combining them an unusual meaning, or when you wish to form an unusual adjective combination to modify a single noun, as *a three-year-old colt*. Caution must be exercised, however, regarding the hyphenation of adverbs with adjectives. Not *highly-appreciative* audience, but *highly appreciative* audience. *Highly* modifies *appreciative* in a purely adverbial sense in this phrase.

3. The hyphen may be used to separate two adjacent vowels in a word when they are pronounced as separate syllables. This occurs most frequently in the prefixing of *co*, *pre*, and *re*: *co-education*, *pre-eminent*, *re-assignment*. Instead of the hyphen in this use, however, the diæresis may be placed over the latter of two adjacent vowels that are pronounced separately: *coöperation*, *coördinate*. Both the hyphen and the diæresis are being discontinued more and more in this use, except, of course, when these prefixes are used to denote a special or unusual meaning of a word: *preeminent*, *readmission*. (See (2) below.)

The following suggestions may prove helpful:

(1) *Schoolhouse* and *schoolroom* are single words. But note the dis-



inction between a *high schoolhouse* and a *high-school house*; between *school-teacher* and *high-school teacher*.

Again, a *green-house* is a building in which plants are kept, but a *green house* is a house that is painted green.

(2) The hyphen is usually used between a prefix and a word when the combination makes a word similar to another in form but different in meaning. You *re-cover* an umbrella but you *recover* from illness. *Re-collect* does not mean *recollect*. *Re-formation* does not mean *reformation*.

(3) When *rate*, *hand*, *maker*, *dealer*, *god*, *elect*, *store* are used as suffixes, they are usually hyphenated: *first-rate*, *second-hand*, *cabinet-maker*, *book-dealer*, *sun-god*, *president-elect*, *drug-store* (but *grocery store*).

(4) The following are usually combined without hyphen: *boat*, *book*, *house*, *keeper*, *like*, *mill*, *room*, *shop*, *skin*, *work*, as in *steamboat* (but *canal-boat*), *handbook*, *storehouse*, *storekeeper*, *homelike*, *windmill*, *store-room* (but *sitting-room*), *workshop*, *sheepskin*, *housework*, *workshop*.

(5) When *score*, *fold*, *pence*, *penny* are used as suffixes to words of one syllable, they should not be hyphenated, but used with words of more than one syllable they should be: *fourfold*, *halfpence*, *threescore*, *twopenny*; but *fifty-fold*, *sixteen-pence*, *twenty-score*.

(6) Points of the compass such as *northeast*, *southwest*, are not hyphenated. If, however, they are subdivided the modifiers should be hyphenated: *North-northwest*, *South-southeast*.

(7) The suffixes *like*, *side*, *ache* are usually not hyphenated unless the compound formed by their use is unusual: *bedside*, *childlike*, *colossus-like*, *earache*, *fireside*, *headache*, *ladylike*, *seaside*, *toothache*.

(8) The following prefixes need not be hyphenated, unless they are used in such a way as to convey an unusual meaning, or unless they form unusual combinations: *bi*, *demi*, *extra*, *il*, *im*, *in*, *inter*, *mid*, *over*, *post*, *sub*, *semi*, *tri*, *un*, *under*: *biennial*, *demijohn*, *extraordinary*, *illimitable*, *impersonal*, *inordinate*, *interstate*, *midsummer*, *overestimate*, *postscript*, *subway*, *semicolon*, *tricolor*, *unearth*, *undergo*.

(9) The following used as prefixes are hyphenated as a rule: *ex*, *non*, *pan*, *ultra*, *vice*, *brother*, *daughter*, *fellow*, *father*, *foster*, *great*, *half*, *master*, *life*, *mother*, *self*, *sister*, *son*, *world*: *ex-president*, *non-contagious*, *pan-American*, *ultra-fashionable*, *vice-consul*, *brother-in-law*, *daughter-in-law*, *fellow-creature*, *father-in-law*, *foster-parent*, *great-grandfather*, *half-sister*, *master-artist*, *life-work*, *self-interest*, *son-in-law*, *world-event*.

(10) The names of fractions used as nouns are usually not hyphenated, but used as adjectives they usually are: *one half, two thirds, seven eighths; one-half weight, one-third power, one-fifth interest.*

(11) Numerals in combination are usually hyphenated, because they form one modifying adjective: *one-sided argument, one-story building, four-legged animal, twenty-eight dollars, forty-five books.*

(12) *Half* and *quarter*, used as prefixes, are usually hyphenated: *half-day, half-dozen, quarter-session.*

(13) Caution is necessary in the writing of compound words that have the sign of possession on the first member of the compound: *bird's-eye view, crow's-foot, death's-head, heart's-ease, jew's-harp, pigeon's-blood, rabbit's-foot.*

(14) Avoid forming hyphenated combinations in excess. There is nothing to be gained by hyphenating *log cabin, Sunday school, good morning, good night; goodbye, standpoint, today, tomorrow, tonight.*

On the other hand a certain unity in modifiers may be preserved and a construction may be clarified by hyphenating a series of words not usually combined: *well-planned affair, never-to-be-forgotten event.*

**The Capital.**—(1) Capitalize the first word of every sentence and of every line of poetry.

(2) Capitalize *O* and *I*. The word *oh* used within a sentence may or may not be capitalized.

(3) Capitalize proper names—the names of particular people, places, things, events: *Wanamaker, Dayton, Victrola, Treaty of Paris, Civil War.* The French particles in proper names—*la, le, de, du*—are not capitalized when preceded by a Christian name. They should be capitalized when not so preceded: *Jean le Fevre, the La Farge paintings.* (See rule 9, page 42.) The German *von* should not be capitalized in proper names, but the Dutch *Van* should be, except in a few cases of personal preference for the small letter, as, *Henry van Dyke.* Do not capitalize the names of the common branches of study, as *algebra, botany, history, mathematics, science.* The abbreviations *jr.* and *sr.* after proper names may or may not be capitalized: *James Ayr, Jr., A. B. See, Sr.*

(4) Capitalize the words *bay, gulf, mountain, river, sea, square, street,* and so forth, when used in company with a proper name: *Chestnut Street, Dead Sea, White Mountains.* When a common noun is modified by more than one proper noun, however, or when it is preceded by *the* and has de-

scriptive value only, it is usually not capitalized: *The city of Chicago is a railroad center. . . . Central and Prospect parks are located in Manhattan and Brooklyn boroughs respectively.*

(5) Capitalize adjectives derived from proper nouns: *French, English, Spanish.* The following exceptions should, however, be observed: *herculean, india-rubber, oriental, titanic, utopian, vandal.* A prefix hyphenated to a proper adjective is usually not capitalized: *un-American, pro-British, anti-Semitic.* The word *president* hyphenated with *ex* is usually capitalized if the president referred to is still living. Verbs derived from proper names are preferably not capitalized: *boycott, vulcanize, pasteurize, vandalize, anglicize, fletcherize, teutonize, americanize* (but *Americanization*).

(6) Capitalize personal and official titles. If they consist of more than one part, each principal part should be capitalized: *President Jones, Rear-Admiral Roberts, Vice-President Crane, Sir Alfred Lyons.* The word *sir* is not capitalized when used as a form of general address within a sentence: *I trust, sir, that these terms are satisfactory.*

(7) Capitalize the names of nations, parties, races, sects, alliances, ages, and similar references: *Italian, Dissenter, Caucasian, Catholic, Entente Cordiale, Odd Fellows, Sixth Corps, Inquisition, Forty-fourth Congress.* When the modifying adjective is hyphenated, as in the last illustration, the second member may or may not be capitalized. Preferred usage requires a small letter.

(8) Capitalize the names of the days of the week and the months of the year, but not the names of the seasons unless they are used figuratively.

(9) Capitalize *north, south, east* and *west* when they refer to definite sections of the country, not when they denote mere direction.

(10) Capitalize all names indicating the Deity. Words referring to the Deity should be capitalized when definite antecedent is not given or when reference would be doubtful. As a rule, personal pronouns referring to the Deity are capitalized; relative pronouns are not.

(11) Capitalize nouns indicating kinship when used as parts of proper nouns or when used alone to refer to particular persons. If, however, a noun indicating kinship is used alone and preceded by an article or a pronoun, it is not capitalized: *I saw Uncle Harry at the store. . . . We went to meet Father. . . . I saw your aunt at the market.*

(12) Capitalize the first word and all important words in titles. But do not capitalize any but noun parts of hyphenated terms in titles: *Twentieth-*



*century Progress; World-Dominion of English-speaking Peoples.* In a question for debate, the word **Resolved** and the word following it are capitalized.

(13) Capitalize words for purposes of emphasis. This rule should be observed with caution. Excessive capitalization for purposes of emphasis will weaken rather than emphasize. Only the most important words in a business phrase or sentence should be made to stand out by means of capitalization.

(14) Capitalize the first word of every complete direct quotation. (See page 92.)

**The Apostrophe.**—(1) The apostrophe is used to denote the possessive case of nouns. (See page 30.)

(2) The apostrophe is used to indicate the plural of letters, figures, signs, and words (see page 29): *Dot your i's and cross your t's. . . . There are three 4's and four 3's on this page. . . . O. K.'s. . . . Write three and's.*

(3) The apostrophe is used to denote the omission of a letter or letters from a word, or figures from a number, as in the following: *can't* for *can not*; *don't* for *do not*; *doesn't* for *does not*; *he'd* for *he had* or *he would* or *he should*; *he'll* for *he shall* or *he will*; *he's* for *he is* or *he has*; *I'd* for *I had* or *I would* or *I should*; *I'll* for *I shall* or *I will*; *I'm* for *I am*; *isn't* for *is not*; *it's* for *it is*; *shan't* for *shall not*; *shouldn't* for *should not*; *they're* for *they are*; *there'd* for *there had* or *there would*; *there's* for *there is* or *there has*; *there'll* for *there shall* or *there will*; *you're* for *you are*; *who's* for *who is*; *won't* for *will not*; *wouldn't* for *would not*; '06, '19.

Be careful not to misuse the apostrophe. It is not used to indicate the possessive of pronouns. There are no such case forms as *your's*, *our's*, *her's*, *their's*. Do not use *it's* for *its*, *they're* for *their* or *there*, *your* for *you're*.

**Cautions.**—(1) Do not write out detailed numbers or amounts. If you do, the phrases are apt to become vague and clumsy. "Eleven thousand four hundred twenty-eight dollars and twenty-seven cents" is not nearly so clear as \$11,428.27.

(2) Do not use figures for simple round numbers or amounts. "Six thousand dollars" is better than \$6000. This applies, of course, to written composition. It would be absurd to write out round numbers in a financial statement.

(3) Do not write two different kinds of numbers in the same composition in different ways. "Five yards of ribbon at fifty cents a yard" or "5 yds. of ribbon @ 50¢ a yd." is better than "5 yards of ribbon at fifty cents a yard."

(4) Spell out decimals, distances, enumerations, weights, and so forth,



when they are used in a piece of writing, unless (as above indicated) they are extremely involved.

(5) Write out as a rule the time of day, numbers of centuries, names of months, names of cities and states, and other time and place divisions, except in cases where the names are very long and where certain rules of style demand the abbreviated form.

(6) Do not begin a sentence with figures or signs of any kind.

(7) Do not use the word *thousand* in spelling out a round number indicating an amount of more than the even thousand. "Twelve hundred eighty" is better than "one thousand two hundred eighty."

(8) Do not use *and* in writing or in announcing numbers of three or more digits. "Three hundred twenty" is better than "three hundred and twenty."

(9) Do not write the parts of a surname consisting of two or more parts, closely together. The name *von der Smith* is better written with the parts slightly spaced, as indicated. So also are such names as *De Fries, La Salle, O'Neill, McDonnell*. In many cases the parts of such names have grown together and now appear as one word; the capitalization thus becomes regular, as *Delameter, Vanderlip, Dupont, Devereaux*. (See rule 3, page 39.)

(10) As a rule do not refer to passages in the Bible or in a code of rules or a constitution of any sort by one kind of numeral only. *Exodus IV-12* is better than *Exodus 4-12*. *Article X Section 2* is better than *Article X Section II*. The terms in such references may be separated by a dash, or the first may be separated from the others by a colon.

(11) Titles and words and excerpts to which special attention is called should be italicized. If, however, an excerpt is extremely long, quotation marks may be used for the same purpose.

(12) Italicize words and abbreviations from foreign languages, unless they have been in our language long enough to be regarded as English. Do not italicize *alias, alibi, cafe, camouflage, canto, chauffeur, cabaret, con, debris, debut, demi-tasse, entree, facsimile, garage, niche, pro, protege, subpoena, vice versa, cf., e.g., i.e., vs., viz.* But these are usually italicized: *circa, ibid., infra, idem, sic, supra, vide.*

## PROBLEMS

1. Look up the following words in two or more different dictionaries. Which should be written with hyphen? which as one word? about which is there a disagreement of authority?—any/body, any/one, some/one, no/one, at/all, all/right, to/day, ware/house, bank/book, trade/mark, left/hand, up/town, book/keeper,

dry/goods, house/furnishing, short/circuit, stock/room, to/night, more/over, to/morrow, post/card, postal/card, post/office, some/body, every/body, every/one, every/thing, no/body, sales/slip, sales/woman, bill/board, bill/of/fare, table/of/contents, cup/fuls, per/cent, shop/work, store/room, type/writer.

2. Use capitals in the following sentences as required by the foregoing rules: (1) the members of the sixth infantry saluted the president as they passed his reviewing stand. (2) he asked god to show his tender mercies to him. (3) mr. de puyster is a member of the masonic order. (4) address your letters as follows: james johnson, jr., 35 walworth street, kansas city, missouri. (5) there were a negro, a yankee, a creole, and three chinamen in the office. (6) when sir thomas entered the chamber, the speaker immediately addressed him thus: "i trust, sir, that you are ready to give your attention to the bill of rights." (7) as soon as he arrived in the west he wrote his mother a letter. (8) "what," he inquired, "do you mean by 'tactful dishonesty'?" (9) i then explained what i meant by tactful dishonesty and he turned to his neighbor and said, "that definition satisfies me." (10) come, spring, and yield your balm to my wearied heart! (11) remember that these three things will do more for you than anything else: honesty, industry, courtesy. (12) he divided his composition into introduction, discussion, and conclusion. (13) the hudson and connecticut rivers flow southward. (14) i study french, german, arithmetic, and history. (15) she served tea in her new china ware and the affair was thus given an oriental tone. (16) the city of san francisco is an important seaport. (17) "the city of dover" has just landed at the dock.

3. Insert the apostrophe where needed in each of the following sentences: (1) Ill go but I wont carry this parcel for Im too tired. (2) Its hard to tell what he means. (3) It isnt considerate to try to attend to two customers at once. (4) Place your ss definitely where they belong. (5) Theyre going to my shop, not yours. (6) Whos in that office? (7) Whatll we do if it rains? (8) The kittens lost its collar. (9) Wheres hers? (10) Lets go over to Jims.

4. Write the following sentences in better form: (1) The club has 1871 members and has eleven thousand eight hundred sixty five dollars in its treasury. (2) 1776 was a great year for the American people. (3) He has one thousand five hundred and fifty dollars in the bank. (4) I met Mrs. vanBuren, Mr. LaSalle, and General dePuyster among the 1200 others at the ball. (5) Suppose Mr. A gives twenty dollars to Mr. B; then suppose Mr. C borrows 75 cts. from Mr. B; how much will Mr. B have left? (6) You will find the quotation in Exodus 10-12-14. (7) Be Honest; Be Kind; Be True; Be Courteous; be humble. (8) If 30 men work for you at one dollar eighty seven cents a day, what is their total wage at the end of a week?

(9) I was paid \$11,  
125 by Mr. Thomas  
Crawford on March,  
11, 1917.

## SECTION 7

**Pronunciation.**—Error in the sound of letters and error in the accent of syllables are the two principal violations of pronunciation. A careful study of the chart below will go a long way toward helping to correct errors in the sounds of letters. In the problems at the end of this section are valuable lists of everyday words that are often wrongly accented. In all cases of doubt regarding pronunciation, the dictionary should be consulted and the correct pronunciation fixed permanently in mind. It is important to remember that every word of more than one syllable has an accent (marked ' in the dictionary) on one of its syllables. No word, however long, has more than one such accent, though a long word usually has a secondary accent (marked " in the dictionary) in addition to its principal or primary accent.

In the pronunciation of English words, be careful *not* to treat

a	as	e	in	catch
	as	i	in	can
	as	u	in	was
aw	as	ar	in	draw
b	as	p	in	disburse
c	as	g	in	auction
	as	z	in	proceeds
ch	as	j	in	chairman
d	as	j	in	audience
	as	t	in	saddle
e	as	i	in	get
	as	u	in	difference
er	as	ah	in	concern
	as	re	in	modern
f	as	v	in	reference
g	as	ch	in	genius
	as	k	in	peg
h	as	silent	in	rehearse
	as	sounded	in	heir

i	as	u	in	prospective
ing	as	in	in	buying
ir	as	oi	in	third
j	as	ch	in	injunction
k	as	g	in	inkwell
l	as	silent	in	particularly
m	as	silent	in	competent
n	as	silent	in	government
ng	as	nk	in	ring
nk	as	ng	in	think
o	as	a	in	oral
	as	u	in	office
oi	as	ur	in	spoil
our	as	oi	in	journal
p	as	b	in	wrapper
q	as	k	in	quote
qu	as	k	in	quorum
r	as	h	in	bear
	as	w	in	retail
re	as	er	in	hundred
s	as	ss	in	please
	as	z	in	cashier
sh	as	zh	in	shawl
t	as	ch	in	literature
	as	d	in	realty
th	as	d	in	they
	as	p	in	something
	as	t	in	thought
them	as	m	in	sold them
u	as	e	in	judgment
	as	i	in	just
	as	oo	in	revenue
v	as	f	in	have
	as	w	in	very
w	as	v	in	wear
wh	as	w	in	white
x	as	gs	in	extra
	as	ng	in	anxious
y	as	dge	in	did you, would you, etc.
z	as	s	in	itemized



## PROBLEMS

1. Using the above table as guide, tell what error is sometimes made in the pronunciation of each of the following words. Practice the correct pronunciation of each one: absence, accommodate, accuracy, appraisal, appreciate, article, assistance, balance, bargain, business, calculation, certificate, collection, conveyance, concede, consign, charge, corporation, discrepancy, duty, eighth, enterprise, employee, exceed, expense, examine, invoice, issue, lease, legacy, liability, lien, liquidate, manufacturer, mercantile, mortgage, necessary, notary, opportunity, pamphlet, principal, promissory, remit, repetition, responsible, quotation, seizure, tariff, traffic, weight.

2. The words in each of the following groups are so frequently mispronounced that they are mistaken for each other. Point out the necessary distinctions in each group and practice the correct pronunciation of each word: advice, advise; allusion, elusion, illusion; auger, argue; balk, block; base, bass; bath, bathe; breath, breathe; both, booth; casual, causal; calvary, cavalry; censor, censure; choose, chose; cloths, clothes; coin, corn; commend, condemn; conscience, conscious; consul, council, counsel; costume, custom; dairy, diary; de cease, disease; deference, difference; does, dose; dual, duel; draw, drawer; eleven, leaven; either, ether; empire, umpire; equable, equitable; excess, access; formally, formerly; genius, genus; lightening, lightning; loath, loathe; loose, loss, lose; naught, not; of, off; onion, union; ordinance, ordnance; pardoner, partner; partition, petition; precedent, president; prophecy, prophesy; propose, purpose; quiet, quite; realty, reality; respectfully, respectively; seminary, cemetery; sort, sought; statue, stature, statute; steady, study; than, then; wander, wonder; weather, whether; which, witch; you're, your.

3. The following words are especially troublesome. They are frequently mispronounced as the result of misaccent, improper vowel sounds, or the slighting of letters or syllables. Look each one up in the dictionary and memorize the correct pronunciation of it. In case more than one pronunciation is permissible for a word, explain: absorb, accompanist, address, adept, administrative, adult, alias, allies, alternately, amateur, apparatus, applicable, athlete, automobile, aviator, cantonment, casualty, cement, chauffeur, coöperative, creature, data, deficit, delivery, detail, discourse, education, elite, essay, exquisite, exhaust, exigency, express, extol, extract, February, finance, financier, formidable, general, government, history, hospitable, incalculable, incidentally, influence, inquiry, interesting, itinerary, juvenile, khaki, laboratory, leisure, library, menu, mischievous, moral, negotiable, Niagara, office, oral, particularly, patriot, perfume, permit, positively, produce, protest, quinine, recess, recipe, recognize, reptile, resource, roof, sarsaparilla, squalor, superintendent, supple, temporarily, tedious, tune, whistle, yesterday.

## SECTION 8

**Spelling.**—Make lists of words that trouble you. Write the troublesome word frequently on paper and at the board. Trace that stubborn word in the air. Pronounce it accurately. Compare it with other words of the same length. Compare it with other words that are like it in part, and point out differences and similarities. Discuss the word with your classmates and your parents. Make that word your hobby until you can spell it not only forward, but backward as well. Master a few good spelling rules. Each one will have many exceptions, but it will guide you nevertheless if you give it a chance. In all of these ways you can correct your spelling troubles if you are alert and eager to be a good speller, and *you must be alert and eager to be a good speller*. Bad spelling is a reproach and a disgrace. You will find your future business employers more impatient with bad spelling than with other faults in English. A few common spelling troubles are summarized in the following fourteen points. (*The misspelled words are placed in parentheses*). Following these are nine rules with illustrations.

## A LIST OF SPELLING TROUBLES

1. The doubling of letters. . . . Rules and word analysis will help . . . truly (~~trully~~); really (~~realy~~); wholly (~~wholy~~); disappoint (~~disappoint~~).

2. The addition or the omission of syllables. . . . Accurate pronunciation will help . . . remember (~~rember~~); boundary (~~boundry~~); athletics (~~athleatics~~); laboratory (~~labratory~~).

3. The confusion of **ible** and **able**, **ant** and **ent**, **ance** and **ence**; study of suffixes will help; also study of foreign tongues . . . excusable (~~excusable~~); possible (~~possable~~); incumbent (~~incumbant~~); appearance (~~appearance~~).

4. The confusion of **per** and **pre** . . . . Accurate pronunciation will help, as will also study of prefixes and study of foreign tongues . . . perhaps (~~prohaps~~); persuade (~~presuade~~); prevail (~~pervail~~).

5. The **ei** and **ie** trouble. . . . Rule with exceptions will help . . . believe (~~beleive~~); relief (~~relcief~~); receive (~~recieve~~).

6. The inclusion of silent letters. . . . Accurate pronunciation will help;

also the final silent *e* rule . . . coming (~~comeing~~); plays (~~playes~~); among (~~amoung~~); now (~~naow~~); having (~~havcing~~); truly (~~truely~~).

7. The exclusion of silent letters. . . . Rule and visualization will help. . . . sincerely (~~sincerly~~); serenely (~~serenly~~); guide (~~guid~~); crudely (~~crudly~~).

8. The confusion of homonyms or of words similar in sound. . . . Accurate visualization will help; also the study of origins and inflections . . . rain (rein); chose (choose); cord (chord); chief (chef).

9. The use of *shun* for *sion* or *tion*, of *shus* for *tious* or *cious*. . . . Study of origins will help; also study of suffixes . . . conscious (~~conshue~~); ambitious (~~ambichus~~); attention (~~attenshun~~).

10. The confusion of letters having the same or almost the same sound. . . . Study of word origins will help; also visualization and pronunciation . . . receipt (~~rescript~~); separate (~~seperate~~); hence (~~hense~~); economize (~~economise~~); description (~~discription~~); Britain (~~Britian~~).

11. The malformation of plurals or of third person singular of words ending in *y* and *ey*. . . . Rule with exceptions will help . . . tries (~~trye~~); turkeys (~~turkiee~~); varies (~~varrye~~); sympathies (~~sympathye~~).

12. The confusion of *er*, *or*, *ar*, *ary*, *ery*, *ory* . . . Study of suffixes will help . . . debater (~~debator~~); primary (~~primory~~); orator (~~orator~~).

13. The use of *ize* for *ise*. . . . Study of suffixes will help. . . . The following words are spelled with *ise*: *advertise*, *arise*, *comprise*, *compromise*, *despise*, *devise*, *disguise*, *enterprise*, *excise*, *exercise*, *franchise*, *improvise*, *merchandise*, *revise*, *rise*, *supervise*, *surprise*.

14. The use of *ise* for *ize*. . . . Again, study of suffixes will help. . . . The following words are spelled with *ize* (or *ye*): *analyze*, *apologize*, *authorize*, *centralize*, *characterize*, *civilize*, *colonize*, *criticize*, *demoralize*, *dramatize*, *economize*, *emphasize*, *equalize*, *familiarize*, *fertilize*, *generalize*, *harmonize*, *humanize*, *italicize*, *localize*, *minimize*, *modernize*, *monopolize*, *moralize*, *organize*, *paralyze*, *patronize*, *philosophize*, *pulverize*, *realize*, *recognize*, *reorganize*, *revolutionize*, *scrutinize*, *specialize*, *standardize*, *summarize*, *sympathize*, *utilize*, *vitalize*.

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**RULE 1.**—When the diphthong *ei* or *ie* is sounded like *ee*, *i* comes first unless the diphthong is preceded by *c*. Stated in another way: *i* comes before *e* except after *c* or when sounded as *a*, as in *neighbor* and *weigh*.

Still another form of stating the important *e* rule is this: In words spelled with *ie* or *ei*, sounded like *ee*, *i* or *e* comes first according as the preceding



letter comes nearest it in the alphabet. To illustrate, *receive*; *c* is nearer to *e* in the alphabet than it is to *i*, therefore *e* comes before *i* in the word *receive*.

A few exceptions to all three forms of the rule are *weird*, *leisure*, *neither*, *either*, *seize*. Point out others in the list below. Test each word in the following list by the rule: *shield*, *chief*, *weight*, *freight*, *deceive*, *relieve*, *priest*, *piece*, *fiend*, *friend*, *grieve*, *heinous*, *reprieve*, *neighbor*, *yield*, *siege*, *sleigh*, *field*, *sieve*, *niece*, *grief*, *reign*, *believe*, *surfeit*, *hie*, *receipt*, *pierce*, *seizure*, *heirloom*, *heifer*, *die*, *lie*, *lief*, *shriek*, *frieze*, *thieve*, *sortie*, *besiege*, *ceiling*, *neither*, *wield*, *conceit*, *perceive*, *pie*, *eighteenth*, *financier*.

**RULE 2.** A word ending in a single consonant preceded by a single vowel doubles the final consonant before a suffix beginning with a vowel, provided the word formed is accented on the syllable directly preceding the suffix. In *refer*, *referring*, the accent is on the syllable preceding the suffix, but in *summon*, *summoning*, the accent is not on the syllable preceding the suffix. This rule does not apply to words ending in a consonant preceded by a diphthong: *seal*, *sealing*; *conceal*, *concealing*; *boil*, *boiled*.

Test each of the following words by the rule and by the two cautions or exceptions. Are there any exceptions? . . . *hopping*, *preferred*, *controlling*, *conferred*, *platted*, *abhorrent*, *revealing*, *spoiled*, *plotting*, *regretted*, *intermitted*, *repelled*, *deterred*, *committal*, *squealing*, *uttering*, *rubbing*, *beginner*, *allotted*, *benefiting*, *suffering*, *modeled*, *dealing*, *fluttering*, *reddening*, *equaled*, *acquitted*, *impelled*, *broadening*, *dropping*, *peeling*, *traveling*, *shopper*, *occurred*, *wrapper*, *developed*, *swimmer*, *peeling*, *banqueting*, *winner*, *referred*, *baggage*, *merited*, *luggage*, *foiling*, *conquering*, *inferring*, *offering*, *fitted*, *extolling*, *congealing*, *coiling*.

**RULE 3.**—Final silent *e* is dropped before a suffix beginning with a vowel and retained before a suffix beginning with a consonant. In *come*, for instance, the final *e* is silent; hence, in adding *ing* the *e* is dropped, *coming*. Study the following words. Test them by the foregoing rule. Give the simplest form of the word in each case: *hating*, *loving*, *procuring*, *exercising*, *describing*, *desiring*, *hoped*, *tuned*, *embraced*, *disguising*, *macadamized*, *choosing*, *ceasing*, *owed*, *noticed*, *dividing*, *dissuading*, *lovable*, *likable*, *notable*, *declaring*, *separating*, *devising*, *pursuing*, *urging*, *gauging*, *preparing*, *accommodating*, *systematizing*, *surprising*, *desirable*, *excitable*, *blamable*, *tamable*, *erasure*, *merely*, *lovely*, *likely*, *immediately*, *comparatively*, *improvement*, *respectively*, *troublesome*, *statement*, *serenely*, *entirely*, *safety*, *sincerely*, *separately*, *appropriately*, *rudeness*, *movement*, *arrangement*, *paleness*, *extremely*, *definitely*, *lonely*, *likeness*, *announcement*, *politeness*, *bereavement*, *paging*.



These words are exceptions to the rule. Make note of the exception in each one: *truly, duly, awful, judgment, acknowledgment, agreeable, argument, mileage, hoeing, toeing, shoeing, dyeing, singeing, tingeing, hingeing*.

There are two modifications of Rule 3, as follows: (1) Words ending in *ge* and *ce* retain the *e* before a suffix beginning with *a* or *o* to preserve the soft sound of *c* and *g*. (The letters are usually soft before *e* and are usually hard before *a* and *u*.) Note that *e* is retained in these words: *changeable, damageable, noticeable, serviceable, marriageable, pronounceable, manageable, enforceable* (but *forcible*), *chargeable, outrageous, advantageous, traceable, vengeance, courageous, peaceable*. (2) Words ending in *ie* drop the *e* and change the *i* to *y* before *ing* to avoid the doubling of the *i*: *die—dying, lie—lying, tie—tying, hie—hying, vie—vying*. Note Rule 4 in this connection.

**RULE 4.**—A word ending in *y* preceded by a consonant changes the *y* to *i* before a suffix, unless the suffix begins with *i*. When this is the case the *y* is retained to prevent the doubling of the *i*: *busy—business, easy—easily, carry—carried, likely—likelihood, hurry—hurried, study—studying, hurry—hurrying, fancy—fancying, defy—defying, carry—carrying*.

**RULE 5.**—The letter *k* is generally added to words ending in *c* before a syllable beginning with *e*, *i*, or *y*. This is done to indicate the hard sound of *c*: *colic—colicky, traffic—trafficking, frolic—frolicking, physic—physicking, panic—panicky*.

**RULE 6.**—When the prefix of a word ends with the same letter that the word begins with, both letters are usually retained: *dissatisfy, dissimilar, dissolve, dissent, misspell, misstep*.

**RULE 7.**—When the suffix of a word begins with the same letter that the word ends with, both letters are usually retained: *sudden—suddenness, mean—meanness, keen—keenness, legal—legally, natural—naturally, occasional—occasionally*.

**RULE 8.**—Words ending in a double consonant usually retain both consonants before a suffix: *odd—oddity, stiff—stiffness, success—successful, full—fullness* (or *fulness*).

**RULE 9.**—Prefixes and suffixes ending in *ll* usually drop one *l* in combination: *useful, truthful, helpful, welcome, welfare, awful, woeful* (or *woful*), *already, almost, although*; but *all right* is an important exception.

It must be remembered in connection with prefixes and suffixes and word combinations in general, that there is much irregularity in their spelling. Rules

pertaining to them have more exceptions than others. (See pages 24 and 25 for study of prefixes and suffixes.)

Words are constantly undergoing change in spelling. *Already*, for instance, used to be spelled as two words, *all ready*. They have now grown together, and in the process one *l* has been dropped. The same is true, also, of such words as *almost*, *altogether*, *fulfil*, *plentiful*, *until*, and many others. The words *all right* have so far resisted such combination.

Following are a few of the words that have undergone simplification in spelling during the past few years. They are reproduced here from the long list of revisions issued by the Simplified Spelling Board:

abridgment, acknowledgment, addrest, affixt, altho, arbor, ardor, ax, behavior, blest, blusht, bur, candor, carest, catalog, center, chapt, check, civilize, clamor, clapt, claspt, clipt, clue, color, comprest, comprize, confest, coquet, criticize, crost, crusht, dasht, decalog, defense, demagog, deprest, dialog, dike, dipt, discust, dispatch, distrest, draft, drest, dript, droopt, dropt, dulness, endeavor, envelop, exprest, fantom, favor, fiber, fixt, flavor, fulfil, fulness, gage, gelatin, gild, gipsy, goodbye, gript, harbor, harken, heapt, hiccup, honor, humor, husht, idolize, imprest, instil, kist, labor, lapt, lasht, leapt, lodgment, lookt, lopt, luster, mama, meager, mist, mixt, mold, molt, neighbor, nipt, odor, offense, opprest, parlor, past, pedagog, plow, possesst, practise, prefixt, prest, pretense, primeval, profest, program, prolog, propt, pur, quartet, rapt, recognize, rime, ript, rumor, savior, scepter, silvan, sipt, sithe, skilful, skipt, slipt, smolder, snapt, somber, specter, splendor, steadfast, stept, stopt, stript, suffixt, sulfur, suppress, surprize, tapt, theater, tho, thoro, thorofare, thoroly, thru, thruout, tipt, topt, tost, trapt, traveler, tript, valor, vext, vigor, washt, whipt, wilful, wisht, wo, woful, woolen, wrapt.

## PROBLEMS

1. Every business student should know how to pronounce, how to spell, how to define the words in the following review list:

abacus	amanuensis	assay	ban
acceptance	annuitant	assess	bank
account	annuity	assets	bankruptcy
accredit	antedate	assurance	bank-note
acknowledgment	apprentice	attaché	bargain
actuary	appropriation	auction	barter
addressograph	arbitrage	audit	bazaar
adjuster	arbitrament	bagman	beadle
advocate	arbitration	balance	bear
agent	archive	bale	bearer
aggregate	are	ballast	beat

bid	change	damage	emolument
bill	charge	data	employee
blotter	charter	day-book	emporium
bogus	check	deadweight	enclosure
bonanza	cipher	deal	encyclical
bond	clerical	debenture	endorse
bonded	clientele	debit	endowment
bonus	code	decimate	enfranchise
boodle	coinage	decedent	enterprise
booking	colporteur	declaration	entrepot
boom	commission	decrement	equable
boot	commodity	defalcation	equate
borrow	comprador	deficit	equitable
bounty	comptroller	defraud	estimate
bourse	controller	defray	excelsior
boycott	concern	defunct	exchange
brand	concession	delicatessen	exchequer
breakage	consignee	delinquent	excise
brocage	consignment	demonetize	execute
broker	consolidation	demurrage	exorbitant
brokerage	consul	deposit	export
break	contraband	depository	expose
bull	contract	depot	extension
bullion	cooper	depreciation	fabricant
bursar	coöperation	deputy	fabricate
buyer	copartnership	development	factor
call	copyright	directoriate	factorage
campaign	corner	disburse	factotum
canvas	corporation	discount	fee
canvass	cost	disfranchise	feud
capacity	costermonger	dishonor	fiduciary
capital	council	display	field
capitol	counsel	dividend	file
carat	countermand	docket	finance
carman	countersign	draft	firkin
carriage	counting-house	drawee	first-rate
carrier	coupon	drawer	firm
carry	courier	drayage	fiscal
cartage	covenant	drygoods	fixtures
cartel	cover	due-bill	fleshmonger
cash	credential	dun	float
cash-book	credit	duplicator	floorage
cashier	curator	duty	floor-walker
centigrade	custom	effects	folio
certify	cut	emigrant	foolscap

foot	import	lessee	monometalism
forage	inclosure	lessor	monopoly
foreclose	income	letterhead	morale
foreman	incorporate	licence	mortgage
forfeit	increment	license	mortgagee
forum	incumbent	lien	mortgagor
footing	indorse	limited	mountebank
foundation	industry	limousine	mugwump
foundry	ingot	line	mulct
franchise	initiative	liquidation	multure
freightage	insert	liter	municipal
gain	insignia	lockage	municipality
gallon	insolvency	lockout	naphtha
garage	instalment	loft	negotiate
gerrymander	insurance	longs	newsstand
gin	interest	longshoreman	nominal
going	inventory	lot	nonesuch
go-between	invoice	luggage	note
graft	issue	make	numismatic
gram	item	makeweight	nurl
greenback	itinerary	manager	nursery
grocery	jerquer	mandate	offer
gross	jetsam	manipulator	omnibus
guaranty	jettison	manufacture	onus
guinea	jobber	manumit	operator
haberdasher	joiner	marconigram	option
hall-mark	journal	margin	order
hand	journeyman	marketable	ordinance
handbill	judgment	matrix	ordnance
haulage	junk	mature	organ
hawker	juxtaposition	maximum	organize
hazard	keep	memorandum	outgo
hedge	key	merchandise	outpost
hogshead	key	merger	output
holder	kit	message	outright
holograph	laity	meter	overbalance
home-made	lampoon	middleman	overdraw
hong	landau	middlings	overdue
honor	largess	mil	overhead
horse-power	layman	mill	overplus
house	layout	mimeograph	overproduction
huckster	leader	minimum	pact
husbandry	lease	mintage	paper
hypothesis	ledger	monetary	par
immigrant	legitimate	monger	partner



party	quire	settlement	tallyman
patent	quotation	shade	talon
pawn	quote	share	tare
pawnbroker	rackrent	ship	tariff
payee	rating	shipment	telegraphic
pecuniary	realize	shop	telemeter
pedler	realty	shoplifting	teller
percentage	ream	shopworn	tenor
perquisite	rebate	short	terminal
petition	receipt	shortsale	terminus
piecework	receiver	sight	terms
pinchbeck	reckoning	signatory	ticker
pittance	recoup	signature	tickler
plant	refund	simony	tierce
pledge	reimburse	slaughter	tolls
policy	remnant	slump	tonneau
pool	remittance	smart-money	trackage
post	remonetize	solvent	trade
postdate	rent	solvency	trade-mark
poster	representative	sovereign	transship
pottery	reserve	specialty	truckage
précis	residuum	specie	tun
premium	retail	speculator	turnover
presswork	revenue	stake	underlease
prestige	ring	staple	undertenant
prime	risk	statistics	underwriter
principal	royalty	stevedore	unship
principle	run	stipend	usury
priority	runabout	stock	value
proceeds	runner	stock-broker	vendor
profit	sabotage	stock-jobber	vendue
profiteer	sale	stock taking	venture
promoter	sample	stone	void
propaganda	satisfy	storage	voucher
proprietary	scalper	store	wagonage
prospectus	schedule	strait	waiver
provender	scoop	stub	wallet
proxy	scrip	sublet	wares
publicity	scrivener	subscribe	warrant
purchase	second-hand	subsidy	warranty
push	seconds	superfine	water
quarter-day	securities	surcharge	wholesale
quarterly	security	syndicate	wire
questionnaire	service	systematize	withhold
queue	settle	tally	yearbook

2. Tell in as few but as accurate words as possible what you consider to be the chief value of the content under each of the section headings in this chapter:

## Introduction

### SECTION 1—Word Groups PROBLEMS

### SECTION 2—Word Classes PROBLEMS

### SECTION 3—Accuracy Propriety PROBLEMS

### SECTION 4—Anglo-Saxon Latin PROBLEMS

### SECTION 5—Name Words Picture Words Motion Words Explanatory Words Connecting Words Emotion Words PROBLEMS

### SECTION 6—The Hyphen The Capital The Apostrophe PROBLEMS

### SECTION 7—Pronunciation PROBLEMS

### SECTION 8—Spelling PROBLEMS

## CHAPTER II

### THE BUSINESS SENTENCE

*Turn your sentences completely,  
Yet concisely and concretely,  
Round them out with meaning richly fraught;  
Let each phrase and clause entrusted  
With your message, be adjusted  
Nicely and exactly to your thought.*

**Introduction.**—The burden of responsibility in expression rests upon the sentence. The word aids the sentence in building up the expression of thought. The paragraph aids the sentence in grouping and arranging the expression of thought. The sentence itself is the basic medium whereby writers and speakers convey their thought to others. A single wrong word in a sentence may yet leave the sentence perfectly clear, though its meaning will not be grasped as quickly as that of a sentence in which every word is exact. Sentences may be grouped awkwardly into paragraphs, yet if they are themselves correctly worded and constructed, the bad paragraphing will retard, not prevent, understanding. But sentences badly constructed within themselves—sentences in which the relation of parts is not carefully adjusted—are likely either not to be understood at all or to convey a meaning different from the one intended.

Long, involved sentences have no place in business expression. The case may be different in literary and philosophical expression. This presupposes leisure and reflection on the part of the reader. It is written principally to provoke thought and meditation or to provide entertainment. Business literature is written principally to inspire action. It does not presuppose the leisurely atmosphere of the library. It is not constructed for the analytical cogitations of a literary or philosophic hermit. It is for the most part written under high pressure and read under high pressure. It must be so written, therefore, as to be understood quickly, easily, and unmistakably.



The New York Clearing-House



This may be achieved, in one way, by keeping the business sentence short and concise, by making it say as much as possible in as few words and in as simple construction as possible. The short business sentence saves time for everybody who has to do with it. It may be achieved, in another way, by keeping the business sentence clear, by allowing no unnecessary words or phrases to blur and bungle the meaning or to crowd out the central idea. The clear business sentence preserves the patience of everybody who has to do with it. It may be achieved, in a third way, by keeping the business sentence correct, by having words and phrases and clauses placed in proper relationship, so that there may be no doubts or misunderstandings. The correct business sentence commands the respect of everybody who has to do with it. In fine, the business sentence should be not only so clear and correct and concise that it *may* be understood, but so clear and correct and concise that it *must* be understood and induce proper action.

It is frequently the case in business writing that a sentence is a sentence as the result of what it implies rather than by virtue of conventional construction. Hence, a single word or phrase or clause may be permitted to do the work of a whole sentence. It may be depended upon to do this efficiently, provided the meaning can be clearly inferred, provided the reader has no difficulty in *implying* the full sentence meaning conveyed. It is not, perhaps, a method to be recommended unqualifiedly to young writers. Yet, it is the characteristic style of conversation and it is a valuable device for both emphasis and economy. To speak always in complete sentences is neither natural nor customary. It may be more natural and customary to write always in complete sentences, but it is by no means always necessary. To insist upon complete sentence answers in reply to questions is very often to encourage a stilted and extravagant style of expression. There are still, however, many people who make a fetish of the complete sentence—but they are not business people. The following is an example typical of much current business expression:

- Just a word:
- Show a boy a new baseball.
- Then what?

- Why, he simply must toss it in the air or bounce it on the pavement.
- Just another word:
- Show a girl a new hat.
- What then?
- Why, she simply must try it on and look at herself in the mirror.
- And now just one word more:
- Show me a good reason for buying your goods, and, like the boy with the ball and the girl with the hat, I shall want to act.
- Right?

“The turn of a sentence,” said Jeremy Bentham, “has decided the fate of many a friendship, and, for aught that we know, the fate of many a kingdom.” If he were living today he might add, “and also of many a business establishment.”

## SECTION 9

**Phrase.**—A PHRASE is a group of words properly related to each other but having neither subject nor predicate, and thus not expressing a complete thought. Though it conveys but a partial thought, a phrase may, as pointed out in the introduction to this chapter, imply a complete thought, and in the language of advertising and salesmanship it may often stand for a sentence. A PREPOSITIONAL PHRASE is one that is introduced by a preposition: *For sale*. An INFINITIVE PHRASE is one that is introduced by an infinitive: *To sell goods*. A PARTICIPIAL PHRASE is one that is introduced by a participle: *Selling goods*. But a phrase may be introduced by other parts of speech as well; for example, *Wanted—A Boy; Tickets to the right; Always ready; Ice, Coal, and Wood; Good Roads*.

A phrase used to modify a noun or a pronoun is called an ADJECTIVE PHRASE; used to modify a verb, an adverb, or an adjective, it is called an ADVERBIAL PHRASE; used in place of a noun in any substantive relation whatever, it is called a NOUN PHRASE. Phrases are more commonly used as modifiers than as substantives.

In constructing a phrase for advertising purposes, care must be taken to have the rest of the sentence of which it is a part clearly suggested and understood. The phrase must enable the reader to

furnish in his mind the wording of the complete sentence. This may sometimes be done by means of a picture that has a phrase for a caption. It may be done by playing up in large special type the name of the commodity to which the phrase belongs. The phrase *His Master's Voice* is always accompanied with the picture of a dog pricking up his ears before the Victrola. The full sentence is again clearly implied: *The dog recognizes his master's voice in the Victrola.* The phrase *Absolutely Pure* appears in company with the picture of a tin of *Royal Baking Powder*, prominently labeled with these words. The complete sentence is clearly implied: *Royal Baking Powder is absolutely pure.* The principal word in a phrase should be a short, simple one, and the business phrase as a unit of expression should have an agreeable rhythmic swing so that it may be easily remembered.

**Clause.**—A CLAUSE is a group of words having a subject and a predicate, and forming a part of a sentence. If, standing alone, it makes complete sense without depending on any other part of a sentence, it is called an INDEPENDENT or PRINCIPAL or CO-ORDINATE CLAUSE. If, standing alone, it does not make complete sense, but depends upon some other part of a sentence for its complete meaning, it is called a DEPENDENT or SUBORDINATE CLAUSE. The following are independent clauses: *And they thought we wouldn't fight ! . . . It is safe ; it is good ; it is reasonable.* The following are dependent clauses: *When the boys come home. . . . The thing that makes value in a motor. . . . When you use Firestone. . . . Where the Scot Mints are.*

Independent clauses, as well as words and phrases of equal rank, are connected by means of co-ordinate connectives. These connectives indicate four general relationships:

ADDITIVE	—and, also, moreover, likewise, besides, furthermore.
CONTRASTING	—but, yet, nevertheless, notwithstanding, still, however.
RESULTING	—so, hence, therefore, consequently, thus.
CORRELATIVE	—either-or, neither-nor, both-and, not only-but also, and-therefore.

Dependent clauses, or other dependent elements, are connected with independent ones by means of subordinate connectives. These may be relative pronouns, *who, which, (what), that*, or the first three

of these used as interrogative pronouns. They may be adverbial conjunctions indicating:

TIME	— <i>when, while, as, since, until, after, before, whenever.</i>
PLACE	— <i>where, whither, whence, and their compounds.</i>
MANNER	— <i>as, how.</i>
REASON	— <i>as, because, since, for, why.</i>
CONDITION	— <i>if, unless.</i>
CONCLUSION	— <i>though, although.</i>
COMPARISON	— <i>than, as.</i>
PURPOSE	— <i>lest, that.</i>
RESULT	— <i>that.</i>

*That* is also sometimes called a substantive conjunction in its use as a word of introduction to noun clauses.

A clause used to modify a noun or a pronoun is called an ADJECTIVE CLAUSE; used to modify a verb, an adverb, or an adjective, it is called an ADVERBIAL CLAUSE; used in place of a noun, as subject or object, or in any other substantive relation, it is called a NOUN CLAUSE.

Clauses are less frequently used as advertising slogans than phrases and sentences. When they are so used, however, the rules above stated for constructing advertising phrases should be observed. The same completeness should be clearly suggested or implied. The same rhythmic and agreeable combinations should be aimed at.

**Sentence.**—A SENTENCE is a group of words containing a subject and a predicate, and expressing a complete thought. The SUBJECT of a sentence is that about which the sentence expression is made. The PREDICATE of a sentence is that which asks, asserts, or commands something pertaining to the subject. In this sentence

The promotion of the secretary was approved by every one in the office.

*promotion* is the SIMPLE SUBJECT and *was approved* is the SIMPLE PREDICATE. *The promotion of the secretary* is the COMPLETE SUBJECT and *was approved by every one in the office* is the COMPLETE PREDICATE. *Of the secretary* is an adjective phrase modifying *promotion*; *by every one* is an adverbial phrase modifying *was approved*; *in the office* is an adjective phrase modifying *one*.



In addition to being classified according as they are long or short, sentences are also classified as follows:

## I. AS TO MEANING—

DECLARATIVE —a sentence that makes a statement or declaration: *Ajax Tires wear well.*

INTERROGATIVE —a sentence that asks a question: *What is the price of the Hercules Stump Puller?*

IMPERATIVE —a sentence that expresses a command: *Direct this man to the Vulcan Iron Works.*

EXCLAMATORY —a sentence that expresses strong feeling: *What a wreck it is!*

## II. AS TO FORM—

SIMPLE —a sentence that contains but one subject and one predicate, either of which may be compound; it may not contain any dependent clauses: *Atlas White Cement gives satisfaction.*

COMPOUND —a sentence that contains two or more independent clauses; it may not contain any dependent clauses: *The Thor Washing Machine not only saves labor, but it cleanses soiled clothing perfectly.*

COMPLEX —a sentence that contains one independent clause and one or more dependent clauses: *If you are looking for Phœnix Hosiery, you will find it at the opposite counter.*

COMPOUND-COMPLEX—a sentence that contains two or more independent clauses and one or more dependent clauses: *This is a good plug, but the one that we recommend especially is the Titan Spark Plug.*

Any of these four kinds of sentences may be declarative, interrogative, imperative, or exclamatory. The elements of your thought alone can tell you when to use a simple sentence, a compound sentence, a complex sentence, or a compound-complex sentence. Take, for example, the following thought elements:

The salesmen were rushing through the aisles.

The gongs were sounding harshly.

There was confusion everywhere in the building.

These simple declarative statements all relate to one situation and the three are equally important. They should therefore be combined into one compound sentence:

The salesmen were rushing through the aisles, the gongs were sounding harshly, and there was confusion everywhere in the building.

Note again that in the following the two clauses in each sentence are of equal value, and hence the form of sentence employed is compound. The first sentence denotes addition; the second, contrast; the third, result.

1. { The Mercury pattern suited her best. It was cheaper.  
The Mercury pattern suited her best; moreover, it was cheaper.
2. { The Venus Hooks and Eyes are stronger. These hooks and eyes are smaller.  
The Venus Hooks and Eyes are stronger, but these are smaller.
3. { He devoted years to perfecting the Mastodon. It is today therefore the standard tractor wheel.  
He devoted years to perfecting the Mastodon, and it is therefore today the standard tractor wheel.

In the following, however, you will find that one of the thought elements is more important than the others, and that, therefore, the three have to be combined in a complex or subordinated relationship.

He bought Jupiter matches.

He had used them before.

They had always been satisfactory.

These three simple declarative statements all relate to one situation. But they are not equally important. The unimportant thought elements should therefore be subordinated to dependent clauses:

He bought Jupiter matches because he had used them before and found them satisfactory.

One of the complex elements above may be subordinated still further by reducing it to a phrase:

He bought Jupiter matches because he had used them before, always with satisfaction.

By changing the wording slightly the sentence may also be made to read as follows. Note in all of these readings, however, that the principal thought element remains in the independent clause; the subordinate thought element, in the dependent clause:

He bought Jupiter matches because they had always given him satisfaction before.

OR

He bought Jupiter matches because they had always proved satisfactory before.

For the sake of economy and directness a complex sentence should be kept to its lowest terms, but completeness must never be sacrificed in condensing or combining the thought elements. The exact relationship among the thought elements must likewise be retained in making the condensation. The dependent clause in the above sentences is always an adverbial clause of reason. Make the dependent clause adjective, and you convey a different meaning:

He bought Jupiter matches which he had always found satisfactory before.

### III. AS TO ARRANGEMENT—

**LOOSE** —a sentence that may be completed before the end is reached and yet convey a complete thought: *He decided to buy something more, after I had wrapped his parcel, and so I was obliged to unwrap and rewrap.* In this sentence the grammatical construction is completed with the words *more*, *parcel*, and *unwrap*. A period may be placed after any one of these words, and the preceding group of words will form a complete sentence. The sentence may, in other words, be brought to a close at some point before the actual conclusion is reached.

**PERIODIC** —a sentence that may *not* be completed before the end is reached, without leaving the thought incomplete: *After I had wrapped his parcel, he decided to buy something more.* At no one point before the end of this sentence could you place a period and have a complete sentence-thought preceding it. We do not know until we reach the very last word what the meaning really is to be. The word *different* might follow *something*.

Periodic sentences differ in degree. This illustration is perfectly periodic. A sentence is called periodic, however, when the meaning is not complete until the latter part is reached. If the general arrangement of the thought expres-

sion is such as to postpone the complete meaning until the end is almost reached, the sentence is periodic to a degree. Thus the parts of a loose sentence may be arranged periodically. If a phrase or a dependent clause stands before the word, phrase, or clause it modifies, it is in periodic position. Any position of sentence parts that tends to suspend thought is a periodic arrangement.

**BALANCED**—a sentence in which similar ideas are expressed in similar or parallel constructions. The parts balanced may be words, phrases, or clauses. When the balance or parallelism indicates a closely-cut contrast, it is called antithesis: *To make it right just hold it tight. . . . For breakfast or luncheon; for dinner or tea. . . . Buying is scientific taking; selling is scientific giving.*

An excess of loose sentences makes a composition choppy and disconnected. The continuous use of such connectives as *and*, *but*, *so*, *for*, a common fault in speech, causes loose construction and results in confusion. Care must be exercised in writing a loose sentence not to crowd into it ideas that have little or no bearing upon the main idea of the sentence.

Caution is necessary, too, in writing periodic sentences. They tend to become too long and involved, to carry suspense too far, and thus to force the reader to re-read them in order to establish clear relation of parts. The philosopher's sentence may be a long, periodic construction that demands pondering. The business man's sentence should rarely be. Do not make use of too many phrases and dependent clauses before you introduce the subject and predicate of the independent clause in a periodic sentence. Do not aim to construct sentences that are periodic to the last syllable. If they are periodic to a degree, they will do their best work for you in business writing.

Balanced sentences are much used in business expression. They have "catch" value and are easily impressed upon the average mind. But they should not be made too fine or too clever. If they are, they will be remembered for their construction only instead of for the ideas they express.

Sentences are much used for business slogans and mottoes. They should always be short and pointed, and, like phrases and clauses,



should have a rhythmic swing and an agreeable sound. They should be simple in construction. The imperative sentence is rarely a good advertising sentence, because of its commanding tone (the examples on page 95 are notable exceptions to this rule). But practically all of the foregoing kinds of sentences may be found in advertisements at the present time.

### PROBLEMS

1. Compose appropriate advertising phrases for certain of your school activities. Give them a "catchy" tone; make each one imply clearly a full sentence meaning; word each so that it may be easily remembered.

2. Compose ten compound sentences in which relationship between clauses is indicated successively by the following words:

and, therefore, hence, moreover, but, however, nevertheless, consequently, not only . . . but also, besides.

3. Compose complex sentences illustrating the various relationships mentioned on page 61, and based upon the business phases of your school, such as, club dues, management of games, purchase of books, co-operative shops and services. Make each sentence as periodic as possible.

4. Compose compound sentences contrasting in each successively the following pairs of words. Aim to make your sentences balanced in arrangement.

Vocation and avocation; reputation and character; business and industry; typist and stenographer; dress and appearance; manners and bearing; tidiness and foppishness; clerk and salesman; display and exhibit; compliment and flattery.

5. Compose compound sentences based successively upon the following suggestions. In the first clause imagine a situation suggested by the first word. In the second clause, indicate the result suggested by the second word:

Idleness, poverty; dishonesty, imprisonment; industry, success; thrift, wealth; patriotism, position; advertisement, sales; miserliness, friendlessness; courtesy, promotion; merit, reward; explanation, purchase.

6. Reduce the following complex sentences to simple sentences:

- (1) He sold the goods while I was out.
- (2) He was promoted because he had made such an excellent record.
- (3) Though he had been ill, his business was carried on as usual.
- (4) When he arrived at the office he found all in confusion.
- (5) He believes that the salesman is innocent.
- (6) The salesman who is courteous makes most sales.
- (7) The advertisement that is illustrated pays best.
- (8) He left the office every night as the clock was striking six.

7. Add independent clauses to the following, making complete sentences:

- (1) ..... because I saw the price tag.
- (2) ..... when he entered the office.
- (3) ..... though it looked very well in the window.
- (4) ..... if they hold a special sale.
- (5) ..... wherever there is a spot.
- (6) ..... because the cartage is so expensive.
- (7) ..... who sold it to me.
- (8) ..... that he would not buy it.
- (9) ..... which amounted to my commission.
- (10) ..... unless you wish to.

8. Combine the thought elements in each of the following groups into a complex or a compound-complex sentence: (1) He lost his keys. He missed his train. He was late at the office. He was delayed by the postman. He was annoyed. (2) The sale was announced. People were interested. The stock was well displayed. Salesmen were ready. Fire broke out in the store. (3) It is a large establishment. It employs thousands of people. It advertises widely. It houses its workers. It pays high wages. (4) The car runs easily. It carries seven passengers. It is a twin-six. A child can operate it. The special feature is its engine. (5) The advertisement is attractive. The wording is easily remembered. The coloring is exact. It covers a large space. It does not impress me. (6) He was polite. I did not like the goods. He talked but little. He answered all my questions. It was not what I wanted. I bought it. (7) It was just my style. I had looked everywhere for it. I couldn't have been better suited. She was not attentive and courteous. I did not buy. (8) The train was late. The shipment was delayed. The sale was postponed. Money was lost. Salesmen were discharged. (9) Their business methods were at fault. They were honest and agreeable. They were popular with all. They had a fine shop. They failed. (10) We attended the exposition. We decided not to buy anything. We dined at the casino. The display of cakes was extraordinary. We changed our minds.

9. Give three answers to each of the following questions. Annex your answers to the question in each case, and explain the kind of sentences thus made: Why do you want to be a salesman? Why do you believe in advertising? How should a business girl dress? How should young people in business behave? What constitutes courtesy in a business office? Why is a typist necessary to a business office? Why should you like to be an employment manager? What three aims have you in studying business English?

10. The following phrases were widely used in advertising at the time this book was published. Show that each one is a good business phrase. Point out the principal word in each one. Add to each one so that it stands naturally in the sentence that its meaning implies:

- (1) After meals. (2) Absolutely dustproof. (3) Good as gold. (4) At your service. (5) Between the acts. (6) Twice the wear. (7) Safe-tea first. (8)

Smooth as silk. (9) Rich as gold. (10) Sealed tight—kept right. (11) Simple, strong, and durable. (12) Better and cheaper. (13) The nation's drink. (14) A foe of pain. (15) Clear as a bell. (16) For the wise. (17) Spic and span. (18) Cool and refreshing. (19) Time to re-tire. (20) From factory to foot. (21) The busy cleaner. (22) Truly a cigar. (23) Listen and learn. (24) His master's voice. (25) For all purposes. (26) Simply fascinating. (27) Just as good. (28) The makings of a nation. (29) A health trip. (30) Daintily perfumed. (31) Dirt chaser. (32) Lemons for usefulness. (33) Easy to fill. (34) For the skin. (35) Sealect Brand. (36) 57 varieties. (37) Simple and convenient. (38) The health soap. (39) The safe antiseptic. (40) Quality and quantity. (41) National joy smoke. (42) Not a substitute. (43) The unsweetened food. (44) The sign of perfection. (45) The way to better light. (46) Little cigars—all tobacco. (47) 20 selections. (48) Over fifty years the standard. (49) Good fruit—good preserves. (50) A straw for everybody. (51) The Paris shops of America. (52) Heart of the dessert. (53) Without a dollar's loss to any investor. (54) Ready to set up. (55) The smoke of the red, white, and blue. (56) From a fairy garden. (57) The car of no regrets. (58) Five helpings, five cents. (59) The all year soft drink.

(60) As strong as the Rock of Gibraltar. (61) The new bifocal auto lens. (62) A drink for all ages. (63) A relishing health and satisfying drink. (64) All through life. (65) The oil for all types of autos. (66) The Virginian cigarette. (67) The general all around cleanser. (68) Aluminum crockery. (69) The Turkish blend. (70) The beau of health. (71) The new lapel front. (72) Lyknu Polish. (73) Good for what ails you. (74) Our way of opening. (75) Of new live rubber. (76) Very nutritious. (77) Oranges for health. (78) The orchard of sweets. (79) Better than leather. (80) Delicious and refreshing. (81) Clean and refreshing. (82) Eventually—why not now? (83) Always fresh. (84) Lotta Miles. (85) The candy of excellence. (86) Dependable qualities. (87) The American beauty car. (88) Strong all over. (89) For the complexion. (90) America's first car. (91) For small tots. (92) The health builder. (93) A perfect cold cream. (94) Best in the long run. (95) A big opportunity. (96) The perfect baking powder. (97) The utility business paper. (98) At a great saving. (99) The perfect paste soap. (100) For the man who cares. (101) For coughs and colds. (102) The night wear of a nation. (103) For Milady's Hopechest. (104) For every occasion. (105) A pen for every purpose. (106) With the fruity flavor. (107) See the world in pictures. (108) A magazine of business. (109) Naturally good and pure. (110) No wrinkled hose. (111) The world's easiest chair. (112) A sensible cigarette. (113) The ammunition to fight dirt. (114) The perfect soda cracker. (115) A blessing on your head. (116) A sterilized breakfast. (117) Every step a hammer blow. (118) For toilet and bath. (119) For bad cases of chafing.

(120) From Kalamazoo direct to you. (121) Made of fruits and leaves. (122) Ready to eat. (123) Roomy not bulky. (124) The best steel pens. (125) 2 in 1. (126) For sprains and strains. (127) The yellow package with the gable top. (128)



Cleanliness to loveliness. (129) Ideal fountain pen. (130) King of table waters. (131) Like sugar in your coffee. (132) The cigarette of quality. (133) For smokers and talkers. (134) More than clean. (135) The famous sugar wafer confection. (136) Safe and sanitary. (137) Flying high in favor. (138) The real food for humans. (139) Tempered to give the best results. (140) A delicious and sustaining meal. (141) New "Double Grip." (142) The price of safety. (143) A pen for active service. (144) Every piece a surprise. (145) Bigger than the weather. (146) No sagging clothes. (147) Quick, easy, and effective. (148) Superior quality. (149) For the children's lunch. (150) From the Garden of Eden. (151) For all fine laundering. (152) Finest food product in the world. (153) Mental comfort at home. (154) Genuine sole leather. (155) For toilet and nursery use. (156) The key to the situation. (157) Best to be had. (158) Arrow form fitting collars. (159) The charm of youth. (160) Smart and useful. (161) Healthful underwear. (162) A new-day dentifrice. (163) An antiseptic for cuts and scrapes. (164) For husky throats. (165) For the woman of fashion. (166) From factory to you. (167) The master smoke. (168) Purest forms of tobacco. (169) Facing it. (170) The glory of France. (171) A complete and nourishing meal. (172) Better than washing. (173) A new and exquisite perfume.

11. Tell what kind of sentence each of the following is—as to meaning, as to form, as to arrangement. Point out the phrases and clauses in each and tell what they modify. Make certain of the loose sentences periodic; certain of the periodic, loose:

(1) The gross area of the retail premises of Marshall Field and Company, of Chicago, is nearly two million square feet, or over forty-four acres of floor space. (2) The main building is thirteen stories high and has three basement floors; it is of steel construction faced with grey granite. (3) The extreme height of the building is two hundred nineteen feet two inches and the depth below street level is forty-three feet four inches. (4) The granite monoliths at the main entrance on State Street are twenty-eight feet high and three feet six inches in diameter. (5) The main aisle of the store is almost four hundred feet long. (6) The buildings are protected from fire by thirty-three thousand sprinklers with sixty miles of pipe. (7) There are on the retail premises ninety-two elevators of all kinds that travel approximately one thousand miles a day and carry twenty-five thousand passengers an hour. (8) The capacity of the boilers is sixty-five hundred horse power and of the pumps, one million gallons a day. (9) The telephone exchange on the third floor is one of the largest private boards in the world, having one hundred incoming trunk lines, forty outgoing trunk lines and six hundred seventy house lines, and handling thirty-six thousand calls daily.

(10) There are normally ninety-five hundred employees in the retail store, although this number has exceeded fourteen thousand during Christmas seasons. (11) There are six distributing stations to make up the delivery system, in addition to the main shipping room, and eighty-eight motor trucks and two hundred seventy electric cars are in constant use for delivery purposes. (12) The base-



ment, constituting the largest single salesroom in the world, covers a total area of more than one hundred eighty-seven thousand square feet. (13) The volume of air supplied by the ventilating system for the basement and sub-basement is seven hundred fifty thousand cubic feet a minute. (14) In all the manufacturing activities of Marshall Field and Company, and in the great number of plants supervised and controlled by this institution, there is manifested the constructive merchandising that creates standards in manufacture and raises standards in living. (15) The Marshall Field and Company idea is, to do the right thing at the right time, in the right way; to do some things better than they were ever done before; to eliminate errors; to know both sides of the question; to be courteous; to be an example; to love the work; to anticipate requirements; to develop resources; to recognize no impediments; to master circumstances; to act from reason rather than rule; to be satisfied with nothing short of perfection.

### SECTION 10

**Unity.**—A sentence should have unity, that is, it should express one and only one thought. Nothing that is unnecessary to a sentence should be admitted. Nothing that is necessary to a sentence should be omitted. Unrelated ideas should not be included in the same sentence. Ideas that are related to each other should be properly subordinated and co-ordinated. Observance of these four rules will secure unity to your sentences. Violation of them will make your sentences incomplete or obscure or confusing or misunderstood.

One of the commonest violations of unity is the use of words in a sentence that repeat ideas already expressed by other words. It is not necessary, for instance, to use the word *again* or *over* after the word *repeat*. The idea of *again* or *over* is contained in the idea of *repeat*.

The following expressions lack unity for the same reason, though some of them may be idiomatic:

Burned down, discover about, explain about, from out of, from hence, from thence, from whence, going to (where is he going to?), later on, lying down, off of, opposite to, start in, start off, start out.

Do not use the adverbs *together*, *out*, and *up* unnecessarily after certain verbs:

Collect together, combine together, co-operate together, gather together, join together, unite together, etc.

Enter out, exit out, fall out, find out, lose out, run out, start out, turn out, wipe out, etc.

Beat up, burn up, buy up, clean up, close up, cook up, decorate up, divide up, do up, end up, feed up, finish up, gather up, get up, heat up, lock up, match up, measure up, mix up, pack up, pile up, polish up, raise up, rise up, save up, serve up, stand up, start up, stew up, study up, swell up, tidy up, turn up, warm up, wash up, etc.

The use of more than one word to convey a negative idea is a violation of unity:

RIGHT: We have nothing to match it.

We haven't anything to match it.

WRONG: We haven't nothing to match it.

(The double negative—haven't nothing—really makes the statement positive.)

RIGHT: We have scarcely any.

WRONG: We haven't scarcely any.

(The words **scarcely**, **hardly**, **only**, and **but** used adverbially, have a negative implication; hence, an additional negative should not be used with them.)

The use of the double comparative or superlative likewise mars the unity of a sentence:

RIGHT: This is cheaper than that.

WRONG: This is more cheaper than that.

(Memorize the list of comparatives on page 33.)

In addition to the foregoing the following corrections of common errors should be carefully studied. Sentence unity is the principal issue at stake in every example:

RIGHT: I shall take this pattern.

WRONG: I shall take this here pattern.

(**Here** is an adverb and cannot modify a noun. Avoid also the use of **there** after **that**.)

RIGHT: I do not doubt that he will succeed.

WRONG: I do not doubt but that he will succeed.

I do not doubt but what he will succeed.

(**But** is used only as a co-ordinate conjunction, as a preposition meaning **except**, and as an adverb meaning **only**. It has no use, therefore, in this construction. **That he will succeed** is a noun clause, object of the verb **do doubt**. Never use **what** after **but**.)

RIGHT: The office girls liked their new typewriters.

WRONG: The office girls they liked their new typewriters.

(The word *they* is not necessary to the sentence. The repetition of the subject of a sentence may, however, make for unity by summarizing or gathering up several members of a compound subject. *Shirts, collars, socks, neckties, handkerchiefs—these are our lines of superiority.* The grouping of all the subjects in the word *these* is a device that makes this sentence more unified than it would otherwise be.)

RIGHT: Your letter was or has been received.

WRONG: Yours received.

(The wrong form lacks unity because the subject as well as part of the predicate is omitted.)

RIGHT: The hat on this counter is more stylish than any other in the store.

WRONG: The hat on this counter is more stylish than any in the store.

(The wrong form lacks unity because an important word is omitted. It implies that *the hat on this counter* is not in the store.)

RIGHT: They appointed a manager and a secretary to take the places of Messrs. Harvey and Robinson respectively.

WRONG: They appointed a manager and secretary to take the places of Messrs. Harvey and Robinson respectively.

(The wrong form lacks unity because of the omission of the article. Since two officers were appointed, both a manager and a secretary, the article *a* must be used before each word. If one person performs the duties of both offices, then he may be referred to as *a* or *the manager and secretary*.)

RIGHT: I have not sold it and I will not sell it.

WRONG: I have not and I will not sell it.

(The form of the verb understood after the first auxiliary *have* is not the same as that used after the second auxiliary *will*. When the verbal forms differ in such constructions they must be repeated.)

RIGHT: This silk is as good as that, if not better.

This silk is as good as, if not better than, that.

WRONG: This silk is as good if not better than that.

(The wrong form lacks unity because it is incomplete. The comparison begun with the words *as good* is not finished.)

**RIGHT:** I sold three cars today. . . . I had my luncheon today at one o'clock.

**WRONG:** I sold three cars today and had my luncheon at one o'clock.

(This is not a unified sentence, for the reason that the two ideas are totally unrelated. Each independent clause should stand as a single sentence.)

**RIGHT:** She was a good stenographer and typist. We liked her work and we liked her attitude and bearing in the office. She was able to demand more for her services than we could afford to pay her.

**WRONG:** She was a good stenographer and typist, we liked her work and we liked her attitude and bearing in the office, she was able to demand more for her services than we could afford to pay her.

(The wrong form lacks unity because too many ideas are crowded together into one statement. There should be periods where the commas are, and there should therefore be three sentences. This revision would relate the ideas properly and establish the proper sequence in the thought content. Failure, such as this, to break a train of thought into sentences at the proper places, is one of the commonest violations of the principle of unity.)

**RIGHT:** You will find the preserves in the jars on the upper shelf.

**WRONG:** On the upper shelf is a number of jars. Well, in these you will find the preserves.

(The two clauses under **WRONG** lack unity. They express but a single thought, and they should therefore be united in a single sentence. The use of such words as *well*, *why*, *then*, at the beginning of clauses or sentences, violates unity; they are unnecessary.)

**RIGHT:** Although he began the sale very late, he was sold out by noon.

**WRONG:** He was sold out by noon. Although he began the sale very late.

(In the wrong example the dependent clause is treated as an independent one. It is clearly dependent upon the first clause, however, and should be joined with it to make the two clauses read as a complete sentence.)

**Emphasis.**—A sentence should have emphasis, that is, its parts should be so treated and arranged as to make the important ideas stand out prominently. In order to secure emphasis in a sentence



the parts may be repeated; they may be balanced; they may be transposed or placed in unusual positions; they may be arranged in climactic or periodic order, from least important to most important. The principal ideas of a sentence should be placed in independent clauses. The principal words or phrases should be placed at the beginning and at the end of a sentence—the two most emphatic positions. In addition, unity in a sentence is a means to emphasis.

*Because of the price, style, quality, and suitability, you should avail yourself of the opportunity to buy this today.* This can be made more emphatic by repeating the four special talking points and summarizing them as follows: *Because of the price, because of the style, because of the quality, because of the suitability—because of all these—you should avail yourself of the opportunity to buy this today.*

*The disaster cost him his property, and he lost his good name through the revelations that followed it.* This lacks emphasis because the parts are not balanced, and the construction of the second clause is not periodic. This reading is better: *The disaster cost him his property; the following revelations, his good name.*

*Escaping death by a hair's breadth, I jumped from the moving elevator* lacks emphasis, because the more important idea is contained in a phrase and the less important stands in an independent clause. It should read: *Jumping from the moving elevator, I escaped death by a hair's breadth.* This arrangement also places the content in climactic order. *Jumping* is placed in the first emphatic position, and *escaped by a hair's breadth* in the second emphatic position.

*We call our socks holeproof because it takes a long time to wear holes in them* lacks emphasis, because it contains unnecessary words, and because unimportant words are permitted to occupy the emphatic positions. This is a more emphatic reading: *Holeproof we call our socks, because they're proof against holes.*

*He even failed to cover his territory or to sell his goods.* This sentence lacks emphasis for reasons already explained—the climactic order is not observed and the emphatic positions are ignored. In addition, such a sentence as this may be made more emphatic by means of featuring the word *not* in order to contradict the opposite of what should have been. This is more emphatic: *Not only did he not sell his goods; he did not even cover his territory.*

*You mean to say that I am discharged* may be made more emphatic by changing it into the interrogative form or by converting it partly into direct discourse, thus: *Do you mean to say that I am discharged?* or "*Discharged,*" *do you say?*

The words *however, therefore, consequently, hence, thus*, and others of their class, should not be permitted to usurp the emphatic positions in a sentence. They are used for transition rather than for emphasis. *However, the loss was unavoidable* is not so emphatic as *The loss, however, was unavoidable.*

**Coherence.**—A sentence should have coherence, that is, the grammatical relations among words, phrases, and clauses should be clearly established. Modifiers should be so placed that there can be no doubt as to what they modify. Agreement and reference among the different parts of speech should be kept accurate. Thoughts of equal value should be expressed by means of similar constructions. Failure to observe these general suggestions is the cause of most of the errors in everyday speech and writing. An incoherent construction is sometimes called a *solecism*. Unity and emphasis are aids to coherence. All three principles are essential to clearness. Ungrammatical expression cannot be unified or emphatic or coherent or clear. By no means all of the forms discussed below belong exclusively to the subject of coherence; in many cases they belong quite as much to unity and to emphasis. An understanding of every one of them is necessary to you if you would secure clearness to your expression.

#### 1. PLACE MODIFIERS PROPERLY:

RIGHT: Not all advertising is effective.

WRONG: All advertising is not effective.

RIGHT: I want only a dollar's worth.

WRONG: I only want a dollar's worth.

RIGHT: There is no doubt in the public mind about the value of this brand.

WRONG: There is no doubt about the value of this brand in the public mind.

RIGHT: Do not sell these to credit customers until further directions are given.

WRONG: Do not sell these until further directions are given to credit customers.

(Misplacement of word, phrase, and clause modifier is illustrated in the foregoing examples.)

## 2. MAKE MODIFIERS AGREE:

RIGHT: They motored a long way.

WRONG: They motored a long ways.

RIGHT: What sort of cash drawer is this?

WRONG: What sort of a cash drawer is this?

(**A** and **an** mean one and therefore cannot be used to modify a plural noun. Neither article should be used after the phrase **sort of** and **kind of**.)

RIGHT: He filled out an application blank.

WRONG: He filled out a application blank.

(**A** is used before words commencing with consonant sounds; **an** before words commencing with vowel sounds.)

RIGHT: I want so much.

WRONG: I want this much.

I want that much.

(**Much** is an adjective and cannot be modified by another adjective or by a pronoun.)

RIGHT: This kind of catalog is best.

WRONG: These kind of catalog is best.

(**These** and **those** are plural and should never be used to modify **sort** and **kind**: **This sort—that kind—these sorts—those kinds**.)

RIGHT: Neither of the accountants was successful.

WRONG: Both accountants were not successful.

(The intended meaning is not conveyed by the use of **both** as the modifier.)

## 3. MAKE SUBJECT AND PREDICATE AGREE:

RIGHT: Neither is salable.

WRONG: Neither are salable.

(**Any**, **each**, **every**, **either**, **neither**, **none**, **anybody**, **everybody**, **nobody**, **somebody** are singular and should not be used as subjects of plural verbs or be referred to by plural pronouns. An exception is sometimes made of **none** in this connection. It may be used with a plural verb, especially when it refers to no persons or no things. **Each**, **every**, **either**, **neither**, used

as modifiers, make the words they modify singular. **All** used in the sense of **everybody** or **everything** is singular; used to refer to numbers, it is plural: **All is confusion. All are here. Each other** should not be confused with **one another**. The former is used only in referring to each member of a group in relation to each other member. The latter is used in general reference to the members of a group. **The two clerks were jealous of each other. . . . The changes in the office force followed one another in rapid succession.**)

RIGHT: There are a roll of paper and a package of cereal to be delivered here.

WRONG: There is a roll of paper and a package of cereal to be delivered here.

(In sentences beginning with **there** the subject usually follows the predicate. Care must be exercised to keep the agreement exact.)

RIGHT: The list of subscribers was a long one.

WRONG: The list of subscribers were a long one.

(The number of the verb is sometimes misjudged because the noun immediately preceding it is taken for the subject.)

RIGHT: The crowd struggles around the counters.

WRONG: The crowd struggle around the counter.

(A collective noun requires a singular verb provided it indicates a unit. If individuals within a certain group are indicated by a collective noun, the predicate should be made plural: **The crowd are differently impressed by the display of goods.**)

RIGHT: You were.

WRONG: You was.

RIGHT: He doesn't.

WRONG: He don't.

(The second person, singular and plural, past tense of the verb **be** is always **were**. The third person singular, present tense, of the verb **do** is always **does**.)

RIGHT: The chauffeur, together with the other occupants of the car, is just leaving the station.

WRONG: The chauffeur, together with the other occupants of the car, are just leaving the station.

(A singular subject modified by such phrases as **together with, as well as, in company with, with the assistance of, along with, in addition to** requires a singular verb.)



## 4. KEEP REFERENCE OF PRONOUNS CLEAR:

RIGHT: The man who entered the office looked happy.

WRONG: The man which entered the office looked happy.

(*Who* refers to persons, *which* to animals and things, *that* to all three. *That* should be used to relieve tiresome repetition of *who* or *which*, to refer to both persons and animals or things in the same phrase, and to introduce restrictive or limiting clauses. *Was it you or the wind that broke the shade?* Here the antecedents of the pronoun are *you* and *wind*. *The gloves that I bought yesterday are too tight*. Here the clause *that I bought yesterday* is restrictive; it points out a particular purchase. The pronoun *which* would therefore be incorrect.)

RIGHT: He asked us to deliver the goods promptly and we did so.

WRONG: He asked us to deliver the goods promptly which we did.

(*Which* should refer to a definite word, not to a whole clause. There is, however, much good authority to the contrary.)

RIGHT: I shall reply to it promptly.

WRONG: I shall reply to same promptly.

(The word *same* should not be used as a pronoun.)

RIGHT: When you read that advertisement you naturally put your hand into your pocket.

WRONG: When you read that advertisement one naturally puts his hand into your pocket.

(The person of two or more pronouns in the same reference should be kept uniform and in sequence. The pronouns in the correct example are all second person; those in the incorrect are both second and third. The reference is to one person throughout and should, therefore, be kept uniform.)

RIGHT: Of the three samples I prefer the first.

WRONG: Of the three samples I prefer the former.

(*Former*, *latter*, *better*, and other comparative forms must be used to refer to one of two only.)

RIGHT: Everybody audits his own sales.

WRONG: Everybody audits their own sales.

(As pointed out under 3 above, *everybody* is singular and it must not therefore be referred to by a plural pronoun.)

RIGHT: His father said, "You cannot go."

His father said, "I cannot go."

WRONG: His father told him that he could not go.

(The antecedent of the pronoun in the wrong example is ambiguous. See page 11.)

RIGHT: Each boy and each girl in this establishment must attend strictly to his own business.

WRONG: Each boy and each girl in this establishment must attend strictly to their own business.

(*His* in the first of these sentences may be considered as of common gender. *His and her own business* is exact but awkward. The use of *their*, as in the second example, has some good authority to recommend it.)

## 5. KEEP CASE OF PRONOUNS ACCURATE:

RIGHT: Between you and me, the outlook is gloomy.

WRONG: Between you and I, the outlook is gloomy.

(The objective case of the pronoun is required after *between* and other prepositions.)

RIGHT: We salesmen are to be promoted.

WRONG: Us salesmen are to be promoted.

RIGHT: These goods are damaged.

WRONG: Them goods are damaged.

RIGHT: It is I.

WRONG: It is me.

RIGHT: These are they.

WRONG: These are them.

RIGHT: He sold more goods than I.

WRONG: He sold more goods than me.

(*We, these, I, they* are in nominative relationships. In a clausal comparison a predicate is usually understood after *than*: He *sold more goods than I sold*. But the construction must be carefully noted: He *promoted John sooner than me* is right. It means *sooner than he promoted me*.)

RIGHT: I knew the man to be him.

WRONG: I knew the man to be he.

RIGHT: Whom did you take me to be?

WRONG: Who did you take me to be?

(The verb *to be* requires the same case after it as before it.)

RIGHT: Whom did you buy it of?

WRONG: Who did you buy it of?

(*Whom* is object of the preposition *of*.)

Note also the following correct case forms:

Whom do you think I saw?

Who do you think was there?

The salesman who, you said, sold the goods is my brother.

The salesman whom you bought them of is my brother.

Sell to (him) whoever enters the store.

Whom did you say?

RIGHT: I object to his standing here.

WRONG: I object to him standing here.

(The possessive case of pronouns (and of nouns) is used before a gerund. The meaning is I *object to his position here*. The word *standing* is not a participle modifying *him*, but a gerund used as object of the preposition *to*. See page 32.)

## 6. MAKE LOGICAL CONNECTIONS AND RELATIONSHIPS:

RIGHT: The fruit tastes good.

WRONG: The fruit tastes well.

(The quality *good* belongs to *fruit*, not to *taste*; hence, the adjective is correct. Adjectives are usually required after the verbs *be*, *appear*, *become*, *feel*, *look*, *taste*, *smell*, *sound*.)

RIGHT: He did well.

WRONG: He did good.

(Here the word *well* explains *did*, and does not assert any quality of *be*; hence, the adverb is correct.)

RIGHT: He excels not only in advertising but also in accountancy.

WRONG: He not only excels in advertising but also in accountancy.

(The conjunctive phrases *not only—but also* connect and relate the two phrases *in advertising—in accountancy*.)

RIGHT: He came to business late but sold more goods than any one else.

WRONG: He came to business late and sold more goods than any one else.

(The relation between these two clauses is one of contrast rather than addition.)

RIGHT: Sitting at my desk I heard the telephone ring.

WRONG: Sitting at my desk the telephone rang.

(A participle must modify some definite noun or pronoun in a sentence. When there is no word for it to modify, as in the wrong example above, it is called a hanging or dangling participle.)

RIGHT: On the second shelf are the ones that we sell at a special price.

WRONG: On the second shelf are the ones and which we sell at a special price.

RIGHT: The best ones, which are sold at a special price, are on the lower shelf.

WRONG: The best ones are on the lower shelf and which are sold at a lower price.

(The phrase **and which** should not be used unless there is a preceding **which** in the sentence: *The best ones, which you see on the lower shelf and which are sold at a special price, have just come in.*)

RIGHT: The reason was, he was ill.

WRONG: The reason was because he was ill.

(Here the connective **because** repeats **reason**.)

RIGHT: I do not know whether it is washable.

WRONG: I do not know if it is washable.

(The best usage forbids the use of **if** to introduce a noun clause.)

RIGHT: I do not know that he is going.

WRONG: I do not know as he is going.

(The best usage forbids the use of **as** to introduce a noun clause.)

RIGHT: Try to save your money.

WRONG: Try and save your money.

(The verbs **try** and **save** are not co-ordinate. **To save** is the object of **try**.)

RIGHT: Hoping to be promoted and to receive a better salary, he worked untiringly.

WRONG: Hoping that he might be promoted and to receive a better salary, he worked untiringly.

(The idea of promotion and the idea of better salary are co-ordinate. They should therefore be expressed in similar constructions. In the wrong example, however, the first is expressed in a noun clause and the second in an infinitive phrase.)



RIGHT: You ordered this a week ago, and you should have called for it sooner.

This was ordered a week ago, and it should have been called for sooner.

WRONG: You ordered this a week ago, and it should have been called for sooner.

This was ordered a week ago, and you should have called for it sooner.

(As far as possible the subjects of two or more clauses should be kept similar, or should refer to the same idea.)

RIGHT: He cannot go unless I go.

WRONG: He cannot go without I go.

(*Without* is a preposition, not a conjunction, and must not be used for *unless*. The sentence may read: *He cannot go without me.*)

RIGHT: He studies merchandise as a scholar studies books.

WRONG: He studies merchandise like a scholar studies books.

(*Like* is not a conjunction, and must not be used for the conjunction *as*.)

RIGHT: He studied as if he meant to succeed.

WRONG: He studied like he meant to succeed.

(This wrong use of *like* as a conjunction is worse than the former one, for here it fails to express the proper relation between the clauses.)

## 7. ADJUST VERBS ACCURATELY TO YOUR THOUGHT:

RIGHT: He advertises, and he therefore succeeds.

WRONG: He advertises and he therefore succeeded.

RIGHT: Whoever misrepresents to customers cheats the firm.

WRONG: Whoever misrepresents to customers has cheated the firm.

RIGHT: If you had been more careful, you would have been successful.

WRONG: If you were more careful, you would have been successful.

(In each of the wrong examples above, the time expressed by the verb of the second clause disagrees with that expressed by the verb in the first clause. The tenses of the verbs in two or more clauses should as a rule be kept in sequence. The thought may sometimes demand, however, that verbs be in different tenses: *We sell the goods today at one half the price we paid for them last week.*)

RIGHT: If the shipment were here, it would be placed on sale at once.

WRONG: If the shipment was here, it would be placed on sale at once.

RIGHT: Though he were owner of all the stores in America, I would not serve him.

WRONG: Though he was owner of all the stores in America I would not serve him.

RIGHT: I wish I were an employer.

WRONG: I wish I was an employer.

(The indicative mode is used to assert a real or an assumed fact. The subjunctive mode is used to express a condition, a concession, or a wish, all of which are contrary to actual or probable facts. Note this: *If the shipment is here it will be placed on sale at once.* Here the assumption is that the shipment has arrived, and the indicative mode is therefore correct.)

RIGHT: I want you to fill this order immediately.

WRONG: I want you to immediately fill this order.

(It is better not to split or break the infinitive by the insertion of a word between the *to* and the verb following it. There is, however, much authority in literature to contradict this ruling.)

RIGHT: A new ledger was handed me.

WRONG: I was handed a new ledger.

(A verb in the passive voice should be used only with a subject that indicates the receiver of the action. *Ledger* receives the action; not *I*.)

## PROBLEMS

1. The following sentences lack unity. Rewrite them correctly:

(1) Employees will please not get on the elevator while in motion. (2) I saw him coming angrily across the office. I did not flinch. (3) I have had excellent experience. Have been with the Alco Company for ten years. (4) Don't go elsewhere to be cheated. Come in here. (5) You should have had the goods yesterday, they left our factory Thursday, we shall investigate at once. (6) Have been a collector for twenty-five years and prepared to give satisfaction. (7) Satisfaction guaranteed. If not, your money back. (8) No store in America has stock to equal this. (9) They made John Browning the secretary and the treasurer. (10) John in his speech of acceptance he said he was glad to be a secretary and a treasurer for the company. (11) Our stock is better than our neighbor's and prices cheaper. (12) I am selling for the Atkinson Store and love automobiling. (13) The cloth

which you bought, I shall return it tomorrow. (14) In the catalog it explains about the different kinds of shoes.

2. The following sentences lack emphasis. Rewrite them in more emphatic form:

(1) As a matter of fact, on the whole, that man wins who works. (2) Therefore, always exchange goods willingly, for it pays. (3) In salary, leisure, opportunity, congeniality, my position is all I could possibly desire. (4) He told me that my services were no longer required. (5) An inducement, such as a premium or a discount, is always effective, at least with us. (6) It was impossible for us to make an improvement in the powder, so we took the box and improved that. (7) We send the goods direct from Kalamazoo to your own home address. (8) He lost everything he had—money, friends, standing, even his personal belongings. (9) Let us have the pleasure of another visit if your dealing with us is satisfactory. (10) This is a distinctive umbrella and the automatic catch is a feature you will like. (11) As a rule it pays to advertise, whatever the business in which you may be engaged. (12) The more attractive your window display, the customers are made quicker.

3. The following sentences lack coherence, chiefly because of incorrect grammar. Correct each one and give reason for your correction:

(1) The reason was because he thought he would fail. (2) You should not sell these goods without you change the price mark. (3) He was delivered a brand new book. (4) The office will not be closed until every stenographer has finished their work. (5) He interviewed three officers of the firm, the manager, secretary, and treasurer. (6) She bought the goods of the salesman whom she thought was the most polite. (7) The canvasser said how as that he don't see how people can refuse to buy. (8) The family buys all their merchandise at the five and ten cent store. (9) This silk has the largest sale of any silk that is made in the United States. (10) Whom did you think he was? (11) Who did you take that salesman to be? (12) If you would show the goods like I do you would sell more. (13) On the counter was lying three pieces of imported satin.

(14) Can you imagine him writing an advertisement? (15) The customer said she only wanted three yards but the saleswoman gave her six. (16) He gave me some apples and which I liked very much. (17) Please give me that much in a glass. (18) To really know your goods you must study them from their source to their sale. (19) Nothing but constant vigilance and industry are required for success in business. (20) Any of the secretaries in the executive offices are entitled to attend the lecture. (21) The advertiser he took every advertisement in the morning paper and studied them. (22) Each boy and girl in the store was given a badge of merit for his lapel. (23) She asked me what sort of a hat that was I am selling. (24) Neither of those four cash girls have their aprons on right. (25) The employer hires who he pleases to work in this establishment. (26) I took the accountant to be he. (27) What did you say was the price of these specials for

today? (28) I have not and I will not pay for the shoes. (29) This is one of the few stores that is to be depended upon. (30) This property, together with the adjoining parcel, have been sold. (31) This looks as if it were a good location on the map. (32) If any one has been cheated they should tell us. (33) He bought more than me. (34) She gave him fuller measure than me.

(35) Each of the dealers are telling untruths about each other. (36) It was the crowd in the store which caused the confusion. (37) They were told to immediately clear the aisles. (38) He hasn't scarcely any knowledge of selling. (39) He is going to try and purchase the six lots. (40) The display in the windows looks beautifully. (41) He told him that he couldn't repair his shoes which he had brought to him yesterday. (42) Us office girls are going to have luncheon in the main dining-hall. (43) If I was that salesman I wouldn't talk so much. (44) This is as beautiful if not more so than that. (45) Fill out the card you just enclosed in your first spare moment. (46) I am as glad to hear this as you. (47) John is either going or I am. (48) He would like to have seen you. (49) I want you should do this for me. (50) Buy from the grocery a package of noodles. (51) He sits talking business by the hour. (52) It's no use to go there. (53) He is sixteen years of old. (54) No one can help from loving the work. (55) What use is this piece of ribbon? (56) The cows lie in the meadow under a tree. (57) A man was digging a well with a Roman nose. (58) Wash off your hands. (59) I am going to buy me a new hat.

4. Lack of unity and coherence in the following sentences is caused by improper connection, reference, and modification. Rewrite the sentences correctly:

(1) Frank W. Woolworth was born and reared on a farm in New York, who was the founder and organizer of the famous Woolworth five and ten cent stores, in 1852. (2) Woolworth took a course in a commercial college at Watertown, New York, when he was nineteen years old in preparation for his life work. (3) The day after he finished his course he drove around looking for a job in a cutter. (4) He was given a position with a drygoods firm after a long search called Augsburgy and Moore at \$3.50 a week. (5) Later he was offered by another merchant of the town ten dollars a week and before long he was told he was not selling goods enough but his wages must be reduced to eight dollars. (6) His health broke soon afterward and his ambition was burning as strongly as ever and he was forced to temporarily go back to the farm. (7) Some time later he was told by Mr. Moore of Moore and Augsburgy that he needed him to spur up business and he asked him what he could do. (8) On receiving this offer a table was procured for Woolworth which he placed in an aisle of the store, arranged some goods on it, and invited every customer for five cents each to take their choice. (9) This was the beginning which resulted in the Woolworth system of five and ten cent stores of the idea of selling at a uniformly low price an assortment of goods. (10) In 1879, February, he started a five cent store in Utica and this venture failed and Woolworth did not lose confidence and in June of the same year he opened a store in Lancaster, Pennsylvania, and this was a pronounced success from the first and sold more than thirty per



cent of its stock the first day. (11) From these beginnings in 1879 the Woolworth idea in this country has developed and there were 1038 stores in 1918 in all parts of the United States under the Woolworth management but this is the biggest chain shop system in the world and 824,428,840 people bought merchandise in them during the year 1918. (12) There are now eleven administrative offices in various parts of the country for managing the huge system of whom each has a district manager with whom there are associated managers, merchandising men, accountants, superintendents, and others and moreover the business is still growing.

5. If possible, assemble the facts presented in each of the groups below into one unified, coherent sentence. Two or three of the groups may require two sentences for the best condensation. Be guided in your work by what is said above under the headings unity and coherence:

(1) The Curtis Publishing Company has a new building. It is located on Independence Square, Philadelphia. It occupies more than twenty-one acres of floor space. It is used exclusively for the publication of *The Ladies Home Journal*, *The Saturday Evening Post*, *The Country Gentleman*. (2) A single edition of *The Ladies Home Journal* consists of two million copies. It weighs 2,100,000 pounds. It would fill eighty-five large government mail cars. It would make a pile about fifty-five times as high as Washington Monument. (3) The Company uses more than 575,000 pounds of wrapping paper each year. This is used in preparing bundles for shipment. The rope used for these bundles would make a line more than six thousand miles long. (4) About thirty-five hundred people are employed by the business, editorial, and manufacturing departments. More than one thousand women and girls eat luncheon in the Company's commodious dining room each day. Employees assemble frequently in the Company's large auditorium for meetings of various kinds. (5) The Company uses more than twelve million postage stamps in a year. In addition, it pays six hundred thousand dollars to the United States Government for carrying publications mailed from the home office. More than one hundred seventy-five tons of publications leave the shipping division each working day of the year. (6) More than 350 typewriters are in daily use in the Company's offices. Much of the Company's correspondence is dictated into 160 phonographs. Two million letters are answered annually. A single day's incoming mail may contain 35,000 letters. These letters may contain remittances amounting to \$40,000. (7) *The Saturday Evening Post* is a weekly publication. It has a paid circulation of more than two million copies. *The Country Gentleman* is a monthly publication. It has a paid circulation of more than three hundred thousand copies. *The Ladies Home Journal* is a monthly publication. It has a paid circulation of two million copies. Every twenty-eight days the press rooms turn out about twelve million copies. This is more than 140,000,000 copies annually. (8) Information received from fifteen hundred readers shows that each copy of each publication is read by an average of five persons. One out of every ten persons in the United States reads *The Ladies Home Journal*. More than one out of every ten persons in the United States read *The Saturday Evening Post*.

## 6. Rewrite the following notices and advertisements correctly:

14 West 125 St.—Private party, newly furnished, scrupulously clean, heated room; excellent transportation; \$3.50; breakfast. MARTIN.

LADY ORCHESTRAS furnished for socials, clubs, private affairs and dancing. Kathryn Roth, 552 W. 184 St. Phone Audubon 4257.

LOST—Diamond Pendant with two drop pearls, en route Providence to New York. Reward. E. L. BUSH, 71 Worth St.

ROOMS FOR RENT—Nice cool rooms in a quiet neighborhood for gentlemen. Address H, care Repository.

NURSE—A thoroughly reliable infant's nurse; has long experience in care of infants from birth; best city reference. Call two days. Fraser's bell. 112 West 61 St.

NURSE—Most reliable, experienced, middle aged child's nurse, infant or older; fond of children; kind, patient; highest references; good sewer; city or country. Call two days, 251 West 112 St. (Becker's bell.)

Mrs. M. E. Henderson has a bungalow in the depths of the Oregon woods which she built herself and has a proud record as cook, carpenter, builder and woodsman.

Mrs. E. Coneybeare of Clydach, England, is knitting socks for the British troops, just as she did for the soldiers in the Crimean war and in South Africa.

Cooks, nurses, maids and other domestic servants in Pennsylvania will only work eight hours a day if the bill advocated by the industrial commission becomes a law.

FOR SALE—Late residence of H. C. Waite at No. 128 S. Second street, Chelsea, Pa. Lot has a frontage of 36 feet more or less on Second street and a depth of 96 feet and being 44 feet wide in the rear. For further information in regards to this very desirable home, call on or address MRS. MICHAEL LOWMAN, 577 Baltimore Avenue.

WANTED—A boy who can open oysters that rides a bicycle. XY3 Times

WANTED—Girls to sew buttons on the fifth floor. 7. C.—Main Office

LOST—A Scotch terrier by a gentleman with his ears cut short. 124B Downtown

LOST—An umbrella by a gentleman with an ivory head. V. R. World

RESPECTABLE colored woman wants washing at home. Smith, 20 West 134 St.

## SECTION 11

**Final Punctuation.**—Punctuation is an aid to clearness. When you speak, you unconsciously punctuate your speech by means of pause and phrasing and change of tone (Chapter VII). When you write, you use certain marks to indicate punctuation. Three of these marks—the PERIOD, the QUESTION MARK, the EXCLAMATION MARK—are used at the ends of sentences and are called final punctuation marks. Five of them—the COMMA, the SEMICOLON, the COLON, the DASH, QUOTATION MARKS—are used within sentences, and are called internal punctuation marks. PARENTHESES and BRACKETS are frequently used within sentences, but they may also enclose matter that is independent of sentence connection. The HYPHEN and the APOSTROPHE (see pages 37 and 41) are sometimes called word punctuation marks.

The PERIOD (.) is used at the end of declarative and imperative sentences. It is used after most abbreviations (Chapter IX); it is used after numbers and letters that mark off written matter; it is used to mark off decimals, as \$15.30. It is not used after letters used to indicate fictitious persons: **Mr. A and Mr. B are friends.** Courtesies and commands expressed in interrogative form may

be followed by the period, as *Will you please fill in this blank. Why don't you do as you are told, young man.*

The QUESTION MARK (?) is used after all direct questions. Do not make the mistake of using the question mark after indirect questions. Direct: *"Where did you buy it?" she asked.* Indirect: *She asked where I bought it.* When a question is broken into a number of parts, the question mark should be placed after each part. It is allowable, however, to place a comma or a semicolon after each part and the question mark at the end. *What is the location of Honolulu? its climate? its chief industries? its population?* The first word of each part in such a series may or may not be capitalized. The question mark is sometimes used in parentheses to indicate doubt, as *Shipment was sent by Miller (?) on the twentieth.*

The EXCLAMATION POINT (!) is used as a rule after interjections, and after all words, phrases, and sentences that express strong feeling. The mark originated in the Latin word for joy, *io*, written one letter above the other, <sup>i</sup>o. If an interjection stands at the beginning of a sentence all of which expresses emotion, it may be followed by the comma and the exclamation mark placed at the end of the sentence. The interjection *O* is used chiefly in direct address and other absolute constructions. The exclamation point is not placed after it, as a rule, but after the whole expression of which it is a part. *Oh* is an expression of feeling and usually requires the exclamation point after it when it stands first in an expression: *Oh! you startled me . . . O Bill! where have you been?*

Words following periods are capitalized. Words following the question mark and the exclamation point are capitalized when the matter that follows is independent in meaning. When the matter that follows the question mark or exclamation point, is continuous with what goes before, no capitalization is required: *Did he reply to you? No, he ran away! . . . "Where are you?" he asked. . . . "You idiot!" he yelled.*

**Internal Punctuation.**—Punctuation is used within the sentence in order to make construction stand out clearly and to assist the mind through the eye to phrase and partition expression exactly.

The COMMA (,) is used to mark off constructions that are not closely connected with the sentence in which they occur, such as, apposition, nominative absolute, direct address, and introductory and thrown-in expressions. These are here illustrated in order: *John Wanamaker, the merchant prince, says, "I should as soon think of doing business without clerks as without advertising." . . . The appointed hour having come, the interview was carried out as planned. . . . Young man, keep your eyes off the clock. . . . As*



*for that, I refuse to have anything to do with it. . . . He resigned, however, in spite of their appeals.*

The comma is used to mark off phrases and dependent clauses that stand first in a sentence: *In the vast majority of mills under our supervision, you will find all the employees thoroughly loyal and patriotic. . . . While he was demonstrating, the multigraph suddenly refused to work.*

The comma is used to mark off the terms of a series having the same construction. If the last two terms of a series are connected by a conjunction, the best usage requires that the comma be used also before the conjunction: *John, Charles, and Harry are all in business. . . . He received his money back, dollar for dollar, cent for cent, mill for mill.*

The comma is used to mark off clauses that are not restrictive. A non-restrictive clause is one that is not necessary to a complete understanding of the sentence in which it is used. A restrictive clause is a clause that is necessary to a complete understanding of the sentence in which it is used: *The business that you put your best effort into will some day pay you back. . . . The old A. T. Stewart store, which is located at Broadway and Ninth Street, is now the John Wanamaker store.* (See page 78.)

The comma is used to separate a dependent from an independent clause, or to separate two independent clauses, when either of them is extremely long or when one is sharply contrasted with the other. This means, in part, that the comma is frequently used before *but, because, if, for, nor, as*, and similar words denoting a change or a turn in meaning. It also means that the comma is frequently used before a long antithetical clause introduced by *not*: *Success is attained by a student, neither because he makes a bookworm of himself nor because he is popular with all who know him, but because he is able to prove himself an all-round student and a tactful, courteous mixer. . . . He works hard, not because he is desirous of making a large amount of money, but because he loves his job.*

The comma is used, as a rule, after the following and similar words where they introduce a clause or a sentence and refer, not to any particular word, but to the whole sentence: *first, second, third*, etc., *no, yes, now, why, hence, nevertheless, therefore, again, further, finally, consequently, well, for example, on the whole, by and large.*

The comma is used to mark off a brief informal quotation from the rest of a sentence: *"I haven't the exact change," he said. . . . He said, "I haven't the exact change." . . . "I haven't," said he, "the exact change."* When quotations are used to set off a title the comma is not used: *I have read Maxwell's "Salesmanship."*

The comma is used to mark off two words or phrases or clauses that are the



same or similar in form, or to separate two figures indicating different classes of things: *Whatever is, is right. . . . In 1918, 385 pupils entered. . . . When you work, work hard.* But such constructions are to be avoided.

The comma is not used to separate the name of the month from the year, but always to separate the date of the month from the year: *November 1920. . . . November 20, 1920.*

The comma is used to facilitate the reading of long numbers. It need not be used, however, with a number of four digits unless that number occurs in a list of longer numbers: *3,410,211 . . . 1492, no 1,492.*

The comma is used in such sentences as the following for the purpose of conveying a certain desired meaning and to prevent ambiguity. Omit the comma from them and the meaning is changed: *Industry gains respect, and riches too. . . . He folded the garment, as I requested. . . . John, Charles, and Harry are here. . . . John, Charles and Harry are here.*

The comma is used to denote an omission: *To fail is artificial; to succeed, natural.*

The SEMICOLON (;) is used to separate the clauses in a compound or a compound-complex sentence when they are somewhat long or when their relation is neither close enough to justify the comma nor remote enough to justify the period. Used in this way, the semicolon may have the value of a subordinate or co-ordinate conjunction; it may precede such words as *hence, thus, therefore, namely*, introducing result clauses; it may precede the explanation or the consequence or the repetition of an assertion: *An American raised, sorted, and inspected the wool from which a large American flag was recently made; an Italian carded it; a Swede spun it; a German warped it; an Englishman dressed it; a Belgian wove it; an Albanian scoured it; a Turk dyed it; a Pole pressed it; a Frenchman supervised the entire manufacture of it; a Jew owned the mill in which it was manufactured; an Irishman raised the huge flagstaff from which the flag today floats on the breeze—the emblem not only of the land of the free and the home of the brave, but of the great American melting pot as well. . . . I saw no reason for delaying the shipment of merchandise; hence, I forwarded it at the scheduled time. . . . The National Cash Register has changed all this; instead of pulling open a rickety old cash-drawer, you push a button, get change automatically, and have the sale recorded, at one and the same time.*

The semicolon is used to separate phrases and clauses that in themselves require the comma. The use of too many commas in a sentence confuses the eye and, consequently, the mind of the reader. *As she entered the shop, I greeted her; as she began to examine goods, I attended her; as she indi-*

*cated her choice, I wrapped her parcel; but as her purse was empty, I did not sell.*

The semicolon is used to separate a series of long phrases or dependent clauses when all of them depend on the same clause. The comma or the dash is usually placed after the last member of the series: *After the bills were printed; after most of them had been posted on billboards; after promising inquiries began to come in; after everything was in readiness for a big sales victory—the epidemic forced us to close for a week.*

The semicolon, like the comma, is sometimes necessary to prevent misunderstanding: *If I were a wealthy business man I would have horses, motors, yachts, palaces, and estates; and the whole world should minister to my enjoyment.* But for the semicolon in this sentence, *world* might be taken on first reading as object of *have*.

The semicolon is used to separate the members of a series when commas are required to indicate subdivisions: *The items are as follows: cambric, five yards; muslin, six yards; cretonne, ten yards; silk, twelve yards.*

The COLON (:) is used before a long or formal quotation: *The chairman of the convention introduced the next speaker as follows: Our next address, etc.*

The colon is used after the salutation in business letters.

The colon is used before an enumeration or before a statement that concludes or summarizes or explains a previous one; it thus takes the place of *as follows* or *namely*: *Advertising is divided into two general classes: wholesale and retail. . . . The work of the shop went on uninterruptedly in the absence of the manager: a further evidence of the good will existing in the establishment.*

The colon is frequently used to separate figures indicating time, and to separate place names from other names: *New York: Charles Scribner's Sons. . . . We dined at 7:30.* The dash may be used in the former illustration; the period or the hyphen in the latter.

The best usage requires that the word following a colon shall be capitalized when the material following it is a complete clause or sentence: *Resolved: That all employees be required to contribute to the pension fund of their respective firms.*

The DASH (—) is used to denote a sudden change or interruption in thought: *Suits, cloaks, hats, shoes, gloves—every kind of wear was displayed.*

The dash is used either alone or in combination with the comma or the colon to precede an example, an illustration, an enumeration, or a long quotation: *To some salesmen, selling is like fishing—they throw out a variety of bait in the hope that they may convert nibbles into bites.* The best usage re-

quires, however, that the dash be not used in combination with any other mark of punctuation.

Dashes are sometimes used in pairs to set off explanatory matter, or matter that is added or thrown in: *We were seated—the clerk and I—with our backs to the wall.*

There is too great a tendency in business writing to use the dash in place of the period, though its use is frequently justified when it is desirable to convey the impression of speed: *Run—leap—fly.* It may be used to separate words, as *Ice—Coal—Wood*, and to indicate the omission of letters in words, as *Mr. Bl—ne.* But it should not be made to serve as any final punctuation mark.

QUOTATION MARKS (“ ”) are used to mark off direct discourse, that is, the direct words of a speaker. They are not used with indirect discourse, that is, the words of another expressed in your own language. *He said, “I am going down to the stock exchange.” . . . He said he was going down to the stock exchange.*

The first word of a direct quotation is capitalized, unless the quotation is made from the middle of a sentence. In this case the first quotation marks are placed where the quotation would really begin were it given in full, and the line is filled with dots called leaders: *“ . . . and so, commerce fathers and mothers and brothers and sisters the world.”*

Single quotation marks are used to mark off a quotation within a quotation: *“Can you tell me,” she asked, “who said, ‘Advertising is business electricity’?”*

Quotation marks are sometimes used to indicate titles and to call special attention to words or word groups: *“News” is singular number.* Type variation may be used for the same purpose.

The period and the comma are always placed within the quotation marks. The colon, the semicolon, the exclamation point, and the question mark must be placed within or without the quotation marks according as they belong or do not belong to the quoted matter. Note: *What is meant by “taxation without representation”?* . . . *He asked, “What is the meaning of taxation without representation?”* or *He asked, “What is the meaning of ‘taxation without representation’?”* . . . *“God prevent!” she wailed. . . . O that bothersome “each”!*

If continuous paragraphs are quoted, the quotation marks should be placed at the beginning of each paragraph and after the last paragraph only. Quoted matter continued to some extent is frequently set off by means of finer print or different margining, or both, and quotation marks are omitted. A few brief turns of conversation may be placed within a paragraph, and marked off with



sufficient distinctness by the quotation marks. If, however, conversations run to some length, the words of each speaker should be separately paragraphed.

PARENTHESES ( ) are used to enclose figures or letters that mark off divisions in a piece of writing. They are used to enclose illustrative or explanatory matter that is not closely linked to the construction of a sentence: *I saw the warehouse (it had recently been rebuilt) as soon as we rounded the corner.* When matter enclosed in parentheses makes an independent sentence and has no connection with what precedes or follows, punctuation marks are placed inside the parentheses. When the matter enclosed belongs to the preceding sentence, the punctuation is placed outside. Note: *Shipments of a half ton or over are weighed here; those under this weight are weighed in the shed. (This rule has no exception.) - - - You will not forget how to spell separate if you make a wedge of the first "a" (as is done here, for instance).*

BRACKETS [ ] are used for almost the same purpose as parentheses, but the matter enclosed in them is more remote from the meaning of the sentence than that enclosed in parentheses, and is usually inserted by some one other than the original writer. The newspaper uses brackets to set off such insertions as [applause] [cheers].

### PROBLEMS

Read the following aloud to your classmates. Enable them to supply the correct punctuation by your phrasing and pausing. Some capitalization and hyphenation are required also:

our great grandmother spun wool into yarn and wove yarn into cloth to make garments for the whole family; our great grandfather tanned the hides from which he made the family's shoes; through the invention of machinery came the modern factory system; the ponderous loom in the old fashioned kitchen with its tiled floor and hearty fireplace has given place to batteries of lightning speed machines in enormous factories; thousands of yards of cloth are now turned out in the same time that it formerly took to produce a few inches; clothing shoes food preparations furniture vehicles, in fact all articles of human need, are now produced in enormous quantities, in great central manufacturing plants the outstanding feature of modern civilization is conservation economy efficiency the organizing and centralizing of human endeavor to eliminate duplication of effort and to accomplish the greatest result with the least expenditure

following centralized production came centralized distribution and its growth has been rapid all over the country small town merchants formerly supplying a limited territory of a few miles are now doing business by telephone and automobile delivery over a much wider field with the growth of railroad and interurban transportation city merchants have doubled and redoubled their business territory but centralized distribution has come to its highest development in a few enormous



plants selling goods by mail to people all over the united states we sears roebuck and company at present have over six million customers during the year 1917 we sold over nine and one half million pairs of shoes and rubbers over ten million pairs of stockings over five million pieces of knit underwear over fifteen million iron bolts and a large variety of other commodities in like proportions from present indications our business during the year 1918 will show a large increase over 1917

on account of this tremendous volume we are naturally able to short cut the ordinary channels of distribution it is inevitable that we should be able to make you lower prices quality for quality for we either manufacture the goods ourselves or buy them direct from the manufacturer in such enormous quantities that we can buy lower than the average jobber we own ten shoe factories large sewing machine and cream separator factories one of the largest farm implement factories in the country a complete paper mill for making wall paper and a paint factory with a capacity of two million gallons of mixed paint a year in addition to these we handle the entire output of a large number of factories of all kinds

The story of the growth of sears roebuck and company is one of the greatest romances in the annals of human achievement thirty-four years ago richard w sears was a telegraph operator and express agent at tedwood falls minnesota one day a shipment of watches arrived from a manufacturer addressed to a local dealer through some misunderstanding between the dealer and the manufacturer the dealer refused the watches mr sears arranged to sell them and in spare moments he wrote letters to some of his railroad acquaintances he told the exact truth about the watches and offered them at a small margin of profit he sold them and his customers were pleased soon a second box followed the first and from that start has grown the largest mail order business in the world it has been said that back of every great accomplishment has been the driving force of a great idea at a time when merchandising was a hodgepodge of honesty and dishonesty when money was made on sharp practice rather than on efficiency mr sears conceived that business could be put on a well organized scientific basis and that a tremendous success could be built up on absolute honesty coupled with a high powered efficiency

how has this business been built up why by aggressive honesty it is not sufficient that the man you buy goods from intends to tell you the truth about the goods he must know that he is telling you the truth we maintain a staff of experts to test and analyze the goods of every department and to check our descriptions to make absolutely sure that the goods are exactly as represented in our catalog we do not say that a suit is made of wool if it is only part wool we say specifically that it is 10 per cent or 25 per cent or 90 per cent wool or all wool as the case may be we know that one of the big reasons people have bought from us in increasing numbers for the past twenty three years is that they have found our goods as represented and in protecting this confidence the very foundation of our business we use exceptional care to make no statements in our catalog that are exaggerated or in any way misleading we add to this our comprehensive guarantee that if for any reason a customer would rather have his money back than keep the goods we will return his money including the transportation charges he has paid.

## SECTION 12

**Rhythm.**—Harsh, unpleasant sounds and awkward, irregular constructions in a sentence interfere with its effectiveness, even though there may be no serious grammatical error in it. Error in expression does, of course, shock and offend the ear. But in addition to actual error in grammatical construction, there are other faults to be guarded against. The sentence *Inquire of the individual who has invested in one* is correct, but it lacks smoothness and rhythm and is therefore not in the best form for business purposes. It contains too many Latin words used to convey a meaning that simple Anglo-Saxon words could convey better. There is a monotonous repetition of the syllable *in*. The accented words and syllables occur at irregular intervals. The following is much better: *Ask the man who owns one*. This version is short, smooth, and simple. Alternate syllables carry the principal idea and receive the principal accent. This does not mean at all that you should aim to give your business speech and writing the lilt or swing of poetry. But it means that you should aim at ease and smoothness and rhythm without having your expression appear mechanical and affected. You can achieve this, in one way, by reading your writing aloud to yourself and to others. The ear will detect harshness, awkwardness, and unnaturalness, just as it will assist the memory to hold expressions that are agreeable, graceful, and natural.

Note the rhythmic flow of each of the following, secured largely by regularity of accent: *The flavor lasts . . . That's all you need to know about a glove. . . . They absorb the shocks that tire you out. . . . Get under a Stetson and smile. . . . A word to the wives is sufficient.*

Now note these halting equivalents: *The flavor is permanent. . . . That is all it is necessary for you to know regarding a glove. . . . They negative the exhausting hammering of your heels upon the pavement. . . . Wear a Stetson hat and look happy. . . . A recommendation to the housewives is all that is required.*

If you would have your sentences read smoothly avoid the nominative absolute construction. *He built a new warehouse to take the place of his old one which was burned* is better than *His old warehouse having been destroyed by fire, a new one was built by him in its stead.*

Avoid such broken or unnatural constructions as these: *The then mayor of the city. . . . This is a to me new feature in advertising.*

Avoid such combinations as these: *Such wretched etchings. . . . Awfully lovely lingerie. . . . The unsold stock still stands on the shelves.*

Avoid such repetitions as these: *Piled up upon the counter. . . . Came in in interesting condition. . . . Straightaway at the end of the hallway you'll see the way.*

Avoid "pet" expressions, that is, the excessive use of certain words and phrases, such as *fine, awfully, absolutely, deem it advisable, every confidence, potent factor, fine as silk, best ever, clear as crystal, on his last legs*. Any expression used to excess, whatever subject it may be connected with, loses its force and becomes stale or hackneyed.

Be especially careful in the use of the word *get*. It is an ugly word and is much overused. It may follow *have* for the purpose of emphasizing *getting*, as *He has got his promotion at last*. But it is better never to use it to indicate either condition or possession. The following are decidedly disagreeable in sound: *Fellows, you've got to get together. . . . They finally got ready to get their pictures taken. . . . They hadn't got an umbrella and so they got wet. . . . When they finally got started the engine got to getting troublesome.*

Avoid a series of phrases beginning with the same word. *He whispered to me to tell John to go to the shop today. . . . He showed in what ways in office work in a great city economy could be practiced.*

The English language is sufficiently rich in synonyms to make monotonous repetition and harsh combination of words and phrases wholly unnecessary. Repetition has a purpose, as explained on page 74. But agreeableness of expression should be aimed at always. It is quite as important as agreeableness of manner and bearing.

**RHyme** means correspondence of sound in words. It usually occurs at the ends of lines in verse. It should not be used in prose, except incidentally in epigrams, slogans, catch phrases, and the like. Avoid false rhyme, such as *bees* and *grieves*. Avoid also identical rhymes, such as *bee* and *be*. The best rhymes are those that contain the sound of a single vowel followed by the same consonant, but preceded by a different consonant, as *take, bake; store, bore; sad, glad;*



*ship, trip; tending, mending; graciously, spaciouly.* The last illustration is called triple rhyme; the one before it, double rhyme. In these, the syllables following the rhyming ones must be the same.

**Idiom.**—Words, phrases, clauses, and sentences that do not conform strictly to grammatical rule, perhaps, but that have gained acceptance in colloquial expression, are called idioms. Every language has its idiomatic forms and they constitute the most difficult part of language study. Mastery of them is essential if the student would understand the intimate little byways of the life of those whose language he studies. The idiom denotes a turn of expression that enriches and interprets the character behind language. It is the stamp of maturity and individuality in a language. It insinuates habit and custom; it is both “homey” and homely; it smacks of the congeniality of the hearth; it finds its way more quickly to the heart of the masses than does more formal expression. For these reasons it is wise to make use of the best idioms, to some extent at least, in all kinds of business intercourse.

*Faites venir le médecin* is French for “Send for the doctor.” Literally translated it means, “Make come the doctor.” *La tête me tourne* is French for “I am dizzy.” Literally translated it means “The head turns me.” These two examples are typical of idiomatic forms. They convey meaning more as the result of collective impression than of word by word translation. We have many idioms in English that appear just as awkward and absurd to foreigners as these French idioms appear to us. Some of them were once slang that has been accepted into the language. Some of them are the results of habits of speech that have been unconsciously formed. Some of them violate certain of the principles of unity, emphasis, and coherence. In many of them there are unnecessary words. Many of the errors enumerated on pages 70 to 83 pass currency as idiomatic expression. The use of the preposition after certain verbs is one of the puzzling idiomatic problems in our language, especially to those who are but slightly acquainted with its grammar.

In group A below are a few of the idiomatic phrases and sentences in everyday conversational use. In group B a few troublesome prepositional combinations are listed.



## A

We shall go later on. I have a mind to go. I knew you soon as I set eyes on you. By and large. It stands to reason. I don't think so. I don't propose to mince matters. I'll stand by the deal through thick and thin. He'll get there by hook or crook. I never in all my life saw such a shop. The very idea of such a thing! Not for the world. This caps the climax. They're birds of a feather. Where in the world have you been? I'm through with you.

## B\*

*Accompany with* (an inanimate thing), *accompany by* (a person or animal); *accord with*; *acquit of*; *adapted to* (a thing or a situation), *adapted for* (a pursuit or a course of action), *adapted from* (a piece of literature, as from one language to another); *agree to* (a proposal), *agree with* (a person); *compare with* (after some study), *compare to* (without study); *comply with*; *confer on* (to bestow), *confer with* (talk with); *confide in* (to trust in), *confide to* (to entrust to); *conform to*; *convenient for* (use or purpose), *convenient to* (a place); *correspond to* or *with* (a thing), *correspond with* (a person); *dependent on*; *differ from* (a person or thing), *differ from* or *with* (an idea or opinion), *different from*, *difference from* (*than* is never used in these phrases); *disappointed in*; *fond of*; *fondness for*; *independent of*; *need of*; *part from* or *with*; *profit by*; *reconcile to* or *with*; *rely on* or *upon*; *taste of* (food), *taste for* (art).

Some idiomatic expressions are so incorrect grammatically or so awkward in phraseology and construction that they should be carefully avoided. A few of these are given here. Those marked with an asterisk are in wide general usage and are usually permitted to pass without challenge. It is better in all cases, however, to use the correct equivalent given in the first column.

## SAY:

Had I seen you I should have known you.  
He has more than you imagine.  
He has a new position.  
He is at home.

## DO NOT SAY:

Had I have seen you I should have known you.  
He has more than you think for.  
He has got a new position.  
He is to home. *Or*,  
He is by home. *Or*,  
He is by his house.

\* These idiomatic combinations are taken from the *Standard Dictionary*.

## SAY:

He delivered them at the emporium.  
 He is staying at his uncle's.  
 He couldn't go. *Or*,  
 He was prevented from going.  
 He was a man thirty years old.  
 How are you? *Or*,  
 How do you do? *Or*,  
 How are you getting along?  
 I can't understand.  
 I am rather tired.  
 I am going.  
 I shall be twelve tomorrow.  
 I want to get in. *Or*,  
 I want to enter.  
 I can't help being interested.  
 I found it behind the books in the closet.  
 I am going to get up.  
 I am going down.  
 I am going out.  
 I shall defeat him.  
 I shall see him in regard to that.  
 In the first place.  
 Let me look into that drawer.  
 My goldfish died.  
 That's done. *Or*,  
 That's finished.  
 The cashier staid at home after the holiday.  
 The class in merchandising meets on Thursday afternoons.  
 They are not nearly so large as they were.  
 That is as far as the tale goes.  
 They should have sold well.  
 They ought to go.  
 We have no more of that.

## DO NOT SAY:

He delivered them by the emporium.  
 He is staying by his uncle's.  
 He didn't get to go.  
 He was a man of thirty years old.  
 How is it by you everything?  
 I can't seem to understand.\*  
 I am kind of tired.  
 I am after going.  
 I shall get twelve tomorrow.  
 I want in.  
 I can't help but be interested.  
 I found it in back of the books inside of the closet.  
 I am going to up.  
 I am going to down.  
 I am going to out.  
 I shall down him.  
 I shall see him in regards to that.  
 First off.  
 Let me get into that drawer.  
 My goldfish died on me.  
 That's over with.\* *Or*,  
 That's through with.\*  
 The cashier staid home after the holiday.\*  
 The class in merchandising meets Thursday afternoons.\*  
 They are nothing like as large as they were. *Or*,  
 They are nowhere near as large as they were.  
 That is all the further the tale goes.  
 They should of sold well.  
 They had ought to go.  
 We are out of that.\*

## SAY:

We rarely if ever go there. *Or,*

We rarely or never go there,

We seldom if ever do this. *Or,*

We seldom or never do this.

We stood in line at the lunch counter.

We are having a sale of white goods.

Where are you?

## DO NOT SAY:

We rarely or ever go there.

We seldom or ever do this.

We stood on line at the lunch counter.

We are having a sale on white goods.

Where are you at?

**Figure.**—A figure of speech is a deviation from the regular or ordinary forms of expression for the purpose of making language clearer or more forceful or more pictorial, or all three. As a rule figures of speech are based upon apt, imaginary comparisons. Some figures, however, are based upon arrangement or placement of words and phrases in a sentence.

**SIMILE** is the stated similarity of two things that are in most respects unlike. It is usually expressed by means of *like* or *as*. *O'Sullivan's heels—like wings.*

**METAPHOR** is the implied similarity of two things that are in most respects unlike. *Like* and *as* are not used in expressing the similarity, but they may easily be inserted into a metaphor for the purpose of converting it into a simile. *The garter with the velvet grip.*

**PERSONIFICATION** attributes personal human qualities to inanimate things. It is usually expressed in third person. *The billboard is eloquent.* Commodities are sometimes personified in advertising by means of identification with an interesting character: Campbell Soup with the "Campbell Kid"; Dutch Cleanser with "Old Dutch"; Gold Dust with the "Gold Dust Twins," and so forth.

**APOSTROPHE** attributes personal human qualities to inanimate things by means of addressing them as if they were present and as if they could understand. It is usually expressed in second person. *Come home, good Ship, and bring my fortune to me.* Apostrophized and personified words are usually capitalized.

**METONYMY** is the use of a sign for a thing signified, or the naming of an attribute or accompaniment of a thing for the thing itself.

It cannot be converted into a simile by the insertion of *like* or *as*.  
*The counter is the salesman's best opportunity.*

SYNECDOCHE is the statement of a part for a whole or of a whole for a part. *The world eats Cream of Wheat. . . . Five hundred hands are employed in the factory.*

ALLUSION is reference to some place, personage, or event—frequently an ancient, classical reference—for the purpose of emphasizing a comparison. *Pompeian facial cream. . . . Aladdin houses. . . . Venus pencils.* (See sentences on page 62 for additional examples.)

ALLITERATION is the repetition of the same letter or sound in successive words, or in words at short intervals. Usually the initial letter is repeated. *Pink pills for pale people. . . . Careful carpet cleaning company.*

ONOMATOPŒIA is the formation of words and phrases so that their sound suggests their meaning. It is often aided by alliteration. *Sizz-z-z! Bang!! Puncture patches for punched tires.* Alliteration and onomatopœia are aids to memory. They have attention-getting value and make strong first impressions. But they should be used with caution, in continued writing as well as in headlines and slogans. They may become mere claptrap and hold the attention on the form rather than the content. The use of alliteration is forbidden in some newspaper and advertising offices.

EUPHEMISM is the expression of unpleasant facts in agreeable language. *You are incorrect in your accusation. Not You lie in saying I cheated you.*

CLIMAX is the arrangement of thought in a sentence or longer passage (see page 74) with increasing force, culminating at the close. *Work, struggle, achieve.*

ANTICLIMAX is the opposite of climax—a gradual or sudden fall in the impressiveness of what is said. It is therefore weak in conclusion, though it may be valuable as an aid to humor. *Achieve, struggle, work. . . . Running to catch the car, he lost his wallet, his hat, and his temper.*

HENDIADYS is the use of two or more connected words or phrases,



meaning almost the same thing, to express an idea more emphatically than a single construction of noun and adjective could express it. *Might and main. . . . Touch and go. . . . First and foremost. . . . First, last, and always* is stronger than *All the time*.

ANTITHESIS is the balancing of contrasted words or ideas against each other. (See balanced sentences on page 65.) *We couldn't improve the powder, so we improved the box.*

PARADOX is a seemingly absurd or contradictory statement which on analysis is seen to have a consistent meaning. *The Eversharp Pencil—always sharp, never sharpened. . . . We lend because we borrow; we borrow because we lend.* The latter example is paradox and antithesis combined.

ALLEGORY is a continued figure of speech, usually a metaphor, in which the attributes of persons are fictitiously represented as belonging to things. Bunyan's *Pilgrim's Progress* and Spenser's *Faërie Queene* are celebrated allegories.

A PARABLE is a brief allegory used for the purpose of teaching a moral lesson. The word is ordinarily used to refer to those stories in the Bible that imply a strong spiritual truth, as in Luke XV-11 and Matthew XXV-14.

A FABLE, too, is a brief allegory, but it differs from a parable in that it has to do with animals and inanimate things instead of human beings. Animals and things are in fables given power to speak and behave like men and women. Æsop's famous fable *The Fox and the Grapes* is probably the best known fable in literature.

EPITHET is a word or phrase used as an adjective to emphasize a characteristic. Usually it is the apt coupling—the twinning—of adjective and noun so that they are always expected together, and either standing alone gives a sense of incompleteness. *Carking care. Happy home. Business gumption.*

EPIGRAM is a short, pithy saying that holds easily in the memory. It is frequently paradoxical or antithetical. *Nothing succeeds like success.*

Figures of speech that do not consistently follow out a compari-

son that has been introduced are called MIXED FIGURES. They should be avoided in serious expression. *The President was unable to steer the ship of state through the impassable trails of politics.*

## PROBLEMS

1. Note the following French idioms with their literal translation. Give the idiomatic equivalent of each in English :

Quel temps fait-il?	What weather makes it?
Il fait beau temps.	It makes beautiful weather.
Quel âge avez-vous?	What age have you?
J'ai dix ans.	I have ten years.
Il se fait tard.	It makes itself late.
J'ai froid aux pieds.	I have cold to the feet.
J'ai grand'faim.	I have great hunger.
Comment trouvez-vous mon chapeau?	How do you find my hat?
Il a honte de ses fautes.	He has shame of his faults (mistakes).
Nous venons d'arriver à Paris.	We come from arriving in Paris.
Vous avez tort.	You have wrong.
Il ne sait pas vivre.	He knows not to live.

2. Many of the following clauses and sentences were popular trade slogans at the time this book was written. Test each for clearness, directness, and effectiveness; for rhythm, figure, and idiom; and for unity, emphasis, and coherence.

(1) Santa Fe all the way. (2) Have you a little Fairy in your home? (3) There's a reason. (4) The varnish that won't turn white. (5) If it hasn't the red woven label, it isn't B. V. D. (6) It leads them all. (7) The ham what am. (8) We circulate to small and great. (9) A hundred head of cattle to the drove. (10) You may buy at higher prices but you can't get better goods. (11) Their windows win the women. (12) Your nose knows. (13) It s-t-r-e-t-c-h-e-s. (14) It's toasted. (15) Take a tip, take a tap. (16) It's next to wings. (17) Wear this watch. (18) Z stands for Zymole. (19) It shines for all. (20) Keep a box handy. (21) It paves. (22) Babies like it. (23) Ask Dad—he knows. (24) Listen and learn. (25) Keep youthful. (26) See that hump? (27) Catch that aroma. (28) It prevents slipping. (29) Baby won't cry in a Rock-a-bye. (30) Keep your stove bright. (31) Cleaned—quick as a flash. (32) Test it with a hammer. (33) Babies like it. (34) Typewrite the new way. (35) Keep looking young. (36) Cuts grease. (37) Save and serve. (38) It's as easy as listening. (39) The "Secret Blend" gives it the flavor.

(40) No metal can touch you. (41) It costs less to clean house. (42) It smells clean. (43) Uneeda Biscuit. (44) Drink Coca-Cola. (45) Save the fruit crop. (46) Makes cheeks rosy. (47) Obey that impulse. (48) Brings quick relief. (49) Here's health. (50) It floats. (51) Don't delay. (52) This is real economy. (53) You save a day. (54) Kills fire—saves life. (55) Saves miles of steps. (56)

Note the notes. (57) Makes children strong. (58) Majestic is strict economy. (59) It's charming. (60) It's easy to use Valspar. (61) Tires you can trust. (62) Travel on Traveler Tires. (63) They're best in the long run. (64) One taste invites another. (65) Ask for and get Horlick's. (66) Back your children up with Scott's Emulsion. (67) Mild? Sure! Yet they satisfy. (68) Ammo sterilizes as it cleans. (69) Here's to your good health and pleasure. (70) Nicknames encourage substitutes. (71) Take Scott's Emulsion now. (72) Every soldier needs Colgate's Comforts. (73) Have your skin admired. (74) Lux won't shrink woollens. (75) Be the first to touch the 'kerchiefs you intend using. (76) Let the Gold Dust Twins do your work. (77) Save your big cigar, we've only time for one of these. (78) Where there's a will there's a way. (79) It is unusually fine in appearance. (80) Like old friends, they wear well. (81) If it isn't an Eastman, it isn't a Kodak. (82) Sturdy? You bet! He drinks Runkel's. (83) Watch the waves come in. (84) Virginia Tobacco is the best. (85) A daytime trip up the Hudson charms, entertains, and satisfies. (86) Maillard's Cocoa is the best. (87) Its clean odor means protection.

(88) Where there's life there's hope. Where there's Babbitt's, there's soap. (89) Study piano. (90) East is West. (91) Have a satin skin. (92) Smoke Omar for Aroma. (93) You can't refuse. (94) Children cry for it. (95) Every package tightly sealed. (96) Wherever you go take a Neverbreak. (97) Be on the safe side. (98) It pays to advertise. (99) Always carry Wrigley's. (100) Order a case today. (101) A skin you love to touch. (102) Health is all important. (103) Don't delay—act now. (104) What is soup without oysterettes? (105) They hold the record. (106) The trokey that is king for singers, smokers, and talkers. (107) Women of charm know the value of beautiful hair. (108) Let Munsing Wear cover you with satisfaction. (109) Who smoked Sweet Caps? (110) Mother, look at your child's tongue. (111) Beautify your hair with Danderine. (112) I wear Hickory Garters. (113) Study Law at Home. (114) Keeps things just like new. (115) Your country needs you well and economically fed. (116) Uncle Sam says, "Madam, save more food." (117) Try "Night Cream Bath." (118) Try this Better Cocoanut in this Better Package. (119) As-no-more relieves you at once from Asthma. (120) Make your dollars fight for liberty. (121) Follow nature and you will smoke Velvet.

### 3. Compose suitable figurative slogans for the advertising of each of the following:

A ball game.

A school play.

A service squad.

A school hand book.

A certain subject.

A lunch counter.

A hockey team.

A literary club.

4. Summarize the contents of this chapter by writing a sentence definition of each of the principal topics below. Follow each sentence you write with an original illustration of the thing you have defined.

### Introduction

#### SECTION 9—Phrase Clause Sentence

##### PROBLEMS

#### SECTION 10—Unity Emphasis Coherence

##### PROBLEMS

#### SECTION 11—Final Punctuation Internal Punctuation

##### PROBLEMS

#### SECTION 12—Rhythm Idiom Figure

##### PROBLEMS



## CHAPTER III

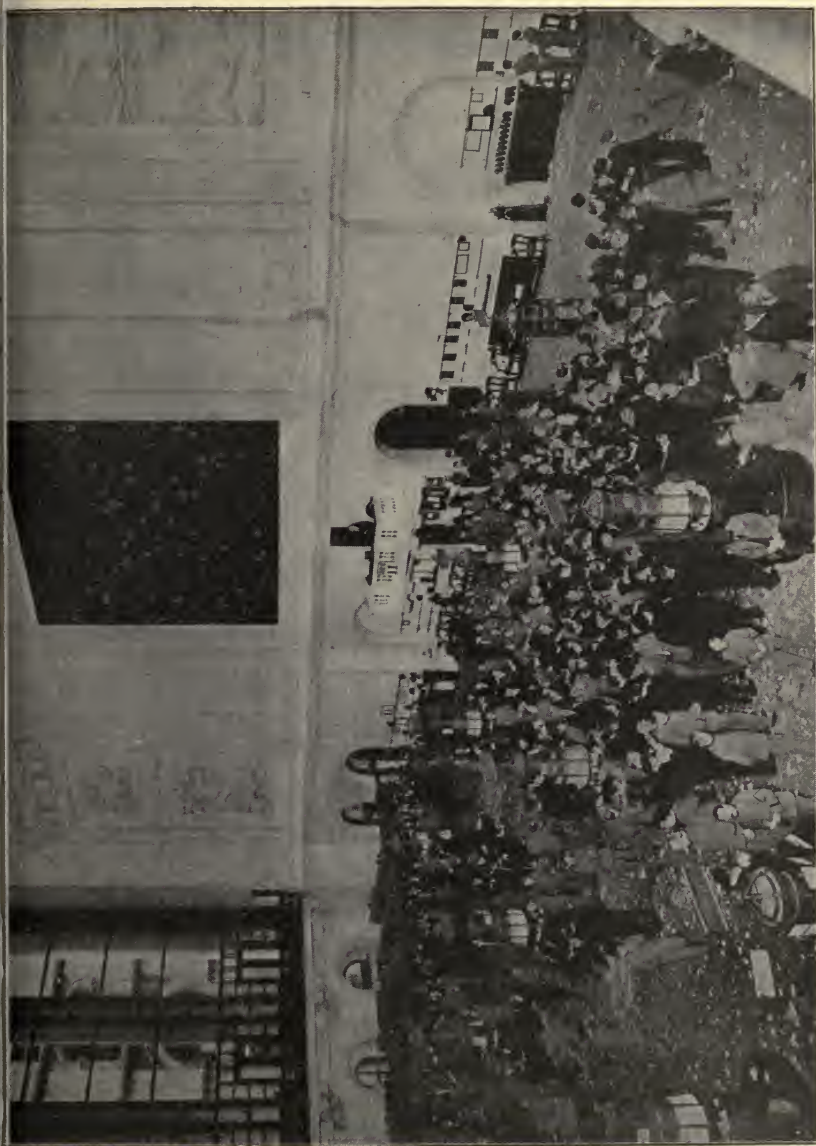
### THE BUSINESS PARAGRAPH

*Your words may but suggest your thought,  
Your sentences explain it,  
Your paragraphs, like pictures wrought,  
Expand and yet restrain it.*

**Introduction.**—To paraphrase the above verses: Words suggest your thoughts; sentences express them; paragraphs group and partition them. Just as words are accumulated into sentences for the purpose of making thoughts clear by means of expression, so sentences are accumulated into paragraphs for the purpose of marking off all those sentence-thoughts that pertain to a single subject, or to a single phase of a subject.

It was once the custom to use the sign ¶ to indicate the beginning of paragraphs. This is rarely used today, except in proof reading and in other correction of composition. Instead, paragraphs are made to stand out in modern composition by means of various devices. The most common of these is the indention of the first line of the paragraph. This is called the **INDENTED PARAGRAPH**, and is used in this and practically all other books.

The **HANGING PARAGRAPH** has its first line flush with the margin and the other lines indented. This is used a great deal in advertising and sales literature. It is especially appropriate in composition where it is desired to accent the first few words of a paragraph. They then reach out and "strike home." Not infrequently these first words are capitalized. In much business literature, and especially in letters, paragraph partitions are frequently marked simply by wider spacing than that between the other lines of print. All lines, including the first, begin flush with the margin. This is called the **BLOCKED PARAGRAPH**. The two styles of paragraphing are here illustrated:



On the Floor of the New York Stock Exchange

**A CERTAIN NEW YORK DEALER** on visiting Lansing recently and being shown the figures of daily output of Reo "Speed Wagons," exclaimed—

**"WHY, I DIDN'T DREAM** that any concern was making and selling so many motor trucks. Surely the commercial vehicle has come into its own."

**NOW REFLECT** that despite this great production, there still are not, and never have been, enough Reo "Speed Wagons" built to keep pace with the demand.

---

For many of our clients we plan, prepare, and produce their advertising matter in its entirety.

Some use our service and facilities to insure the carrying out of their own ideas in the most effective printed forms—covering layouts, illustrations, and engraving as well as printing.

Others make use of our service for suggestions and printing only—printing that is unusual both in character and quality.

In addition to these paragraph forms there are many freak devices used for the purpose of emphasis and strikingness. Special matter, such as prices quoted, lists of questions, a series of points in an outline, the direct quotation of another's speech or writing, is not infrequently set in separate paragraph form, different from the regular paragraphing. It may also be played up by means of unusual spacing or variation of type. The excerpts on the opposite page illustrate some of these paragraph variations.

Serving up writing in compartments called paragraphs has a two-fold purpose. It enables readers to follow the development of the writer's thought, to gather unconsciously the different aspects of it, and to grasp several sections of it at a time. It thus makes written expression more palatable than it could possibly be, presented in straightaway, unbroken form. Quite as important as all this is the consideration that the average individual tires less easily and concentrates more thoroughly while reading matter that is frequently broken. The breaks give him mental landing places—places at which to catch up and launch forth anew. It has been estimated from tests actually made, that the average mind suffers fatigue on



## the new Paris 'kerchiefs

are as varied in style as the costumes with which they are to be worn. They are alike in one respect only—they are all artistic.

### The proper ones—

have geometric squares or diagonal lines in black against borders of different colors. The centers—what is left of them—are white.

### The gay ones—

have stenciled baskets or funny little flowers such as one sees in calico patterns, stenciled all over them. Others have the patterns confined to the borders. These are black birds or leaves silhouetted against a bright color.

### There are white ones—

which have exquisitely fine inlaid corners or borders, sometimes plain, sometimes with just a bit of punch-work or veining.

Pretty soon you will start across the "hot sands" on a long, mysterious journey.

—when you get to the end of this "all-fired" journey you will want clean clothes.

—drive your camel up to the "B&M" and hitch!

—it's the place; everything that you and your son like to wear—in profusion!

—evening clothes that will neither impeach your vanity nor impale your sanity.

—everything to wear desired by "well-breds," "thoroughbreds" and SHRINERS.

—we anxiously await the coming of your caravan.

—By Duke Murta in *The Mailbag*.

*Business must go on "as usual," and upon the successful conduct of business in general depends the winning of the WAR.*

*BUT Without jeopardizing "Business as Usual"*

*WE CAN Conserve Time and Energy.*

*PLAN to make one railroad trip where perhaps two were previously necessary.*

*TRY to make our correspondence more brief and to the point, thereby conserving at both ends.*

*CUT down our long distance 'phone calls by at least "Something per cent."*

*WITH CARE, reduce our wire messages in length as well as the number it may seem necessary to send.*

*SHADE our hotel bills a trifle without suffering undue inconvenience, and by taking heed, be a little more reasonable with old "General Expense."*

*And very likely other items may occur to you where expenses can at least be "abbreviated" by eliminating extravagance and cutting out wastefulness.*

*By the Aetna Life Insurance Company.*

the reading of five hundred words unbroken by paragraphing. But ten times this number of words properly paragraphed may be read before the first symptoms of fatigue are evinced by the mind. Like all figures compiled from psychological tests, these are subject to a wide margin of variation. But they suggest a very important reason for paragraphing written material at frequent intervals.

The business paragraph should be short and to the point. Every word and every sentence in it should bear upon the particular phase of thought of which the paragraph itself treats. In many excerpts from business literature, you will observe that single sentences are permitted to stand as paragraphs. The sentence



paragraph or stenographic paragraph, as it is sometimes called, may be an excellent device. Each sentence paragraph may make a definite, clear-cut point, and the series of points may thus be carved out in bold relief and pierce straight into the reader's eye and mind, as a result of the form of presentation. But the sentence paragraph has been a bit overdone in business literature, according to the best present-day business writers. They are agreed that the business paragraph should be kept short, but never at the expense of unduly breaking the thought or giving the subject matter a shattered impression. At present a compromise is noticeable. Many insist that the first few paragraphs of a composition should be sentence paragraphs, but that, after the reader's attention is arrested and the subject is under way, the paragraphs should be made longer. "Beginning short and ending long" is the present practice in much sales and advertising literature. The paragraph is the servant, not the master, of thought. When your thinking is detached or "staccato" or sharply partitioned, your paragraphing should reflect it by being brief and pointed. When your thinking is extended or reflective, or is dependent for clarity upon a certain continued development, then your paragraphing should be accordingly adapted.

The important thing is this: Keep your paragraphs rounded and concise. Let every sentence in a given paragraph bear clearly and correctly upon the subject of that paragraph. If your paragraphing is not clear and concise, your thinking probably is not, and you cannot therefore make yourself understood by others.

### SECTION 13

**Purpose.**—The best safeguard for clearness and correctness and conciseness in paragraphing is PURPOSE. Have a definite purpose in mind for each paragraph you write, whether it is to stand alone as a single unit, or to fit into a series of many paragraphs. Suppose the purpose is to show dealers in automobile accessories the wisdom of being prepared for an early season:

This year offers unusual opportunities for the sale of accessories. The touring season is opening early—earlier than many seasons previous. More motorists are going on trips overland

than ever before. Indeed, this year promises new records in touring, in both long-distance and short-distance trips. Every accessory that makes such trips more comfortable is in for its inning. Camping equipment of all kinds, as well as such staples as spark plugs, bumpers, spotlights, will be in constant demand. All of this means simply that you should get the work of spring overhauling in your shop done promptly, so that you may be ready for the rush when it comes. The punctual partridge procures the prey, or, in simpler words, the early bird catches the worm!

Purpose in paragraphing can be made evident by means of having a sentence at or near the beginning that states exactly what the paragraph is to be about. This may be re-enforced or repeated in other words at or near the end of the paragraph. The former is called the TOPIC SENTENCE; the latter, the SUMMARY SENTENCE. It is not necessary that every paragraph have both a topic and a summary sentence, but it is advisable to have a defining sentence somewhere in the paragraph, and usually it is best to state it at the very outset. In the illustration above the topic sentence is:

This year offers unusual opportunities for the sale of accessories.

The summary sentence is:

The punctual partridge procures the prey, or, in simpler words, the early bird catches the worm!

A topic sentence is a general statement that suggests treatment or development. It contains a word or words that invite enlargement or explanation. It always implies "more to be said." In composing topic sentences, therefore, care should be taken to have the implied follow-up not only clear but required. The reader must "want more" after reading the sentence. The topic sentence should be a good advertisement for the paragraph.

**Plan.**—A series of short sentence paragraphs, such as is illustrated on page 108, may consist of topic or summary sentences only. To develop each one into a rounded paragraph would occupy too much sales or advertising space. But each one is, or should be, so charged with meaning as to enable the reader to supply the missing

development fully and easily. Another method of constructing the sentence paragraph series is to place the topic sentence boldly at the top as a headline, and then write each of the following sentences in the development as a single paragraph. Note the following:

## A

The Essex fills a place in motordom that has long been vacant. It meets the demand for a car in which the owner can take both pride and comfort without excessive cost. It is a light-weight car, easy to run, economical in upkeep, and low in first cost. In riding comfort, endurance, and beauty, it can be compared only with the largest and highest-priced cars.

## B

**THE ESSEX FILLS A PLACE IN MOTORDOM  
THAT HAS LONG BEEN VACANT**

**PRIDE**  
appeal

It meets the demand for a car in which the owner can take both pride and comfort without excessive cost.

**POCKET**  
appeal

It is a light-weight car, easy to run, economical in upkeep, and low in first cost.

**PROFIT**  
appeal

In riding comfort, endurance, and beauty, it can be compared only with the largest and highest-priced cars.

Whether the paragraph construction be according to A or B above, the necessity for a definite plan is apparent. The more exactly a paragraph or a paragraph series is planned, the more explicitly does it appeal to the reader's understanding. There should be an unfolding of the subject matter that will prove satisfying to the reader's mind. The plan of the brief example above is so simple as to be clear at once, and yet so forceful as to make a strong appeal. There are three opportunities that human nature rarely fails to take advantage of—the opportunity to satisfy pride, the

opportunity to economize, the opportunity to profit. These three appeals to pride, pocket, and profit, stand out clearly and forcefully in paragraphs one, two, and three respectively. The plan makes this definiteness possible.

In the same way, whether you are writing a business paragraph or a paragraph explaining or describing something you have seen or heard, have a plan of procedure if you would make yourself understood with the least possible effort to those whom you are addressing. A good method of working out a plan is illustrated in the following examples. Decide upon a topic sentence that will indicate clearly the purpose of the paragraph. Then jot down the points suggested by it. These may or may not be followed by a summary sentence. When you come to writing your paragraphs out in full, be sure to follow the development indicated by your plan or outline.

## A

*Topic sentence:* The purpose of plant organs is to create and develop a plant spirit.

1. Family
2. Loyalty
3. Co-operation

The purpose of plant organs is to create and develop a plant spirit. One of the words often used today to express the spirit desired in industrial organization is "family." The ideal sought for is that all workers, from the president to the office boy, shall feel that they belong to one big family and have the loyalty which that relationship implies. The employer wants his men to work not *for* but *with* him. The aim in industrial service work is hearty co-operation by all because of the recognition of common interests.

## B

*Topic sentence:* The ten baby rules for letter writing are simple and easy.

1. Five pertain to form.
2. Five pertain to content.

The ten baby rules for letter writing are simple and easy. Indeed, they are given the name *baby rules* because they are so elementary. Five of them have to do with form. Do not mis-date, do not mis-address, do not mis-paragraph, do not misarrange, do not mis-fold. The remaining five have to do with content: Do not mis-word, do not mis-punctuate, do not mis-state, do not mis-capitalize, do not misspell. These have sometimes been called the letter writer's ten commandments. The stenographers of a large firm in the south have had them printed in huge type over the caption: *Ten Misses Amanuenses Must Not Miss.*



## C

1. Segregation of trades
  - a. Meaning
  - b. Illustration
  - c. Advantage
2. The segregation principle in America
  - a. Street names
  - b. Centers of industry
    - (a) List of cities

In former times trades of a kind were usually confined to a certain locality in a large city. This was known as the "segregation of trades." Thus, gloves were made and bought and sold on Glover Street. Beaver cloth or the fur of the beaver was the staple of Beaver Street. Shipping transactions were conducted on Fleet Street; the markets were located on Market Street; the money dealers bargained and negotiated on the Rialto or on Exchange Street; jewels were the specialty on Gold Street or Pearl Street or Diamond Street, and so forth. And this arrangement had its advantages. The names of streets had something more than merely a geographical significance. They were keys to trade centers; advertising and selling were concentrated and differentiated according to them; trade guilds and brotherhoods were possible of easy development and intimate organization because of this arrangement.

The same segregation of business and industrial interests is noticeable in American cities today, though the street names do not always indicate the kinds of trade for which particular streets are known. The segregation is not so strict as it was in the early days; still, the names Market, White, Fleet, Gold, Diamond, Mail, Front continue to have some trade meaning as street names in our cities. In its bigger application, however, the principle of trade segregation is a notable feature of American industry. The city of Butte means copper to most of us. Chicago connotes pork packing; Dayton, The National Cash Register Company; Denver, precious metals; Detroit, automobiles; Galveston, cotton and shipping; Grand Rapids, furniture; Lowell and Brockton, shoes and other leather goods; Minneapolis, flour; New Orleans, cotton and sugar; Omaha, pork packing; Philadelphia, shipbuilding and locomotives; Pittsburgh, iron and steel; Richmond, tobacco; Rochester, The Eastman Kodak Company; Seattle, fish and timber; Youngstown, steel; Wilmington, munitions. These are but a few of the centers that might be named that have become famous for the production of at least one commodity. But they are sufficient to indicate that segregation to some extent still persists.

## D

*Topic sentence:* Many business houses throughout the country have made a business letter creed of the following grown-up rules for letter writing:

1. Five pertain to the writer.
2. Five pertain to the recipient.

Many business houses throughout the country have made a business letter creed

of the following grown-up rules for letter writing. Five of these rules pertain directly to the writer and his method; five, to the recipient and his manner. As far as the writer is concerned, he should make every letter he writes radiate a co-operative point of view, a courteous tone, an irreproachable character, a dig-

nified atmosphere, and a personal human interest. As far as the recipient is concerned, he should be made to feel in every letter he receives, a sincere cordiality, a broad sympathy, a positive policy, an engaging style, and an un-

doubted you-attitude. "Only by the strict observance of this creed," says the correspondence critic of a large concern in Ohio, "can any business institution hope to make its letters the business builders they ought to be."

## E

*Topic sentence:* Curiosity is a two-edged sword in business composition.

1. The letter I received
  - a. Paragraphing
  - b. Illustration
  - c. Margining
  - d. Color
2. Its impression upon me
  - a. Too much display
  - b. Over-emphasis

*Topic sentence:* My friend Brown was impressed.

1. The new suit
2. The influence of the letter
3. Brown's enthusiasm

*Topic sentence:* "Twas ever thus."

1. Differences among people
2. Stimulation of curiosity
  - a. Some advice

Curiosity is a two-edged sword in business composition. The other day I received a letter from a clothing house, and it was the most curious document I had ever seen. It consisted of ten short sentence paragraphs. At the beginning of each there was a picture of a young man in a dapper suit of clothes, and at the end of each a picture of some particular style of haberdashery. Alternate paragraphs began on different margins, so that the whole letter had a zigzag appearance. Color was used profusely, not only in the lettering of the letter-

head, but in the body of the letter as well. Now this make-up was calculated to attract my attention, I suppose. And it did—so much so that I have kept the letter as a curiosity. But I did not buy any clothing. The sales exposition did not impress me. It was completely lost, for me at least, in the jungle of mechanical hieroglyphs that had been devised for the very purpose of emphasizing it. I could not see the wood for the trees.

My friend Brown, on the other hand, *was* impressed. He came dashing into the office the other day wearing a brand new suit. I must confess I never saw him look better. "Where did you get that suit?" I asked, impolitely. "This? Oh, I got this out of a letter," he replied. Then he told me what a wonderful letter he had received—how it had led him irresistibly straight down to the clothing house that sent it out, and how its curious format and forceful appeal had simply made him buy. It was, of course, the very letter that had left me cold and indifferent. But it had struck such a sympathetic "something" in him, that he insisted upon telling me all about it in spite of the fact that I informed him I had received the same letter and considered it one of the worst sales curios I had ever seen.

"Twas ever thus!" The kind of composition construction that sells one man will not sell another. Freak dis-

play goes with Brown. It does not go with me. Why? I do not know. But I am glad it is so. If the same sort of sales letter appealed to everybody, there would be no such thing as an art and a science of letter salesmanship. And this I am sure of—you must pardon my putting it in the form of advice: Aim to stimulate curiosity as much as possible.

It is the most profitable human attitude there is. But remember that some people are more curious than others, that women and children are, as a rule, more curious than men, and that even the most curious person in the world may not be reached by your sales appeals if you permit your curiosity-getting devices to dominate your selling points.

## F

*Topic sentence*: Industry must provide congenial working conditions if it would aim at a maximum of efficiency and productiveness.

1. Wages
2. Machinery
3. Sanitation
4. Contentment
5. Finances

*Summary sentence*: Unless these matters are properly looked after by an industrial organization, it cannot possibly hope to get the highest efficiency from its employees.

Industry must provide congenial working conditions if it would aim at a maximum of efficiency and productiveness. A satisfactory wage basis is the first requisite. Next comes suitable conditions of employment. The worker must be placed in a position where he can turn out maximum production. He must have the right physical environment—light and air are necessary. San-

itary conditions must be of the best. And over and above these physical features, attention must be paid to the mental attitude of the worker. His mind must be free from worry. He must be contented in his job. The man who is in debt is obviously not so good a worker as the man out of debt. If the worker has not saved money ahead, and feels therefore that in the event of a rainy day he has nothing to provide for his family's current necessities; if he has no bank account and little life insurance, and knows that his family, in case of his death, will suffer as the result of being unprovided for, why, he naturally cannot give the best account of himself as a workman. These are really the only planks in the platform upon which capital and labor can safely unite and go forward. Unless these matters are properly looked after by an industrial organization, it cannot possibly hope to get the highest efficiency from its employees.

It will be noted in E above that the topic sentence may be sufficiently broad and inclusive to weld together, not only the contents of the paragraph of which it is a part, but all the paragraphs in a composition. "Curiosity is a two-edged sword" is the topic for the whole composition. In the same way, the sentence at the end of this illustration summarizes not only the last paragraph but all that has gone before. This method of opening and concluding a piece of

written work gives to it an unusually complete and rounded-out quality and leaves a satisfying impression of unity.

Additional illustrations of planning are to be found in Chapter VII. The above simple plans are sometimes called TOPICAL PLANS or OUTLINES, for the reason that they consist chiefly of a series of brief topics, sufficient in form and number to serve as guide in writing a single paragraph or a number of paragraphs dealing with the same subject.

### PROBLEMS

1. Examine the paragraphing on a page of some book or magazine, in some newspaper article, or in some advertisement, and explain the purpose of each of several single paragraphs.

2. Point out topic or summary sentences in the group of paragraphs examined in answer to question 1.

3. Compose a series of topic sentences to stand as sentence paragraphs, each one stating some particular advantage of your school.

4. Plan and write paragraphs from the following topic sentences:

- I like the clerks at that store.
- His letter did not appeal to me.
- The advantages of a good education in business pursuits are undeniable.
- The salesman did everything possible to assist us in making a choice that would prove satisfactory.
- There were many things in the advertisement that made people read it and eventually made them buy.

5. Plan and write two or more consecutive paragraphs on some of the following suggestions:

- The parade.
- The shop window.
- Salesmen, pleasant and unpleasant.
- Closing the shop at night.
- Opening the shop in the morning.
- Early to work and late to leave.
- Late to work and early to leave.
- Staring the clock out of countenance.
- Waiting for customers.
- Courtesy as a trade inducement.
- Surliness—the beginning of bankruptcy.
- A certain advertisement—its effect upon John and upon me.



6. Plan and write two consecutive paragraphs on one of the pairs of topic sentences given below:

- a. She was displeased with the gown she had bought.
  - b. On taking it back to be exchanged she was greeted in an unusual manner.
- 

- a. He was promoted as the result of sheer effort and industry.
  - b. In business for himself, he promoted his own employees with justice and discernment.
- 

- a. You may show goods to customers but you cannot make them buy.
  - b. You may, on the other hand, induce people to buy solely through a wise display of goods.
- 

- a. The show windows drew many people into the shop.
  - b. The politeness of the salespeople and the conveniences provided for visitors, induced sales, once the show windows had ushered people into the shop.
- 

- a. There is sometimes all the difference in the world among the advertisements of the same commodity.
- b. There is an evident, salable purpose back of these differences.

7. Plan and write a brief composition from one of the following suggestions, using the topic sentence you select as the topic for the composition, as well as for the first paragraph:

- Good sense in the matter of dress is a business asset of great value.
- The mere routine of school life will do much toward training a pupil for business, if he will permit it to.
- Every subject I study has a business connection.
- Just because a person seems attentive to what you are saying, you must not infer that he is.
- A person who is over courteous is really impertinent, without meaning to be.

## SECTION 14

**Unity.**—It has been pointed out in more than one place in this chapter that the paragraph must deal with one subject or with one phase of a subject. It must have unity. Each of the paragraphs in a composition must likewise deal with a single phase of the general subject under discussion, and all of the paragraphs must similarly relate closely and definitely to that subject. If you have a clear-cut purpose and a good plan you will do much toward securing unity in your work. In addition, you may be able to make use of words in the sentences following the topic sentence that will link all closely to-

gether. It may be that a generic word in a topic sentence will suggest specific equivalents in the remaining sentences. If you have your subject clearly in mind, and know what you want to say and the order in which you can best say it, this word follow-up will take care of itself almost unconsciously.

Note in the following paragraph how the word *courteous*, the key word in the topic sentence, is expanded and repeated in the sentences that follow, by such words and phrases as are written in italics:

He was the most *courteous* salesman I had ever seen. He was born *polite*. His *easy bearing* and *gracious manner* were not planned or studied; they were there and just could not help coming out. He made me feel that he took a *genuine pleasure* in showing me the merchandise. I changed my mind a thousand times; yet he remained *pleasant* and *smiling* through it all. He answered all my questions *kindly* and *never interrupted* me while I was speaking. Inasmuch as I have the habit of talking continuously, I consider this his greatest *feat in manners*. When, after a half hour or so, I said, "I believe I shall not take it today," he replied, "*Sorry, Madam; some other time perhaps.*" When he *handed me my umbrella and a small parcel* I had placed on the counter and forgotten, I confess I was overwhelmed, and—well, I just reconsidered then and there, and changed my mind. I bought the goods! His *courtesy*, always just right—never failing, never overdone—had sold me completely.

The paragraph has unity. Every idea in it is centered in the word *courtesy* in the topic sentence, and the word itself is reflected or echoed by certain words and phrases in the succeeding sentences. Study the following paragraph, and establish the connections that make for unity between the topic sentence and the sentences that follow it:

There is one sure method a jobber's salesman can use to get the good will of contractors. He can help promote their local association. On his regular rounds he can indirectly solicit new members for the association. He can help secure an attendance at the meetings. He can become a bearer of tales of whole-hearted co-operative work instead of tales of price-cutting. He can find out what ideas the association wants to promulgate and can be an active bearer of those ideas. There are scores of little things he can do in support of contractor-dealer association activities that will make his stock go up with the influential dealers in his territory. It will pay him dividends in increased sales if he does these things, for the dealers admit they are strong for that kind of jobber's salesman.

—From *Electrical Merchandising*.

**Emphasis.**—It is desirable to make the important and interesting statements in a paragraph, or in a longer piece of writing, stand out clearly and impressively. You may emphasize them by repeating them in various ways—**EMPHASIS BY REPETITION**. You may emphasize the salient points by means of giving them most of the attention, by apportioning to them more sentences in a paragraph and more paragraphs in a composition, than you give to details—**EMPHASIS BY PROPORTION**. Again, you may emphasize your points by means of contrasting one with another, by balancing two ideas, by placing them in opposite positions—**EMPHASIS BY CONTRAST**. And you may place your most important and most interesting statements in the emphatic positions, that is, at the beginning or at the end of a paragraph or longer composition—**EMPHASIS BY POSITION**.

Repetition must not be used at the risk of monotony. Error in proportion is not likely to occur if care be taken to secure unity. But the writer must be careful to give the larger proportion of his work to the really important matter. He must not feature price more than quality of goods or excellence of service. He must not enlarge upon inducement at the expense of intrinsic values and their adjustment to customers' needs. Contrasts must be appropriate and to the point, or they will disconnect rather than unify and emphasize.

Emphasis by position is perhaps most important of all. A good strong start and a good strong stop are the be-all and the end-all of business writing. Cultivate the art of beginning and ending what you have to say in a fresh, vigorous, stimulating, and ingratiating manner, without giving the impression of mere freshness and flippancy. To be fresh and agreeable is an accomplishment; to be fresh and disagreeable is the trade-mark of inferior breeding. A short, snappy, arresting sentence at the beginning of a paragraph or at the end, or at both places, invariably aids in securing emphasis. So do such mechanical devices as color, drawings, irregular margins, type display, capitalization, but they must not be permitted to defeat their own ends by becoming freakish and merely curious.

Study the following excerpts, and test them for emphasis in accordance with what has been said above:



## A

Modern chemistry has saved the meat packers all but the squeal of the pig. And the packers never forget to tell you about it. They enjoy nothing more than to expatiate upon the numerous by-products they turn out. In the modern, up-to-date pork packing establishment not a bristle of the pig is wasted, they will tell you. And some of them go so far as to express the hope that even the squeal of the pig may prove valuable as a source of sound vibration with which to try out sensitive Victrola discs. Experiments may even now be under way!

But the lumbermen of our great Northwest go the packers one better. They are awaiting with interest the outcome of these experiments on the squeal of the pig. In the meantime, they are constantly reminding their friends in the meat industry that there is absolutely no waste in "treedom." Leaves, roots, sawdust—everything is put to use by them. The tardiness of the packers in finding a way to use the squeal of the pig appears to these lumbermen a shocking economic extravagance, especially in view of the fact that they discovered uses for the "bark" of the tree years ago!

## B

You may study grammar until you know all the rules backward as well as forward. You may be able to analyze the most intricate sentences in the English language. You may parse all the words in the dictionary, decline all the nouns and pronouns, conjugate all the verbs, and compare all the adjectives and adverbs. But your expertness in the niceties of grammar will not—can not—make of you a good, correct, forceful speaker and writer. You may still be guilty of *he don't* and *I ain't*. You may still confuse *shall* and *will*. You may still dangle participles and split infinitives. The one cure-all for incorrect expression, or the one prevention, is **READING**—omnivorous and indefatigable **READING**. Grammar may do something for you, but reading will do everything. Reading is to your speech and writing just what water is to the swimmer, just what the air of a health resort is to the human body. Elusively, unaccountably, unconsciously, it sets expression aright. How or why is no matter. Study grammar, of course, but principally *read*, **READ**, **READ**.

## C

No matter which way you manipulate the knob, the result is the same. Turn it up, the lid comes open. Turn it down, the lid comes open. Turn it to the right, the lid comes open. Turn it to the left, the lid comes open. Push it in, pull it out; hit it suddenly; move it slowly and gradually—it's all the same. The lid automatically responds, and accident is therefore impossible. It is so simple and so sure that a new-born babe, sound asleep, could operate it!



## D

You cannot kill three birds with one stone. Don't try! You cannot kill even two birds dead with one stone. Don't try that either! You may kill one bird outright with one stone and cripple another for life or impose upon it a long and lingering death. But you can rarely do better than this.

All of which is to say: Don't try to wait on three customers at once. You can't do it! Don't try to wait on two customers at once. You can't do that either! Give all of your attention to one customer at a time and send him away satisfied. If you attempt to attend to two or three customers at once, you may not only fail to make a sale to one of them, but you will probably send all three of them away dissatisfied. Remember David!

## E

The difference between the live sales letter and the other kind is hard to define. It is like the minnow on the hook. If it is alive it gives a "kick" once in a while. You cannot define the flip of a minnow's tail, and you cannot define the equivalent "kick" in a letter, that vague spark that kindles interest. But there is something you can tell every time: a minnow is dead when its eyes are set and faded, its little body stiff and lifeless. You won't catch many bass with that kind of minnow, and you will not make many sales with a letter that "begs to acknowledge," "thanks you in advance" or "calls your attention" to that "favor" which is constantly coming "duly to hand," no matter if you "hand them herewith" beautiful diamonds done up in gold leaf wrappings.

—Ralph H. Butz in *The Mailbag*.

**Coherence.**—The ideas expressed in a paragraph and in a whole composition should be so arranged and so connected that their relationships are apparent to the reader. The word *coherence* means linking together in clear and logical relationship. In a paragraph, one sentence should grow naturally out of another and naturally into another. A good plan will help to make this possible. Following the rules set down for unity and emphasis will afford additional guidance. Keying words together, as suggested on page 119, is certain to secure coherence to your writing, if the process is worked out with skill and intelligence.

More than all this, the use of carefully placed transitional words or phrases will do much toward establishing connections among sentences.

TRANSITIONAL CONJUNCTIONS: *and, but, nor, also, however, hence, nevertheless, yet, therefore, if, as, consequently, although, moreover.*

TRANSITIONAL ADVERBS: *still, too, also, so, first, then, again, besides, here, there, whence, thus, while, when, now, accordingly, secondly, thirdly, further, furthermore, moreover.*

TRANSITIONAL PRONOUNS: *this, that, these, those, former, latter, finally, who, which, that, she, it, he, they.*

TRANSITIONAL PHRASES: *in fact, in that, in which, of course, for instance, on the whole, in fine, on the contrary, on the other hand, by and large, in addition.*

You will easily recognize that each one of these words or phrases has in it a suggestion of something gone before. Each one suggests a previous connection. Many of them may be used near the beginning of sentences, to make the relationship evident at once. The conjunctions and the adverbs, however, may more frequently be used with better effect in or near the middle of sentences. The latter arrangement makes the coherence just as close and compact without deliberately signaling it by the first word.

Examine the following paragraphs for coherence. Explain the use of transitional words and phrases, and show that the sentences follow one another logically. You will find, if you attempt to change the order of the sentences, that the coherence of the paragraphs is seriously interfered with:

#### A

The buyer knows far more than the educational director about the merchandise. He can therefore give a more practical series of talks. But all buyers are not born pedagogs; hence, there is an opportunity for co-operation between the two. The buyer may, on the one hand, contribute the subject matter for the talks, and the educational director, on the other hand, may organize it in a way best calculated to impress it upon the salespeople. In this way, and by this method only, may maximum efficiency of instruction be attained.

#### B

The export of American knit goods is increasing tremendously. Australia and Canada have recently become the largest buyers of American-made hosiery and underwear. There is slight call in Australia, however, for the medium grades of merchandise. Canada, on the contrary, wants these particularly and is willing to pay higher prices, on the average, than Australia. There is also a fair and promising demand for American knit goods in South America, Central America, and the West Indies. In addition, Scandinavian business is showing activity, and there are hopeful signs from the East. Those interested in this branch of industry have reasons, therefore, to be optimistic.

## C

Practically everybody today is interested in motor cars. Nowhere, however, is the interest greater than among the members of the rising generation. This fact speaks well for the future development of the motor car and its application to everyday life. Even the small boys in our large cities can name the various makes of cars as they pass on the street. Numbers of them can drive a car with considerable skill. And, most hopeful of all, every one of them is keen to explore the forces and principles that "make the wheels go 'round.'"

If you make a general statement at the opening of a paragraph and then present details or particulars to prove that statement, you are making use of what is called the DEDUCTIVE ORDER of reasoning. It means proceeding from the general to the particular, from effects to causes, from the crowd to the individual. It is a telescopic process. Almost all paragraphs that begin with a topic sentence of a general nature are deductive paragraphs. It is a striking method, it clinches attention quickly, it stimulates curiosity, it creates desire.

The opposite order of reasoning—proceeding from details or particulars to the establishment of a general truth—is called the INDUCTIVE ORDER of reasoning. It develops a point from the small to the large, from cause to effect, from the individual to the crowd. It is a microscopic process. Paragraphs that are concluded with a summary sentence of a general nature are inductive paragraphs. It is the more convincing order of the two; it appeals to reason, establishes belief, and induces action. It is valuable, too, because it follows the climactic order of development, that is, it works toward climax. It permits facts to be presented in order of importance, reserving the most important to stand last and thus to occupy the most emphatic position. Neither type of paragraph should be used to the exclusion of the other.

In the arrangement of composition material that consists of many paragraphs, you may make your finished work clearer and more intelligible to your readers, if you preface it with a brief INTRODUCTORY paragraph, finish it with a brief SUMMARY paragraph, and link its parts together by means of brief TRANSITIONAL paragraphs. These names indicate the nature of such paragraphs. The introductory paragraph of a composition may, like the topic sentence, state the



general purpose of it and perhaps partition the subject or point out the general method of presentation. The summary paragraph may, like the summary sentence, sum up what has been stated and give the conclusion of the trend of reasoning in a form easily remembered. The transitional paragraph may, like the transitional word, link one part of a composition compactly with another by deliberately relating what has gone before to what is to follow. It is especially helpful in composition that is long and involved in reasoning. Rarely should any of these three types of paragraphs be used in business letters or other business composition of a page or less in length. In such forms directness and immediateness are usually too important to be held waiting for introductions, conclusions, and transitions.

In view of the above explanation, examine the following excerpts and analyze their construction:

## A

Its very weight and bulk were suspicious. They warned me at the outset. But having a moment to spare I decided to "take a chance." So I pulled out the end of the envelope—it was the kind, you know, that tries to make you believe it is sealed—and emptied the "good stuff" on my desk. Stuff? Three inserts, a booklet, two large circulars, one testimonial letter, one form letter (multigraphed, with my name and address inserted with ink that was "out of match"! ), one order blank, one stamped and addressed envelope! I was just about to dump the job lot into the wastebasket, gazing up from the corner of my desk, when something caught my eye. There, in the upper right-hand corner of that stamped, addressed envelope was a thing I had never seen before—MY NAME—

If not delivered in five days, return to Frank DuBois, Certified Public Accountant, 10 Dey Street, New York City.
---

This was a new one. I thought I had seen all the sales devices in the world; I knew I "had fallen" for most. This one took hold of me. I winked slyly at that old wastebasket as I blandly cheated it out of its own. I filled out that order blank and sent it in. I had no regrets afterward.

## B

Your story is a fast train. Each paragraph leads right into the next and the whole travels along in one direction. If you break up the formation, there is no



train, no speed, no unified motive. If you try to pack all your ideas in the first car, the rest will be "empties" and you will be wasting stamp, envelope, and stationery power. There must be at least four cars—attention, interest, desire, action—and these must be coupled together firmly enough to prevent one or another jumping the track. Lots of people prefer a six-car train, you know. It looks more like a real conveyor to them, takes curves more gracefully, and makes the engine have a more emphatic "choo! choo!" They pile the first car full of cheerful "How-de-do!" They load the last one with a sincere "God bless you!" And I tell you, when these alight at a station along with their four traveling pals, there's no town in this broad country of ours that can be inhospitable to them. The arrival of the fast special becomes an occasion at the most sophisticated of railway centers. It rolls in to the tune of good cheer, and it rolls out again carrying good will. Yes, sir, your story is a special limited fast express, that is, if you care to make it so.

## C

Time: a warm summer evening. Place: the piazza of a country house, facing mountains reflected in a lake but a few feet away. Occasion: one of those dubious social affairs known as a house party.

And YOU know, as I know—as WE ALL know—that a country house party must be one of two things—either a joyful, jazz jollification or a sad, solemncholy segregation of souls pining for the sound of the Kelly-Springfield on the elastic asphalt.

Our house party had just about arrived at this latter condition. We had all come to the "settin'-'round" stage. Nerves were just ready to burst forth into temperamental acrobatics. Everybody was critical of everybody else and of everything everywhere all the time! An eminent crisis was imminent. God was in His heavens—all was wrong with the world!

Then—THEN—upstood, outstepped, instruck (you fancy how) ONE OF US with a SUGGESTION—A LIVE SUGGESTIVE, SUGGESTIBLE SUGGESTION. A man with an idea! And presto—a miracle of transition! A marvel of revolution!

One of us (modesty forbids my mentioning his name) spoke out and said aloud: "Start the Victrola!"

What wizardry! Also, what magic melody! No more nerves—no more "settin'-'round"—no more criticism! Nothing now but rhythm and harmony and tangoing! We danced on the piazza; we danced on the lawn; we reveled round with Terpsichore until it was dawn! Why hadn't some one thought of the Victrola before?

When we were done we lined up and kissed the good old "musician" good-night. He had not only turned a sour house party into a dream of joy, but he had probably averted a heavy tragedy as well.

He kept right on keeping things right, too, for the rest of the evenings we were

there. And when the party broke up, every last member of it declared that a mountain or two reflected in a lake may be all very well, but it takes a Victrola to make a summer time house party complete.

So there now!

**Variety.**—The kinds of sentences defined on pages 62 and 64 should be used in writing paragraphs and longer forms of composition, for the purpose of making the written materials as varied and, hence, as readable as possible. The continuous use of one particular kind of sentence, to the exclusion of other kinds, will tend to make your writing formal and monotonous. Simple, complex, and compound sentences; loose, periodic, and parallel sentences; declarative, interrogative, imperative, and exclamatory sentences, carefully intermingled in a passage of writing, will give to it a stimulating and insinuating variety. In addition, variety may be secured by changing sentence beginnings. Some may be begun with the subject; some with a phrase; some with a clause; some with one part of speech and some with another. Sometimes a single word may be permitted to stand as a sentence, the previous content making its meaning clear. Sentences of varying length, some long, some short, some medium, will likewise help to give to a piece of writing a pleasant variety. There are, indeed, so many devices for securing variety to written work, that the wonder is how any one can possibly make his composition monotonous.

But there is danger in striving after variety. You may give the impression of mere mechanical display or juggling in your effort to appear varied. You may leave the reader with the feeling that you are master of sentence forms and constructions but that, after all, you really have little to say. This would be a serious mistake. Do not be afraid of repetition. It is sometimes the most impressive method of saying what you have to say. Repeat words in close proximity, if you can re-enforce an idea by doing so. Do not change the tenses of your verbs too frequently. Use the same style of sentence, one right after another, if by this method you can drive home a point better than by any other means. In other words, use good judgment. And, finally, test your writing always by reading it to yourself, aloud if possible, after you have finished it. Your ear will

help you greatly in discerning monotony. It may be relied upon to tell you whether you have too many sentences starting with participles and whether, as a consequence, your constructions are tiresome and confusing. It will tell you whether, in your effort to secure variety, you have paid undue attention to form at the expense of content.

In much the same way as sentences are varied in paragraphs, paragraphs should be varied in whole compositions. To place the topic sentence at the beginning of each paragraph in a paragraph series, might become a very monotonous construction. To develop all paragraphs in one and the same way might similarly prove tiresome for the reader. Some paragraphs need to be long, some short; some deductive, especially those at the beginning of a business composition; some inductive, especially those toward the end of a business composition. Some compositions require introductory, summary, and transitional paragraphs; some do not. Variety may be secured by intermingling the four types of composition treated in the next section—narration, description, exposition, argument—each making its own particular appeal to the reader's reason or imagination. On the other hand, a straightaway impression may be possible only by means of the use of a single paragraph type throughout the composition.

Variety in planning your work will induce variety within the finished composition. Your outline may be so built and so placed or woven through the story as to give it a most appetizing impression. When the principal headings of a plan are placed on the margin of a story, each one opposite the part it heads, they are called **SIDE HEADS**; inserted in the written material, on one side or the other, they are called **CUT-IN** or **BOXED HEADS**; placed at broken intervals in a story at equal distance from the margins, they are called **CENTER HEADS**. If the last named heads consist of more than one line they may be arranged like hanging paragraphs or in inverted pyramid form, the margins receding inward toward a point. Side-heads, cut-in heads, and center heads may stand as independent units in the planning, or they may tell a consecutive story. The latter is probably the better, more convincing form. A **RUNNING**



HEAD is the headline that stands at the top of each page of a book. A RUNNING HEADLINE is one whose topics are placed end-to-end rather than in tabulated form, different type faces being used to indicate the subordination of unimportant topics. The topical outline on page 114, converted into a running headline, would read as follows:

SEGREGATION OF TRADES—MEANING—ILLUSTRATION—ADVANTAGE—SEGREGATION PRINCIPLE IN AMERICA—STREET NAMES—CENTERS OF INDUSTRY—LIST OF CITIES.

The above styles of heads are illustrated below. Note that the type face of such heads is invariably different from the type face of the body of the work. In addition to the heads in the excerpts here presented, study the printed matter and test it for variety:

**Statistical Department** Organized to furnish accurate and up-to-date information in regard to securities and investment conditions.

**Credit Department** Furnishes information in regard to the financial responsibility of individuals and business houses throughout the world.

**Member Federal Reserve System** Through our membership in the Federal Reserve System we are enabled to give our customers the benefit of its credit facilities and rediscount and collection privileges.

---

**Sturdiness** The general construction of the Dictaphone is substantial—particularly in the frame and bearings, which largely accounts for its durability and efficiency.

**Back-Spacer** A great convenience to the typist is the back-spacing device. A slight pressure of the button throws the carriage back far enough to repeat several lines of dictation.

**Clarophone** We own and control this exclusive hearing device which softens the sound of the voice without impairing its clearness.



We supply toilet sets and a large variety of other articles made of

## AMBERLEUR

simulating clear or clouded amber, as desired.

## SHELLEUR

a perfect representation of fine tortoise shell.

## EBONEUR

a replica of finest ebony, but more durable.

---

### A Few Advantages of Art Metal Vault Trucks

#### ***Economy of Space***

Utilizing center of vaults otherwise unused, and relieving crowded vault cases.

#### ***Economy of Time***

Transporting at one time to and from vaults all books and papers, morning and night, and obviating frequent trips during the day.

#### ***Economy of Health***

Transferring work (such as filing of checks, etc.) from close vault interiors to open rooms.

#### ***Economy of Bindings***

Reducing wear on books and papers and preventing careless handling.

#### ***Security of Records***

Insuring the certain filing of important books and documents at night.

---

It Develops  
and "Follows  
up"

But the exercise material is not only thus selective; it is not only adaptable to the varying needs of many different types of children within a grade; it is likewise progressive, the exercises in any group increasing in difficulty toward the

and also  
Informs.

end, and sequential, certain of the exercises being based specifically on sections in the preceding text. Some of the practice work has purposely been made informational. P. 142 on the History of the Flag, p. 187 on Conscription, p. 244 on the Resources of Russia, and p. 248 on Astronomy can serve double purposes of practice and information as bases for further discussion.

---

### *Hats of Summer Fabrics*

The ensemble of a costume is never so truly "ensemble" as when one's hat matches not only in color but in texture. Hats of Georgette crepe, organdie, tric-  
olette or taffeta permit wide choice in the matter of fabrics.

### *The Versatile Peanut*

now takes its place among the straws that lead for smartness in sport hats. A flesh color peanut straw hat is trimmed with rows of narrow pink velvet ribbon. A citron color peanut straw hat is swathed with a sash of navy blue satin. This one is \$25.88, with tax.

### PROBLEMS

1. Write three paragraphs suggested by the following topics. Make use of transitional words and phrases.

Paragraph 1—John's application.

Paragraph 2—John's interview.

Paragraph 3—John's job.

2. Compose a single paragraph that will lead into one of the following summary sentences:

- He therefore decided that he would make a good salesman.
- He showed by this that he knew how to sell tickets for any game.
- In this way, he established himself firmly in the favor of his employer.
- They concluded, as a result, that the affair had not been properly advertised.
- Finally, he managed to show the customer something that was satisfactory.

3. Enumerate in two or three consecutive paragraphs the different appeals to be used in announcing a game and in announcing a school entertainment to the pupils in your school assembled in the auditorium. Observe the laws of emphasis. Use cut-in heads.

4. Select two subjects from your school course, and write a paragraph on each setting forth its value as a business subject. Between the two paragraphs insert a brief transitional paragraph.

5. Write a composition of a half dozen paragraphs on the work that you hope to do on leaving school. Observe the following order in the preparation of your work. Compose side-heads that tell a continuous story:

Paragraph 1—Introductory—Define the work.

Paragraph 2—My reasons for wanting to do this kind of work.

Paragraph 3—Qualifications required for this work.

Paragraph 4—My study and reading as preparation for the work.

Paragraph 5—What my friends say about my choice.

Paragraph 6—Concluding—My decision.

6. Make running headlines for the excerpts on pages 113 and 116.

7. Break up excerpt B on page 125 into short sentence paragraphs. For every two or three of these, compose brief, appropriate center heads.

8. Paragraph the following excerpts. Perhaps some lend themselves to the sentence paragraph style. Perhaps capitalization may be used for emphasis. Compose appropriate heads of one kind or another for each excerpt.

## A

Solid material. Thus there is no deception in Ivaleur Toilet Ware. Every article is solid Ivaleur material; no wood or padded centers covered with a thin veneer of manufactured ivory, that is common with many so-called "French Ivory" articles. Mirror glass. Likewise the glass used in Ivaleur Mirrors is French bevel plate, providing the best reflecting surface obtainable. Brush bristles. The bristles used in Ivaleur Brushes are the product of Russia and Siberia, whence come the best bristles in the world.

## B

Kor-Ker instantly and permanently seals punctures. Kor-Ker stops slow leaks—makes tires non-porous. Kor-Ker often gives 50% more mileage. Kor-Ker keeps tires at normal inflation—no broken sidewalls, rim cuts, chafed beads. Kor-Ker reduces possibility of blow-outs to a minimum. Kor-Ker saves many dollars a season. Kor-Ker saves you the delay and bother of a puncture on the road.

## C

To promote the production of live stock and perishables and increase the food supply; to reach more people with more and better meat; to make a fair competitive profit, in order to reimburse the 25,000 shareholders for the use of their capital, and to provide for the future development of the business; to reduce to a minimum the costs of preparing and distributing meat and to divide the benefits of efficiency with producer and consumer; to live and let live, winning greater business only through greater usefulness, with injury to nothing but incompetency, inefficiency, and waste; to deal justly, fairly, and frankly with all mankind. These are the purposes and motives of the men who direct the policies and practices of Swift & Company.

## D

Johnston overseas service plans, handles and places advertising abroad. Reports on the market conditions in any foreign country as relating to your particular product. Selects the most suitable local foreign advertising media. Places such advertising at the lowest possible rates. Prepares suitable copy, layouts, cuts, particularly in foreign languages. Handles all details, such as translations, electrotypes, proofs, checking insertions, foreign payments. Supplies without cost selected lists of dealers in foreign countries. Furnishes a confidential Weekly Bulletin of inquiries for American products.

## SECTION 15

**Narration.**—A composition that tells a story, that depends chiefly upon incident and action arranged in order of climax, is called narration. Most of the books and plays you read, as well as many of the poems, are narration. They hold your interest in suspense in anticipation of a climax. They *move*, sometimes rapidly, sometimes slowly, and they center their content around some one important issue.

Narration holds an important place in business expression. A story well told, an incident interestingly recited, a climax unusually surprising—all are as much appreciated in the business office as in



the library. But care must be exercised to have business narrative appropriate to the matter in hand. The story told should, as a rule, have an obvious bearing upon the business with which it is connected. It should clarify and enliven the sales process, for instance, by its immediate application to the sales situation. If you are selling tractors, the story you tell should have to do with tractors and their work. If you cannot apply a story intimately to them, then do not attempt to tell one. It is rare, indeed, that a story of remote interest has any value in business.

Like business composition generally, narration is brief and broken and detached, in comparison with other composition. It should follow the inductive order for the most part. This means, in narration, the *chronological order*, that is, events and incidents are presented in their order of occurrence. Heads, of whatever sort used, should indicate action. The *verb* is the important part of speech in narration, and it may well be featured in marking off the parts by means of headings. A strong beginning should give your narration attention-getting value. It should at the same time centralize it. Keep in mind a central point or purpose, and let your first sentence suggest this if possible. The following illustrate:

—He had achieved success without knowing it.

—The impossible had become obvious.

And, of course, a definite and well-thought-out plan is essential.

Study and comment upon the following example of business narration:

### *Why the ~~PRESTO~~ CHANGE?*

**I**MAGINE yourself behind the bars of a cashier's cage.

Mr. Shaky has just thrust a one dollar bill through the little window of your booth.

In less than a second you've slipped his change toward the edge of your counter.

Of course he fumbles while trying to pick up the separate coins, and finally, in an attempt to sweep them into his other hand, he *scatters them over the floor*.

Mr. Welldressed, who has been waiting behind Mr. Shaky all this time, now shoves *his* money through your little window.

He's in a hurry, more so because of this delay; but his gloved hand will not behave as it ought to.

After fussing for some seconds in a futile attempt to pick up the change which you have pushed toward him, he finally decides to *take off his glove* and use his God-given fingers in place of his mailed fist.

By this time Mr. Gripsack has lost *his* patience.

(Mr. Gripsack, you know, has been standing in line for some time waiting his turn to pay and to be liberated.)

You, as cashier, are on the job. Unfortunately, Mr. Gripsack is *not*. His change is waiting for him before he realizes it. With his one free hand he tries to collect the many stubborn coins. After an interesting acrobatic exhibition, he decides that his left hand will be of some service to him. Carefully he *deposits his suitcase, umbrella, and bundle on the floor*. One valuable minute intervenes before he regains his precious cargo and again lifts anchor.

And all this time a steadily increasing line of waiting customers has collected—customers whose time is valuable; and most of this time you (remember you are still playing cashier) have been standing idly by, powerless to help this long-delayed line of impatient patrons.

As cashier, you'd be bound to make some remark to yourself.

Here's about what you'd say :

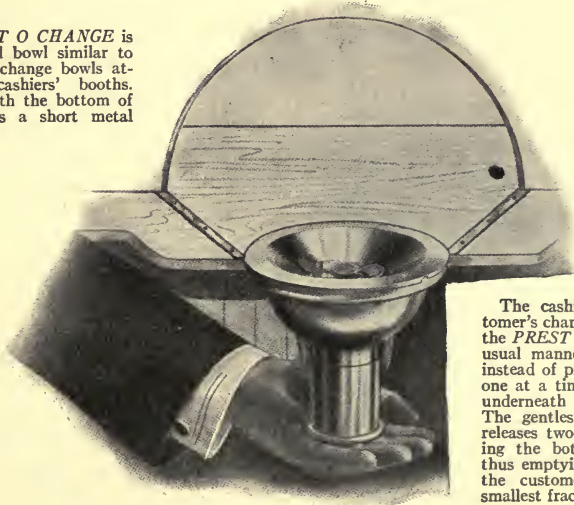
*"If only there were a way to make folks take change as quickly as it is given them."*

Well, there is such a way.

**PREST O CHANGE**  
TRADE MARK  
*is the answer!*

**PREST O CHANGE**  
TRADE MARK

The **PREST O CHANGE** is a small metal bowl similar to the ordinary change bowls attached to cashiers' booths. Connected with the bottom of this device is a short metal cylinder.



The cashier slides the customer's change into the bowl of the **PREST O CHANGE** in the usual manner. The customer, instead of picking up the coins one at a time, places his hand underneath the metal sleeve. The gentlest upward pressure releases two small doors forming the bottom of the bowl, thus emptying the change into the customer's hand in the smallest fraction of a second.

**Description.**—Description is the name given to that form of writing that pictures or portrays. The *adjective* is the important part of speech in this type of composition. Details of appearance are the subject matter. Its use in business is evident. “How a thing looks” very often decides “How a thing sells.” If you are selling a pair of gloves, their appearance has something, probably much, to do with the sale. If you are selling property, the prospective buyer wants to know what it looks like. Catalogs (Chapter VIII) depend a great deal upon this kind of composition. Pictures, drawings, diagrams, and like matter, usually accompany it, as appeals to the eye. The description that is written should appeal to the mind’s eye quite as clearly.

A description should begin with a general statement and from this proceed to details, treating them in some logical order, from greatest to least importance. The heads should be principally adjectives and descriptive nouns and adverbs. A beginning sentence that serves as a unifying frame to the picture will, as in narration, establish a central point or purpose for the whole:

—Mary’s department was nothing but confusion.

—Every line of the garment showed grace and style.

By **TECHNICAL DESCRIPTION** is meant the listing of exact items of measure or quality or design:

### THE NOISELESS



100% Noiseless—guaranteed so for five years.  
Maintains alignment for the life of machine.

Dust-proof construction.

Visible writing.

Indestructible steel platen.

Riveted steel type.

Writes line  $9\frac{1}{2}$  inches long.

The lightest touch.

Adjustable paper feed tension.

Standard American keyboard.

A perfect card machine without attachments.

Back spacer—tabulator—margin release.

The Fastest Stock Machine in the World.



By **GENERAL DESCRIPTION** is meant the picturing of an article or scene through the use of words descriptive of its appearance. Observe the following:

—Its delicious minty flavor and its appetizing smack make this a particularly popular confection among those with discerning tastes.

A word picture may be made to stand out more clearly and concretely by means of the skilful use of contrast. Black may be made to appear blacker as the result of its being placed beside white. Again, you may be able to secure more vivid impressions in description by means of telling what effect a certain thing has upon you than by enumerating the various details of its composition. These two devices—contrast and effect—apply particularly to description, but much can be made of them, also, in any other kind of writing.

Study and comment upon the following excerpts of business description:

## A

The flowers used for trimming these summer picture hats are carelessly scattered over the brims and in great profusion. There was one, for instance, in a pale shade of robin's egg blue. It had for trimming a mass of little yellow bell-shaped flowers laid on in clumps and making a wreath that looked more as though it had lately been brought in from the garden than as though its effect had been studied.

There are big, broad hats of organdie made to go with the organdie summer dresses, though these have not as yet made their appearance. They are waiting for the really warm days when transparent muslin will seem the only bearable material. A smart midsummer hat is large and floppy, and is made of the finest of black Italian braid. It has for its trimming a huge bow of soft cream satin ribbon laid flat along the side of the drooping brim. This is the sort of hat that can be worn with any frock and it promises to be extremely popular.

## B

On the street, as the heat increased during the last of the week, some printed silks and chiffons and voiles made their appearance. These were, as a rule, of dark colors, printed in all-over patterns. They were usually made on simple lines with a good deal of fulness in the skirts. They were pleasant to look upon.

These frocks bid fair to be popular, for they are lovely and cool and do not muss when one has to be out and about during the greater part of the day. Especially the cottons are worthy of note, because they come in beautiful colors. Lately a few have been imported from England and they have a charm due to delicate colors and the daintiness of their patterns. The light tones of yellow and mauve and the strawberry shades are delightful. With these cotton dresses black hats are the usual thing.



**Exposition.**—Exposition is explanation. Its use in business speech and writing is imperative in practically all situations. A good proportion of all business transacted, hinges upon replying to the words *how* and *why*. Explanation is the answer to these two salient questions. Telling how a machine works or why a deal was made may seem a very simple process. And it is, *provided* the individual who tries it *knows*, and *can express* himself. If he has knowledge of his subject and can convey it to others intelligibly, then and then only can he explain.

Exposition may consist of *definition* only. A clear definition is frequently all that is necessary to the complete understanding of anything. But much more may be required. It may be necessary to follow definition with *origin* or *source*, *parts* or *divisions*, *uses* or *benefits*, *results* or *effects*, of any given article or of any given kind of service. If all of these are necessary, the order in which they are here named will probably be the best order of presentation. It may be that the workings of the thing explained are so complicated as to require the use of highly technical language as well as the assistance of description and narration. On the other hand, exposition may be most clearly and explicitly developed by means of replying to a series of questions, real or imaginary.

Your exposition must be complete, and must be developed point by point. The omission of a single step of the way in giving an explanation of how to go from one place to another, may be the undoing of your whole explanation. Whenever possible—and it is usually possible—charts and diagrams should be inserted along the exposition for the purpose of making it clear to both eye and mind. In long expositions there should be an introductory paragraph explaining the method of development that is to be followed, the divisions of subject matter, and the ends desired to be attained. There should be frequent transitional or “catch-up” paragraphs, explaining just what has been made clear up to certain points and what new steps are to be taken. There should be a summary paragraph, clinching the whole.

In exposition, too, it is best to weld the entire composition together by means of a strong leading sentence. This will hold the following sentences and paragraphs together and at the same time serve to

make an impression at the outset. Note how the following sentences indicate at once both purpose and unity:

- The operation of this machine could not be simpler.
- There are three general qualifications that every business boy and girl must have.

One of the most valuable forms of exposition is that of summary. It is a valuable accomplishment to be able to summarize in a brief space the contents of a speech or a book, or the principal features of a policy or a mechanical device. The aim in summary should be to state the most important points only. There is no cut-and-dried rule for doing this, could not be. Good example is the one best teacher here, as in most of your English training. Below is a summary of the excerpt on page 114. Further on you will find a book review, one of the most common types of summary:

The old segregation of related trades in certain localities, as indicated very often by street names, had its sales and advertising advantages. The segregation principle is evident in American cities today, and the centralization of the different kinds of industry in scattered centers throughout the country is especially noteworthy.

Study and comment upon the following examples of business exposition:

Often included in the title of a Bond or Note is the word "Gold." This indicates that the holder has the right to be paid at maturity in gold coin. This practice arose as the result of the Civil War and the period of depreciated paper money which this country experienced. Gold is the basis of our money and is generally acceptable throughout the world, whereas paper money of some countries may become practically or entirely worthless. The provision requiring the payment of a security in gold was to satisfy investors that at maturity they would not be paid off in depreciated paper money when they had paid for their securities with money at its full value. The necessity for this provision does not exist in this country today and in many cases has been omitted from securities issued during recent years. The omission of the word "Gold" in a title, however, does not imply that this provision has not been made.

—George E. Barrett in *The Magazine of Wall Street*.

WISE SPENDING means spending preceded by thought to make certain that the purchaser gets his money's worth in commodity, comfort, service, recreation

or advancement. It implies the balancing of all needs, present and future, and of the means of meeting these needs, and then spending in such a way as to meet the most urgent needs. In essence it is a sort of budget making. Wise spending sees to it that all the income is not spent on the first needs or desires lest other more urgent needs or desires appear. The determination of what is wise spending must rest with the individual, but he must be helped to overcome the temptation to satisfy present needs to the neglect of future needs. On the other hand, urgent necessities of today must not be neglected for the petty ones of tomorrow. Provision must be made for the rainy day and unforeseen emergencies, but economic stability implies also some capital with which to turn around, or to take advantage of opportunity.

—*Issued by the United States Treasury Department.*

#### NEW MAGNETS ON FORD

Q—Would it be advisable to install new magnets on a Ford car without new coils or would there be danger of burning the old coils out?

—J. C. Freed, Teegarden, Ind.

It will not be necessary to install new magnets unless you desire to replace the smaller ones with the larger size now used. If your magnets need recharging, that is a simple matter and you are referred to *MOTOR AGE* of September 12, 1918, for complete instructions; also to the issue of October 10, 1918, for more details. No, new magnets will not burn out the coils, but you will get better results with the larger coils, as they will increase the electrical output materially. If you use gas headlights, the smaller magnets and spools or coils will take care of the ignition.

—*From Motor Age, October 31, 1918.*

#### ADVERTISING AND SELLING PRACTICE.

By John B. Opdycke. Chicago, New York and London: A. W. Shaw Company, 1918. 8vo; 244 pp.; illustrated. Price, \$2.00.

The field of advertising is now highly systematized, and certain principles are recognized and taught. The science and art of selling are so lucidly yet undogmatically set forth by Mr. Opdycke in this work that teachers and students might well adopt it as a standard text. Unlike most books on the subject, its primary aim is to start the adolescent aright. This does not mean, however, that the professional can afford to ignore it; the work serves the business office no less than the classroom. The author's astute remarks as to the oneness of literature and advertising, and the influences that each is exerting upon the other are both incontrovertible and enlightening. The expounded principles are followed by concrete exercises admirably adapted to bring out the powers of the student; advertising policies and methods are outlined and illustrated, valuable points and suggestions are reduced to chart form, and there is a long bibliography of works on advertising and selling from current lists of American and British publishers.

—*Scientific American, July 27, 1918.*



**Argument.**—Argument is the attempt to *persuade*. In business speaking and writing the attempt must never be aggressive. It should, rather, be suggested or insinuated; otherwise it may give offence. As a rule it should await invitation. If a prospective buyer asks questions, or presents objections to the article you are selling or to something you say about it, you may be called upon to present arguments to substantiate its claims or your statements. But do not do so deliberately. Veil your arguments by means of indirect rather than direct contradiction.

You may do this in more than one way. Perhaps a short, concise statement of *reasons why* your commodity is superior to another, will be persuasive. Perhaps you may be able to convince by means of a well-turned story at some critical point; or you may, by sheer definiteness and politeness in exposition, win the situation. Never make a flat contradiction. On the other hand, never evade an issue, though forced to admit superiority of another's argument over your own, or of another commodity over the one you are selling. (See Chapter VII.)

The form of topic or question for argument is as follows:

*Resolved* : That it should be forbidden to place advertising posters on buildings and fences.

The AFFIRMATIVE side of the question would argue it as it stands. The NEGATIVE would insert the word *not* and argue it as it then reads:

*Resolved* : That it should *not* be forbidden to place advertising posters on buildings and fences.

The first part of either side of the argument should consist of defining the question, explaining the reasons for its being argued, and stating the principal issues. These issues should be arranged in order of importance and each should be thoroughly treated in successive paragraphs. It is desirable to reduce the issues to two or three of the most evident arguments and to offset in their development any opposition.

To illustrate further: Suppose you are a salesman of a certain kind of sewing machine. The one to whom you are trying to sell



presents arguments to show that the machine he is now using is superior to yours. You decide to prove to him that he is wrong, without letting him know that you are deliberately setting out to do so, of course. Take just three points—no more—and speak or write three paragraphs, as follows:

1. My machine runs more easily and rapidly.
2. My machine makes less noise.
3. My machine costs less.

Prove each one of these points. If possible, demonstrate each. Be polite and courteous, but do not be superior or condescending. Give your argument the appearance and the sound of description and exposition. Never let him think you are merely arguing with him on the question:

*Resolved:* That my machine is better than yours.

Make him think the question stands as follows:

*Resolved:* That both machines are excellent, but in three points at least one is superior.

Select a few points from each of the following excerpts, summarizing the arguments presented against the man who doesn't care and the stupid man, respectively:

### THE MAN WHO DOESN'T CARE

Haven't you had salesmen call on you who apparently didn't care whether they made a sale or not? They went through all the regular motions. They had the approach, the selling points and the closing up arguments and they told them all in due form, but you could see that they were simply going through so much routine. They didn't appear to expect to do anything more than check your name off the list when they finished.

What chance has a salesman like that of interesting any new trade? He might get a small order from a man who had made up his mind in advance to buy when the opportunity offered. But that is all. If a salesman indicates in any way that he doesn't expect to make a sale, his prospect will intimate in a very decided way that he doesn't want to buy, and he won't buy.

If you have a tired, don't-care feeling when you walk into a man's store, don't think the merchant will not notice it. He will, and he will realize right away that

it is going to be easy to get rid of you and he will proceed to do it as quickly as possible and have it over with.

If you don't care, you will not fool anybody into believing you do care. If you do care but don't take pains to show it and to act the part, you will fool a good many into thinking you don't care, and the result will be just the same as if you really didn't care. The man who doesn't care doesn't do any business, and the man who acts as if he doesn't care does just about the same amount.

—*From Electrical Merchandising.*

### THE MAN WHO IS STUPID

I heard the story of a young man the other day. It had so valuable a lesson in it that I want to pass it on.

As the hero of the tale now holds a high position in one of the leading hardware houses of the Coast, I will call him Henry for short, because that is not his name. Several years ago Henry was a warehouse boy, in the same concern, at five dollars a week. And he had vegetated in that one job for five years.

One morning a friend of Henry's dropped in—a man who uses his head for thinking purposes, rather than as a mere appendage to a roll-top hair-cut.

Henry was not in good humor. It was too early in the morning. Henry became one of those agreeable folks that don't love their fellowmen until after ten o'clock.

"How are you, Henry? How's business?" asked the visitor.

"Rotten!"—with a growl. "Here I've been for five years dustin' shelves—nothin' but dustin' shelves the hull bloomin' time. No raise! No promotion! Still dustin' shelves! I'm sick and tired of it. I'm going to quit and go some place where they'll give a man a show."

"Dustin' shelves?" echoed the caller, astonished. "You haven't been dusting shelves."

"Have, too. Guess I ought to know."

"But you don't. You have been reading a hardware catalog all these years. How much have you learned from it?"

"W'atcher mean? I hain't seen no catalog."

"Why, these shelves are your catalog. Every article right before you, life-size. Here, what are these?"

"Ship's augers, I guess."

"What do they cost?"

"I dunno."

"What do they sell for?"

"I dunno. They never tell a feller nawthin' here."

"Yes, and some people don't learn without being told—not even in five years. Why are these augers such a funny shape?"

"I dunno."

"Where are they made?"

"Says Pittsburg on the box."

"Yes. What sizes do they come in?"

"I dunno."

"Look on the boxes and see."

"In sixteenths."

"Yes; now what are they used for?"

"I dunno."

"So you have handled those augers day after day for five years, and have never learned anything about them? Do you see now why you haven't been promoted?"

"Well, I begin to. Do you think it's too late to begin to study my catalog now?"

"Never too late to learn. Begin now."

"I will. And thank you for showing me what a fool I have been all these years."

And that is the story of the beginning of Henry's rise to a place of power, influence, and fortune.

—By *The Business Philosopher in The Kant Slip, House Organ of the Kelly-Springfield Tire Company.*

**Cautions.**—The business man is not called upon to use the foregoing types of composition singly and individually. Neither is the writer of literature. All four types are called into play, welded and moulded together, in practically every situation calling for expression. It may be necessary to make one or another stand out predominantly in a given case. But rarely if ever does the business man, least of all the salesman, meet with a condition or a problem that can justify him in saying, "Here I must use narration; there, description is the only thing that will count."

He must aim, however, to administer such blends of the four types as will best bring his speech or his writing to a successful issue. With one person or with one commodity, exposition may have to be featured, assisted by description and argument; with another person and commodity, narration may have to be featured, assisted by exposition and argument. And it is not necessary for him who is thoroughly drilled in the fundamentals of English expression to think about such combinations. He will naturally and automatically turn now to this and now to that type as one or another is needed for immediate purposes.

Some people like stories especially well. Others are fond of pictures. Some have inquiring minds, and nothing short of the most

lucid explanations will satisfy them. Still others are of an argumentative nature, and enjoy a keen but agreeable "battle of words." Commodities vary accordingly in the demands they make upon expression. This all means that the speaker or the writer must be able to proportion and balance and harmonize the parts of his work with nicety. Unimportant matters must be subordinated; important ones must be made to stand out; those of equal importance must be co-ordinated. If you will once again examine the excerpts quoted in this chapter, you will find that two or more of the foregoing composition types appear together and that the elements in them are balanced and proportioned "to the true."

### PROBLEMS

(NOTE: Any commodity, other than the automobile, may be substituted for 6, 7, 8, 9 below.)

1. Explain the advantages of membership in some school club, in such a way as to increase membership.
2. Argue for increased membership in some school club, foreseeing as many as possible of the excuses given by pupils who up to the present have refused to join.
3. Tell the story of a graduate of your school who has made a tremendously fine record in business as the result of participation in public debates during his school career. Conclude with an appeal for membership.
4. Describe a young person of your acquaintance before he joined the speakers' club in your school. Show that he was awkward and bashful, and lacking generally in confidence. Then describe him after one or two years of hard work in the club. Emphasize the change in him and make it an appeal for increased membership in the speakers' club.
5. In a series of short paragraphs that grow somewhat longer as your story is developed, tell what inconvenience and loss your school suffers as the result of having no athletic field of its own. Perhaps games are not attended as they should be, and there is a deficit in the treasury of your general organization as a result.
6. Describe an automobile in such a way as to make one want to buy it. Mention, among other things, its graceful lines, its good proportions, its color and trimming, its low and convenient build, and so forth. Assume that the one for whom the description is written owns an automobile of another make and is contemplating buying a new one of similar or different manufacture. One paragraph.
7. Explain the operating of the automobile described in 6 above. Mention, among other things, that a child can run the car, that it can be stopped instantly



without undue shock to the occupants, that the gears are easily understood and managed, that the engine is simple but efficient, and so forth. Without mentioning other cars, emphasize the outstanding features of this particular one. Two paragraphs.

8. Imagine that the person to whom you have been addressing yourself in 6 and 7 above contends that he is perfectly satisfied with the car he already owns. Do not be discourteous, but show him how your car excels in at least two or three ways. Argue indirectly, giving each important argument a paragraph to itself. Three paragraphs.

9. Tell the story of an automobile accident, in which the members of a family were all seriously hurt. Assume that the accident was caused by failure of the brakes to work instantly and effectively when most needed. Show, by way of conclusion to your story, that the accident could not have happened with the car you sell. Four or more paragraphs.

10. Select one of the topics below and make it the basis for a long theme. Make use of diagrams or charts or illustrations, adopt an appropriate style of heading, and vary the kinds of composition and the paragraph development:

(1) My first day behind the counter. (2) How courtesy got the cash. (3) An attractive window. (4) Looking for bargains. (5) The best business man (or woman) I know. (6) Why I should like to write advertisements. (7) Why I should like to be a traveling salesman. (8) Christmas in a toy shop. (9) What I do with my wages. (10) "Handsome is as handsome does"—in business. (11) Dismissed because of bad English. (12) Business opportunities in school. (13) The huckster as a salesman. (14) Buying at a small shop. (15) At an auction. (16) Exchanging a pair of gloves. (17) A quarrel with my employer. (18) The window of the candy shop. (19) Trying to find a job. (20) Ordering by telephone (reproduce the conversation). (21) When a persistent clerk becomes a nuisance. (22) A soft answer turneth away wrath. (23) Why I joined the union. (24) Why I did not join the union. (25) A visit to a department shop. (26) My first sale. (27) My sample case. (28) Showing goods politely. (29) Conversing with one who knows it all. (30) Unpacking goods. (31) Trimming the windows. (32) Arranging the shelves. (33) An attractive grocery shop. (34) Why his salary was raised. (35) Why his salary was reduced. (36) Teaching Jim how to sell tickets. (37) Teaching Jim how to "talk" the game.

(38) Helping Dad in the store. (39) Making odd change quickly. (40) A personal interview and its results. (41) Our Easter display. (42) A meeting of the employees. (43) A robbery that sold a safe. (44) An accident that sold an automobile. (45) A storm that sold umbrellas. (46) Candy that brought the doctor. (47) Why I liked the floorwalker. (48) Good personal appearance as a business asset. (49) Advertising posters should be prohibited. (50) How to run a car. (51) A delayed shipment and the consequences. (52) Special sales and hot weather. (53) The contagion of anger (give an instance). (54) Why some of my friends should not be salesmen. (55) Why some of my friends should enter business. (56) My

business qualifications. (57) My father's business qualifications. (58) My mother, as a business woman. (59) The business end of running a home. (60) The organization of our school. (61) The organization of a small shop. (62) The organization of a large shop. (63) Things that are sold on looks. (64) Things that are sold on operation. (65) Things that are sold because of superiority over others of the same kind. (66) Buying a thing because it is cheap. (67) Buying a thing because it is necessary. (68) Investing in thrift stamps. (69) The reasons for being economical. (70) Why the grocery store is necessary. (71) Clothing is harder to sell than sugar. (72) Why I prefer to sell in a certain department. (73) Banking hours and banking days. (74) Saturday should be a full holiday for all kinds of business. (75) Shops that sell food should be open for two hours on Sundays.

11. You are a salesman of automobiles. While you were calling one evening your car was stolen from in front of the house at which you were calling. Strange to say, the car was brought to your place of business about a year later and offered in exchange for a new car. You are now selling a car that is equipped with a locking device that prevents theft. Enlarge the above story in such a way that it will be useful to you in selling a car to a man who has just had his stolen.

12. Use the following outline as a basis for a composition you would write, summarizing the contents of this chapter. Use other heads, and word them so that they will tell a continuous story. Perhaps you can best do this work by contrasting the written work of a pupil who has never studied the chapter with that of one who has, or by means of some similar imaginary situation.

## Introduction

### SECTION 13—Purpose

#### Plan

#### PROBLEMS

### SECTION 14—Unity

#### Emphasis

#### Coherence

#### Variety

#### PROBLEMS

### SECTION 15—Narration

#### Description

#### Exposition

#### Argument

#### Cautions

#### PROBLEMS

## CHAPTER IV

### THE BUSINESS LETTER

*Write your letter somewhat better  
Than all other things you do ;  
Write it neatly and discreetly,  
Keep it brief, yet ample too ;  
Write it brightly, but politely,  
Make it human through and through.*

**Introduction.**—Whatever the pursuit you follow in life, you will be called upon to write letters. Letter writing is the one form of written expression that few if any escape being called upon to exercise. It is to the hand almost what speech is to the tongue. If you engage in business you will very soon learn that good letters are one of the two or three biggest assets connected with your work; that letters that are not good may do more toward ruining your business than any other one thing connected with it.

What constitutes a good letter? Exact words, correct and concise sentences, brief and pointed paragraphs? Yes, these are essentials. There can be no good letter without them. You must say in your letter exactly what you have to say in exactly the number of words and sentences and paragraphs required to say it. But these alone will not guarantee a good letter. Your good letter must be "human through and through." To him who reads it, it must feel like a hearty handshake. It must be frank and honest and straightforward. It must radiate man-to-man spirit and eye-to-eye integrity. It must be original rather than merely clever; sincere rather than merely truthful.

In the olden days, when all good stories were opened with once-

upon-a-time, all good letters began with I-now-take-my-pen-in-hand. But they used goose-quills in those days, and their English sometimes savored of the "goose-quill age." Now we use fountain pens and typewriters and multigraphs. Inventive genius has provided office system and office machinery that produce letters as if by magic—thousands a day in a single office—and all of this has brought with it greater clearness and conciseness in letter phraseology. As a letter starter, I-now-take-my-pen-in-hand-to-let-you-know-that-I-am-well-and-hope-you-are-the-same, is now considered a waste of ink, time, money, paper, and energy. It is worse than worthless, for it disgusts the average reader and makes him feel disinclined to read further. It is an impertinence to blur and bungle so precious a power as human thought with In-reply-to-your-communication-of-April-23-regarding-our-cretonnes,-I-beg-to-be-permitted-to-say-that. Here are twenty useless words that must be read before the meat of the matter is reached. The time of the active business man is too valuable to be trifled with in this way.

The following list contains a number of useless, hackneyed expressions that were common to business letter writing in the goose-quill period. Perhaps you will find some of them used in business letters today. But the best twentieth century letter writer does not employ them, for they make letters sound machine-like, as if all were cut to one pattern; they therefore deprive letters of individuality and personal flavor; they clog the message, blur the meaning, confuse the construction. Do not use them in your own letters:

along these lines  
and oblige  
as per  
as the case may be  
as to your proposition  
assuming this will meet with your entire approval  
assuring you of our best attention  
attached hereto  
at an early date  
at the earliest possible moment  
at the present writing  
awaiting your further orders



beg to inform or advise you  
beg to remain  
contents duly noted  
earliest convenience  
enclosed herewith  
enclosed please find  
esteemed favor  
has come to hand  
hoping this meets with your entire approval  
hoping to receive  
however that may be  
I take pleasure in informing you  
in accordance with  
in compliance with your request  
in regard to  
in reply would say  
in so far as  
in the month of June  
look into the matter  
no unforeseen circumstances preventing  
permit me to say  
permit us to advise  
pleased to inform you  
pursuant to yours of recent date  
referring to the matter  
regarding your communication of  
regretting the oversight and the inconvenience thus entailed  
replying to your favor  
same shall receive our prompt attention  
through an inadvertence on the part of our mail department  
trusting this will be satisfactory  
under other cover  
unforeseen circumstances forbid or prevent  
we are pleased to inform you  
we exceedingly regret  
we take pleasure in handing or sending you herewith  
we would advise  
we are, in your obedient and humble service  
we beg to remain  
yours of recent date at hand

Here is probably the worst letter that was ever written:

Yours of the 27th inst. at hand and contents duly noted. In reply would say same shall receive our best attention at earliest possible moment. We take pleasure in handing you herewith our latest investment listings, attached hereto, as per your request. Through an oversight on the part of our mailing clerk, the statement sent in compliance with your esteemed favor of the 12th ult. was wrongly addressed and has accordingly been returned to us. Regret the delay thus caused but beg to be permitted to say that we take pleasure in enclosing duplicate herewith. At present writing we are unable to quote on Siberian securities, owing to unforeseen circumstances arising in connection with shipping, but beg to inform you that in so far as we are able to foresee, the old prices will prevail during the coming season. Whatever the case may be, we are pleased to advise you that quotation shall go forward to your address immediately on receipt of same at our office. Hoping this communication may prove satisfactory in every respect, assuring you of our best attention at all times, and awaiting your further commands, beg to remain,

Here is the same letter written according to twentieth century standards:

Thank you.

We enclose our latest list of investment securities.

The November statement is also enclosed. We regret that this has been delayed in reaching you.

The status of the Siberian securities will probably remain the same. Just as soon as we receive definite information at this office, we shall write you.

We think you may be interested in a booklet explaining our South American activities. It has just come from the press and we are sending you a copy.

This second letter is much clearer, much more concise, than the former one. The omission of the hackneyed expressions has brought it out of the dark and the fog. The second reply is, moreover, a reply *plus*. It has in it an ingratiating *you*-tone. It has a human, personal attitude. The last paragraph is a gratuity, a "something in addition," an unasked-for and unexpected courtesy, that makes of the letter an excellent business builder, as well as a definite and straightforward reply to certain questions that were evidently contained in the one in answer to which it is written.

The present day business letter must absorb and reflect the constructive spirit of the time. It must *go* and *get* and *grip*. It must not be a mere bill or receipt, query or answer, complaint or adjustment. It must not present facts merely. It must build, and to do this efficiently, it must eliminate every single word and syllable and punctuation mark that fall short of the point. More, it must radiate very definitely these five requisites on the part of the writer—Knowledge of his subject, Belief in its purpose, Ambition for its success, Enthusiasm for the men behind it, Consideration for the men before it—the men to whom he writes.

Tailors no longer merely make suits; they build garments. Milliners are not satisfied today merely to trim hats; they produce creations. Artists do not paint canvas; they imbue it with life. Manufacturers do not turn out this or that article; they achieve brands and perfect models. And the genuine letter writer is no longer content merely to write or answer a letter. If he were, he would be only a clerical mechanic in a blind alley job, a slot machine sulker, an automaton. No, the genuine letter writer regards every letter he writes as an opportunity to establish a reputable relation and a reliable record among individuals or concerns. He seizes it as his lucky chance to build business and construct confidence. He never regards himself as a routine handler of correspondence. (The postman and the mail clerk are the only ones who *handle* correspondence.) But he plumes himself upon being a creator of good business fellowship.

Incidentally, almost a million letters go out of New York City on the afternoon of every business day. A small army of men and women is hired by the government to handle this tremendous letter output. Uncle Sam spends about \$100,000,000 a year simply for

the delivery of his mail. Other considerations aside, now, is it fair, do you think, to ask him to spend one cent of this money or one iota of the time and strength of this mail militia on such useless, meaningless, nonsensical phraseology as yours-of-25th-inst.-at-hand-and-in-reply-would-say?

## SECTION 16

PARTS.—The parts of a business letter are seven in number:

### 1. HEADING

130 State Street,  
Chicago, Illinois,  
April 20, 1920.

### 2. INSIDE ADDRESS

Mr. Thomas Smith,  
120 Broadway,  
New York City.

### 3. SALUTATION

My dear Mr. Smith:

Thank you for offering to meet us on our arrival in New York City.

### 4. BODY

We shall reach the Grand Central Station Sunday evening at eight o'clock.

There will be three in our party in addition to myself—a secretary, a stenographer, and a man who is on his way to Europe in the interests of the firm.

### 5. COMPLIMENTARY CLOSING

Very truly yours,

### 6. SIGNATURE

*Abner Jones*

ABNER JONES

### 7. DATA

AJ/CRO

The HEADING is usually placed in the upper right-hand corner of the letter. On business stationery the date only is written in by hand or by type, the exact address of the firm by which the letter is sent being printed above. Sometimes a date line is supplied in the printed heading, as,

130 State Street, Chicago, ..... 19...



More commonly this date line is omitted, and the date typed in by the typist in some form such as the following:

April 20, 1920

---

A P R I L  
Twentieth  
Nineteen  
T w e n t y

20 April, 1922

---

April Twentieth  
Nineteen Twenty

April Twentieth  
1924

---

1920  
April 26

Study the letterheads on the following page.

Written by hand the heading may be varied in many ways:

130 State Street  
Chicago, Illinois  
April 20, 1920

---

130 State Street, Chicago  
April 20, 1920

---

April 20, 1920  
130 State Street, Chicago

130 State Street  
Chicago  
April 20, 1920

---

130 State Street,  
Chicago, Illinois,  
April 20, 1920.

---

130 State Street, Chicago  
April 20, 1920

The **INSIDE ADDRESS** consists of the name and address of the firm or person written to and should be placed a line or two below the heading on the left side of the paper. It may be varied in form, much as the heading is:

Mr. Thomas Smith  
120 Broadway  
New York City

---

The Second Vice-President  
Commercial Advertiser Association  
Globe Square, New York City

Mr. Thomas Smith  
120 Broadway, New York City

---

Secretary of the Senior Class  
Theodore Roosevelt High School  
New York City, New York

In official letters, in informal business letters, and in friendly letters, the inside address is sometimes placed a line or two below the signature on the left side of the paper.

The word *Miss* is used in addressing a single woman and the abbreviation *Mrs.* in addressing a married one. In addressing more

*A few business letterheads showing some interesting variations*



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IN REPLY REFER TO  
OSB

PLEASE REFER YOUR REPLY TO

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BRANCH FACTORIES LONDON ENGLAND TORONTO CANADA

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C. W. GASQUE, ASST. SECT.

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Member of Federal Reserve System

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Cable Address: "Guaranty"

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Madison Avenue and 60th St.  
Cable Address: "Fidelitas"

London Office  
32 Lombard Street E.C.  
Cable Address: "Guaranty"

Paris Office  
Rue des Italiens 183  
Cable Address: "Guaranty"

**The Outlook Company**

Three-Eighty-One Fourth Avenue  
NEW YORK

The Outlook

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A. G. TOWNSEND MANAGING EDITOR

LAWRENCE F. ABBOTT PRESIDENT  
FRANK C. HOFFY TREASURER  
ERNEST H. ABBOTT SECRETARY

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GENERAL OFFICE AND WORKS  
1400 FULTON ST.  
CHICAGO, ILL.

9 AND 81 QUANE ST.  
NEW YORK

than one woman, *Misses*, for single women, and *Mesdames*, for married women, may be used. In addressing more than one single woman the word *Miss* may be used with the plural form of the name, provided that plural is formed easily. The word *The* is sometimes used before titles of address referring to more than one.

The abbreviation *Mr.* is used before a man's name in addressing him, or *Esq.* after it. The latter is seldom used in domestic correspondence. Both should never be used with the same name. *Messrs.*, the abbreviation of *Messieurs*, is used in addressing more than one man. This form of address is gradually going out of use in business correspondence, but it is commonly used in addressing lawyers.

Miss Therese Harvey  
Misses Gladys and Dorothy O'Neill  
The Misses O'Neill  
The Miss O'Neills  
Mrs. James P. Robinson  
Mr. Frank O. Payne  
Messrs. Haffner and Seabury  
Arthur R. Wilson, Esq.  
The Messrs. Hayward and Lucey

These forms apply, however, only in addressing individuals. They should not be used before the names of companies or incorporated bodies.

The abbreviations *Dr.* and *Prof.* are used only with full names. When the last name is used alone, the word *Doctor* and the word *Professor* should be written out. *Reverend* and *Honorable*, abbreviated *Rev.* and *Hon.*, are sometimes, though rarely, preceded by *The*, and the former may be followed by *Mr.* The word *Honorable*, or its abbreviation, is used in addressing prominent citizens, members of municipal and legislative bodies, foreign diplomats, and others of similar station. Senators are usually addressed *Senator*, however. In writing strictly formal and official letters, it may be well to observe the following forms of address:

The President  
His Excellency the Governor  
His Honor the Mayor  
The Most Reverend Archbishop Patrick J. Hayes

Dean Somers  
Dr. Horace Routledge  
Doctor Routledge  
Professor Cummings  
Prof. James Cummings  
Reverend G. Campbell Morgan  
The Reverend Ross Stevenson  
The Reverend Mr. Stevenson  
Hon. Robert M. Lansing  
The Honorable Lloyd George  
Father Cahill

The heading and the inside address of a letter may or may not be punctuated at the ends of lines. If punctuation is not used, these parts are said to be written with OPEN punctuation; if it is used, with CLOSED punctuation. It has become customary to employ open punctuation when the vertical margin is used, and closed when the diagonal margin is used.

139 West Tenth Street,  
New York City,  
May 10, 1925.

Mr. James Ferguson,  
128 Chestnut Street,  
Philadelphia, Pa.

139 West Tenth Street  
New York City  
May 10, 1923

Mr. James Ferguson  
128 Chestnut Street  
Philadelphia, Pa.

Abbreviations must always be punctuated, whether the punctuation be open or closed. And in open punctuation the comma must



be used to separate the date of the month from that of the year, or the name of a city from that of the state, if both occur on the same line. The vertical margin is called the block system. If one part in a letter is blocked, all should be. If your written heading consists of three lines, the balance and harmony of the letter picture will be helped if you write the inside address in three lines also. Be consistent in the punctuation and formation of your letter parts. Otherwise you may be justly accused of carelessness.

The SALUTATION should be written a line or two below the inside address and should start at the left-hand margin. It should be followed by the colon. If the first sentence of a letter begins on the same line as the salutation, the colon and dash should be used after the salutation. The comma and the comma with the dash are less correctly used after the salutation in a business letter. The semi-colon should never be used.

The following are suitable forms of salutation in business letters:

Sir:	My dear Sirs:
Sirs:	Gentlemen:
Dear Sir:	Dear Madam:
Dear Sirs:	My dear Madam:
My dear Sir:	Ladies:
Dear Mr. —:	Mesdames:

*Gentlemen* is probably the preferable form of salutation in the ordinary business letter. *Sir* and *Sirs* are more formal and belong particularly to official letters. *My dear Mr. Fields* or *Dear Mr. Williams* are permissible; they usually indicate previous acquaintance or dealings, however. *Madam* is used for either a married or an unmarried woman. The word *dear* may or may not be capitalized when it is the second word in the salutation.

Even though the name of a firm may be that of an individual, it is proper to use a plural salutation:

John Wanamaker  
Twelfth and Market Streets  
Philadelphia

Gentlemen:

In formal and official letters the salutation may be

Sir:

Honorable Sir:

Reverend Sir:

Your Excellency:

The BODY of a letter may begin at any one of the points indicated by the diagrams on page 168. According to most common usage it is begun a line below the salutation, immediately following it. The paragraphs should be short, and they should be separated by a somewhat wider spacing than that made between lines.

The material contained in the body of a letter should show by its arrangement that it has been carefully considered and planned. Apart from the letter forms, it constitutes in itself a little composition, in which purpose, point, and plan should be thought out consistently. Imagination should be brought to bear in certain types of letters, and the reader's interest should be striven for, whatever the kind of letter you are writing.

When necessary to include addresses, long order lists, or similar material in the body of a letter, it is safer to write them in tabular form than to run them in line by line, uniform with the ruling of the letter. Such an arrangement makes the letter content more easily understood by playing up the special information for ready reference (see page 185).

If it is essential to deal with more than one kind of business in the body of a letter, the different items should be clearly set off one from another, and numbered. It is preferable to write two letters, even to the same firm on the same date, in case two different matters are discussed. One letter may go to one department, one to another. This facilitates handling, for the firm addressed, and prevents delays that would surely follow were two or more departments obliged to handle the same letter.

The COMPLIMENTARY CLOSING should be placed a line or two below the last line of the body of the letter and it should stand alone. The diagrams on page 168 indicate the various positions in which it may stand. The first word of the complimentary closing should

always be capitalized, but no other word in it should be. A comma should always be used after the complimentary closing.\* The following are good forms for the complimentary closing, the first two being most commonly used in business letters:

Very truly yours,  
Yours very truly,  
Truly yours,  
Yours truly,  
Sincerely yours,

Yours sincerely,  
Respectfully yours,  
Yours respectfully,  
Cordially yours,  
Yours cordially,

*Respectfully*, *Yours respectfully*, and *Very respectfully*, are chiefly used only in formal and official letters.

The SIGNATURE should be placed on a line below the complimentary closing. Inasmuch as a signature bears the stamp of personality or individuality, it cannot be held to strict rule as to placement. It may or may not stand in alignment with the rest of the letter picture. (Observe the signatures reproduced on the following page.) It is not necessary to follow the signature with the period and it should not be preceded with titles or followed with degrees. The typist should, however, write in the name of the official position held by the writer of the letter, as *Manager*, *Secretary*, *Cashier*, or she may write the name of the firm and follow this by the name of the one who dictated the letter. In the latter case the signature may be preceded by *Per* or *By* or *Pro* or *p. p.* In view of the fact that signatures are frequently illegible, it is becoming customary to type the name of the one whose signature follows the complimentary closing. This typewritten name is usually placed two or three lines below the complimentary closing. The signature of a woman should be preceded by *Miss* or *Mrs.*, placed in parenthesis; or this may be placed in parenthesis below the signature:

(Miss) Sara A. Taintor

Irma R. Carroll  
(Mrs. T. B.)

By SPECIAL DATA is meant the inclusion in a business letter of

\* Business houses are increasingly using the blocked paragraphing (page 108) in their letters, and omitting the punctuation after the salutation and the complimentary closing.

*A few business letter conclusions "taken from life"*

Very truly yours,

BIDDLE-GAUMER COMPANY

*Robert Biddle*  
President.

RB/GH

Yours sincerely,

THE AMERICAN MULTIGRAPH SALES COMPANY,

LWJ/671

*Longfared*  
General Sales Manager.

Very truly yours,

B. ALTMAN & CO.,

*All communications to receive prompt attention should be addressed to the Company*

Very truly yours,

AUTOMATIC TICKET SELLING & CASH REGISTER COMPANY

*Edgar S. Downum*

Sales Department

D/H

Yours very truly,

AutoStrop Safety Razor Company

*Brown*

Sales Manager

BL/FB

*W.K. Page*  
Advertising Manager  
ADDRESSOGRAPH COMPANY.

WKPage-HVB

Yours very truly,

MASON & HAMLIN CO.

*J. M. Hamlin*  
Manager.

McL-S

- Very truly yours,

WALTER BAKER & CO., Limited,

Per *W. B. Crooks*

Very truly,

ROGERS PEET COMPANY

BY *J. H. Peet*



certain marks or signs or statements that serve as further reference or as safeguards against delay or error in the sequence of correspondence. The lower left-hand corner of a letter is used for noting the initials of the dictator and the typist. Thus, if James Brown dictates a letter to Mary Regan, the following may appear at this place:

JB/MR                  or                  JB/R                  or                  B/R

Perhaps the typists in a concern may be known by number, in which case the following may be used:

JB/14                  or                  JB14                  or                  Bxxxx14

The usage varies, but the purpose is the same. In case error is to be traced, these initials serve as a key to those responsible. Enclosures may also be indicated at this place in a letter, as well as any other memoranda that call for special notation:

Encl.	Catalog enclosed
(Enclosures)	Catalog separate
<i>Check-\$25. Encl.</i>	Dictated but not signed

The last item means that the one who dictated a letter was absent or engaged when the letter was ready for his signature, and that his secretary signed for him or used his stamp. It is not a recommended form of procedure in letter writing, but emergencies may justify its use on rare occasions.

One other item that may be placed at the end of a letter, below the signature and the special data, is the postscript. This should not be used for the purpose of tacking on something that properly belongs in the body of the letter and has been forgotten. But in a sales letter the postscript may be deliberately used to good effect in order to suggest or attract or appeal in an unusual way. (See section 22.)

All of the data placed at the end of a letter are used principally for the convenience of the writer. Certain other data may be used at the beginning of a letter for the convenience of those by whom

the letter is received. A special department or a particular individual may be indicated in the inside address, or following the salutation:

Lord & Taylor  
Fifth Ave. & 38 Street  
New York City

Dear Sirs:

Att. Mr. Peabody

Gimbel Brothers  
Adjustment Dept.  
Sixth Ave. at 33 Street  
New York City

Gentlemen:

Strawbridge & Clothier  
Eighth and Market Streets  
Philadelphia

Gentlemen:

Re order 1385

References may be made to some serial number or letter that links one letter with another in a sequence. At the extreme top of a letterhead, or elsewhere before the body, some such note as this may be carried:

*In your reply please refer to Dept. 3H*

or

*File No. 281, series B*

or

Your reference .....

Our reference .....

A running heading may be carried on stationery for letters of more than one page in length, as,

To ..... Subject ..... Date ..... Page .....

Observe the various types of data in the letters reproduced throughout this chapter.

**Cautions.**—Do not use the abbreviations *ult.*, *prox.*, *inst.* in your letters. It is better to use the exact name of the month in referring to dates, as,

Your letter of March 15

*not*

Yours of the 15 *ult.*

Do not use *th*, *rd*, *st*, *d*, *nd* after figures; do not use # or *No.* before them. A figure or number stands out more clearly used alone. These abbreviations tend to blur, and are useless.

Do not put the date between the lines indicating places, if the heading consists of three lines, as,

130 State Street  
April 20, 1920  
Chicago

Such an arrangement is incoherent. It is well also to avoid putting date and place on the same line in the heading, except where the letterhead provides a line for the purpose.

Do not use figures exclusively in dating a letter. In a note, passed from one desk to another in a business office, 4/20/20 is permissible, but not in a letter.

Do not place two numbers, referring to different things, next to each other in an address:

130 Fifth Avenue

*not*

130 5 Avenue

It is even unsafe to separate the number of the house and name of the street by a dash in such addresses as this.

The names of two streets in an address may be separated by *and* or *&* or *—* or *at*:

- Fifth Avenue and 34 Street
- Broadway at 9 Street
- Madison & Wabash Avenues
- 6 Avenue—42 Street

It is sometimes ruled that the name of the street running north and south shall be placed first in such addresses.

Do not use *Mr.* or *Messrs.* before a firm name. Address a firm exactly as its name is written in its letterheads. The word *The* is sometimes a part of a firm name:

James McCreery & Co.

—  
The Æolian Company

—  
Saks and Company

*Not* Mr. James McCreery & Co.

*Not* Messrs. The Æolian Company

*Not* Messrs. Saks and Company

Do not use two or more titles with a name—one before it and another after it—when the titles indicate the same status. It is permissible, however, to precede the name with *Mr.* or *Dr.* or *Prof.*, etc., and to follow it with a word or words indicating some special office, as,

Dr. John E. Brown, Secretary  
Mr. Thomas B. Williams, President

Except in the case of addressing the clergy two titles should not be used preceding a name. *Dr. Prof. John B. Brown* is wrong. *Dr.*



*John B. Brown, D.D.*, is wrong. But *Rt. Rev. Clarence T. Blane* is a correct form.

As far as possible avoid using a single initial before a name:

Mr. William Smith

*Not*

Mr. W. Smith

Do not use the following abbreviated forms of salutation. They are discourteous:

Dear Messrs:

Dear Gents:

Dear Miss:

Dear S'r:

Do not omit subjects to your sentences in the body of your letter:

I received the books

*Not*

Received books

*Not*

Books received

It is better not to use the participial closing at the end of the body of a letter. If used, however, care should be taken to avoid the hanging participial construction. There must be a word for the participle to modify:

Trusting this will prove satisfactory, we are

Very truly yours,

*Not*

Trusting this will prove satisfactory,

Very truly yours,

In the former, the participle *trusting* modifies *we*. In the latter it has nothing to modify.

Do not place a comma after the words *I am—I remain—and oblige* when used at the end of the body of a letter. It is better, of course, not to use these stereotyped conclusions.

Do not use the following abbreviated forms of complimentary closing. They are discourteous:

Yrs.,  
Yrs. resp'y,  
Truly yrs.,

Do not confuse the words *respectfully* and *respectively*. The latter is never used in the complimentary closing.

Do not use the words *in care of* or the sign c/o before firm names or department titles. These forms should precede the names of individuals only. The following are correct:

Mr. James Brown  
The Wheelock Company  
Trenton, New Jersey

---

Mrs. Alice Walton  
c/o Mr. R. S. Brower  
Woodside, Mass.

**Picture.**—The first impression made by a letter upon him who opens it is quite as important as other first impressions. It is well, therefore, to see to it that your letter presents a picture of harmony and balance among parts. A short letter should be placed in the middle of the paper, so that about equal parts will be allowed at top and bottom. Generous margins should be left on both sides. It may be a little difficult to arrange the right-hand margin evenly, but it can be done, with a little care. Judge the space to be occupied by your letter before you begin to write it, and then place it as a perfect square or oblong or column upon the paper. Mark off your paragraphs so that they will stand out at a glance and invite a reading. The reading eye is always impressed with three things on first seeing a letter: (1) its length, (2) its arrangement, (3) its neatness, including penmanship and evenness of lines. If any one of these is disappointing in your letter, its message loses much, no matter how persuasively it may be phrased.

*A few variations in letter pictures, in order of popularity. Note others in letters produced in this chapter*

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## PROBLEMS

1. In each of the following groups there are six letter parts. Capitalize, punctuate, and place them correctly:

—425 west end avenue new york city may 12 1922  
national cash register company dayton ohio  
gentlemen very truly yours james h ferguson  
jrf er

—national cash register company dayton ohio  
may 16 1921 mr james r ferguson 425 west end  
avenue new york city dear sir yours very truly  
charles v burns secretary national cash register  
company cvb aar

—25 euclid avenue cleveland ohio june 20 1923  
thompson-starret company 15 wall street new  
york city gentlemen truly yours andrew jones  
aj tac

—10 market st francisco california june 12 1924  
messrs black and winthrop 18 chestnut street  
philadelphia pa dear sirs sincerely yours  
arthur f travers aft bh

2. Explain what is wrong with the following letter; then rewrite it correctly:

325 Penn St  
June 30, 1921  
Pa.

Mr. Arthur Parsons Esq.

4 Elm Place

Brooklyn N. Y.

My dear sir;

Yours of the 24th inst. at hand and contents noted.  
In reply beg to say shipment was duly forwarded  
as per request

Trusting you will receive o.k.

Sincerely yours

The Barrows Company

Per A. Andrews



3. Draw pictures of letters you would write to business firms in your community. Write in all the parts but the body.

4. Draw pictures of letters the business firms in your community might write to you. Secure letterheads if possible, and write in all parts but the body.

## SECTION 17

**The Envelope.**—The small commercial envelope is about  $6\frac{1}{2}$  by  $3\frac{1}{2}$  inches; the large one about 10 by  $4\frac{1}{2}$  inches. The address on the envelope should be carefully written and should correspond with the inside address contained in the letter. It should follow the style used in the letter as to margin. What was said regarding the punctuation and arrangement of the inside address (page 154) applies also to the address on the envelope. If the block system is used in the letter, it should be used also on the envelope. If typewritten, the address may be either singly or doubly spaced. Double spacing is preferable, as it is more easily read. It is a good plan to place one item only on each line of the envelope address, as follows:

Name  
Street address  
City  
State

It is not wrong to place the name of the state on the line with the name of the city, but the above arrangement makes possible an easier and quicker reading.

Special data required in addresses may be placed in the lower left-hand corner of the envelope. Such items as the following are usually so placed:

*Poste restante*  
*Please forward*  
*In care of*  
*Room 2241*

*Att. Mr. Ogden*  
*Dept. Mk.*  
*For A. C. L.*  
*Section 21F*

The address of the sender of a letter may be placed on the flap of the envelope, but it is more commonly placed in the upper left-

hand corner. This insures the return of the letter in case the addressee cannot be found. It should rarely consist of more than a few lines, and should be in clear, legible type.

Stamps should be placed in the upper right-hand corner, and nowhere else. There should be no liberties taken with the face of the envelope by way of fantastic drawings or advertisements. The main purpose of the envelope and the address thereon is to get the letter as quickly as possible to its destination. This can best be accomplished by keeping the address direct, clear, dignified, and stripped of all unnecessary details. Some business houses, having patrons preferring to receive letters in plain envelopes, cater to this desire by omitting even the firm address from the upper left-hand corner.

The outlook or open window envelope is one having an in-set of transparent paper, through which the inside address of the letter may be seen, the letter being properly folded for this purpose. This style of envelope has come into more or less general use for the mailing of monthly bills. Firms sending out hundreds of bills at the end of the month thus save their stenographers the time and trouble of addressing envelopes.

Be sure to place the exact amount of postage on your letters. Nothing is more inconsiderate than to mail a letter with insufficient postage on it. On the other hand, many thousands of dollars are presented to Uncle Sam every year in excess postage, especially on letters for foreign parts. It is the business of every letter writer to keep acquainted with postal rates and legislation. This can easily be done, for they are issued in diaries, calendars, leaflets, and many other convenient and inexpensive forms. The two cent stamp is all that is required for mail going forward to Hawaii, Philippines, Porto Rico, Cuba, Mexico, Canal Zone, and Panama. Since the United States government has a postal agency in Shanghai, a two cent stamp is all that is required for a letter going there, though many people use a five cent stamp for this service.

**The Fold.**—Standard commercial stationery is about  $8\frac{1}{2}$  by 11 inches in size. Used with the small commercial envelope, this paper should be folded up from the bottom at slightly less than one half

its length, so that a portion of the printed letterhead may be left open to view. It should be turned in from both sides in two vertical creases, the top fold being left somewhat wider than the under one in order that its edge may extend over and afford a catch for the thumb.

Folded for the large commercial envelope, the paper should be turned up from the bottom at slightly less than one third its length and down from the top at slightly more than one third its length. This will leave an extended edge for the thumb to catch, and will also expose a part of the letterhead.

**The Stationery.**—Business stationery should give evidence of good taste, dignity, and quality. Bond papers are the best. Pure white papers with clear print are the most widely used by business houses. Some firms adopt a colored paper, however, for the purpose of giving distinction to their business stationery. Colored stationery is sometimes used, also, for the purpose of impressing certain classes of people upon whom the pure white stock would have but slight effect. Colored stationery may again be used to differentiate different kinds of correspondence within a house that conducts a large mail business in many different lines. But on the whole, a pure white stock is the best stationery for all business papers. Whatever the style of stationery used, the envelope should of course match it in color and quality, and in convenience of size.

**The Remittance.**—There are two things to be considered in sending money by letter. In the first place, it should be sent in such form as to cause the receiver the least possible effort in converting it into cash. In the second place, it should be so sent as to make a return receipt as nearly automatic as possible. Putting actual cash into an envelope is a dangerous procedure, for while the first of these considerations may be met in this way, the second is not, and there is no guarantee whatever that the letter will be safely delivered. Still, much money is transmitted through the mail in small amounts, by means of the coin card, a card having spaces into which coins fit closely and over which strips of paper are conveniently pasted. This method of remittance is not to be recommended, how-

ever. Letters containing coin are frequently delayed as the result of their being overweight.

The best method of enclosing stamps is by means of oiled paper. Wrapped in this, they will not become moist and stick to the stationery. Stamps are often enclosed by means of pasting one corner slightly to the stationery or by pasting the selvage edge to it. They should never be enclosed loosely, for they are likely to drop out and be lost or cause annoyance when the letter is opened.

Money may be sent through the post office by means of registered letter or by money order. The former may cause the receiver some inconvenience, for he may be obliged to go to the post office personally or await the delivery of the registered matter after the formality of notification has been completed. The sender, however, may have a return receipt bearing the receiver's signature, by requesting such receipt at the time of registering a letter or a parcel. The money order affords no such receipt, but for small amounts—up to twenty-five dollars—it is probably the most convenient form of remittance.

Money may be sent by means of check, and this is probably the most commonly used form of remittance between individuals or concerns that have had satisfactory business relations for some time and are known to one another. In large cities a slight charge is made for cashing and collecting money sent through a bank. Not to include this charge in the amount called for by a remitted check is as discourteous as to send out a letter bearing insufficient postage. In case a check is sent in payment by one person not known to another, or by a person whose credit is in doubt, it may be *certified*. This means that some official of the bank on which it is drawn writes the word *good* or *certified* across its face, thus vouching for the signature and the credit of the sender.

Money may also be remitted in letters by means of the *bank draft*. This makes money payable to the one due over the signature of the cashier of the bank on which it is drawn. The remitter endorses it to the payee, and he in turn endorses it when he cashes it at his own bank. Like a check, it is then returned to the remitter as a voucher or receipt. The draft is used chiefly in sending money of considerable amounts from one country to another. It is made out in triplicate, as a rule, as a safeguard against loss.



The large express companies issue a money order form by means of which remittance may be conveniently made. It is similar to a check in many respects. On its face it bears the name of the remitter of the payment and the amount remitted, and it is countersigned by the agent of the company at the point of issue. The receiver endorses it. The express money order does not return to the remitter after payment, but reverts to the company, where it is filed according to serial number.

**The Daily Mail.**—It is obvious that large concerns, receiving and mailing hundreds of letters daily, must have some systematic method of handling their mail matter. All of this work may be placed in charge of a chief of correspondence, who will have a large corps of assistants. His department will see to it that the incoming morning mail is carefully opened and assorted. A machine may be used for opening letters. The properly folded letter will enable the opener to unfold it easily and see at a glance the heading, the date, and the department for which it is intended. Envelopes should not be torn apart but should be so opened that there will be a direct slit along one edge. It is sometimes desirable to save the envelope in which a letter is received, as in the case of delay or disputed enclosures or the like. Enclosures should be securely clipped to the letter which they accompany. In some large business offices letters are stamped with the time of receipt and a brief record may be kept of this along with a summary of contents. Details for a reply may also be jotted down in a book or on cards kept for the purpose. When letters are assorted by departments, and placed in the offices of department heads, correspondence that has gone before and that is essential to a complete reply, may be placed in order along with them. New business is given first attention in business correspondence. Orders and inquiries are answered first. Then old business, consisting of adjustments and the continuation of serial correspondence, is attended to.

Copies of all letters sent out by a business house are kept, usually attached to the letters to which they are answers. In many houses a complete tabulated digest of an entire correspondence sequence is made and filed for quick and ready reference. The young man or

young woman taking a position in a business office may make adjustments to the new work easily and gracefully by studying such a digest of correspondence. Other details of the correspondence department should be studied also. The chief of the department may issue circulars explaining to the new employee what the letter customs of the house are. He may always be consulted about doubtful points. But alertness and keenness of observation on the part of the new employee count for much. By looking through the files at the copies of letters sent out, he may observe for himself what style of margining is preferred by the firm. By observing the routine followed in handling correspondence he may fit himself nicely into the system without bothering others and with credit to himself. There are differences among houses in the methods of handling correspondence. But the data preserved in every business office permit a complete guide to the situation in any given case. It is an obligation upon every new employee to fit himself as quickly and as intelligently as possible into the new order of things.

### PROBLEMS

1. Explain how differently colored note papers might be made a great convenience in the correspondence among the various departments and activities of your school.
2. Explain how badly or improperly folded letters may delay the process of handling correspondence.
3. If you were a business man, how would you prefer to have money sent you in payment of bills? How would you prefer to pay your bills through the mails? Explain.
4. Design and address envelopes to be used by a school principal for the following communications:
  - For letters to teachers
  - For letters to parents
  - For letters to pupils
  - For letters to prominent citizens
  - For letters to other school principals
5. You are ready to type the first letter dictated to you in your new position as stenographer. Before you begin, what must you know and how shall you find it out?

## SECTION 18

**Social.**—This word is here used to indicate letters that have to do with social affairs. They may be formal, such as invitations to parties, weddings, and the like. They may be informal, such as letters written by one friend to another. The former are written in third person and do not follow the rules above laid down as to content and placement of parts. They are usually engraved or printed, and are frequently arranged in decorative fashion, as the forms below illustrate:

*Formal social notes*

Mr. Stanley Rayburn accepts with pleasure  
Mrs. Arnold Gluck's kind invitation for the evening  
of Thursday, May fifteenth, from eight until ten  
o'clock.

Queens Hall  
May tenth

---

Miss Thomasina Smith regrets her inability to  
accept the invitation of Mr. and Mrs. Harry M.  
Shook to be present at the marriage of their daughter  
Margery to Mr. Leon Mollet, on Tuesday evening,  
June the seventh, nineteen hundred twenty,  
at seven o'clock.

Dragolinden Chambers  
May thirteenth

---

The Irving Literary Club requests the pleasure of  
your company at an entertainment tea to be given  
Friday afternoon, October twelfth, at four o'clock,  
in the school auditorium.

Harkness High School  
September fifteenth

*A formal invitation*

Mr. and Mrs. L. Bruce Moore  
request the honor of  
your presence at the marriage of their daughter  
Eugénie  
to  
Mr. William Harrison Faulkner  
on the evening of Monday the twenty-seventh of May  
one thousand nine hundred and eight  
at half after eight  
at the University Chapel  
Charlottesville Virginia

*A formal note of acknowledgment*

Mrs. Henry Aldeman Wentz  
gratefully acknowledges your kind  
thought and expression of sympathy

73 Downing Street



*Informal semi-business letter*

October Tenth  
Nineteen Twenty

Dear Bob Evarts,

Never knew you were in town till this minute when my secretary placed her reply to your inquiry on my desk for signature.

That reply of hers is OUT and DOWN in the waste-basket. And here's for a letter "on me own."

Now, pleasure before business: You *must* come around to the house to dinner this very evening. I have just telephoned the "Missus," and she joins me in the MUST idea. We dine at seven informally but socially and sufficiently. Don't ring up and say you can't come. You've simply *gotta*. Why, it's been twelve years since we played the old games over, hasn't it? Well, we'll play them all again tonight.

Of course we can supply you with sample cases, and of course we shall make a special figure to YOU—and *of course* to all the rest of the things you want to know. But we'll attend to everything over the Havanas after dinner.

I am sending this around to your hotel by an office boy, taking no risks on "delays of the mails." See?

Cordially yours,

"Pete" Slocum.

**Official.**—An official letter is not always strictly a business letter. It may differ both in form and content. It may be written on a better, more dignified quality of stationery than a business letter, and its parts, as pointed out in Section 16 above, may differ in form and placement. If you write a letter to a prominent citizen or official, asking him to address your school, you write an official letter, as you also do when you write him afterward to thank him for his

courtesy. The secretary of a company writes an official letter when he writes the president about the progress of an investigation he is making. When the president of one corporation writes to the president of another on some business matter of interest to both, he writes an official letter. The official letter may therefore be one that is written to or among officials on matters that pertain not so much to regular business as to larger outside interests. The following examples illustrate:

*Official letter*

531 Marquette Avenue  
Minneapolis, Minn.

July 20, 1920

Sir:

The investigation into the sale of the Fargo, North Dakota, properties is now complete, and our investigators await your convenience for date of conference at which results may be placed before you.

We enclose for your perusal a preliminary report of the findings, and also a tabulated statement of expenses.

Respectfully yours,

Samuel Dana.

James Van Alen, Esq.  
116 Plymouth Avenue  
Minneapolis, Minn.

*Official letter of invitation*

35 Summit Avenue  
Jersey City, N. J.  
June 1, 1920

Sir:

The members of the graduating class of Lincoln High School request you to address them at their commencement exercises on the evening of June twenty sixth, at eight o'clock.

The parents and friends of the three hundred graduates join them in the hope that you may be able to keep this date open, and thus give the great Lincoln High School and the community it serves, the honor of your distinguished presence.

Respectfully,  
Ellery Taylor  
Secretary of Class of 1920

Senator Willard Quick  
425 State Street  
Trenton, N. J.

*Official letter of thanks*

444 St. James Place  
Boston, Mass.  
June 2, 1921

Sir:

The members of the Lowell Literary Club of the Roxbury High School wish to thank you for the very helpful and inspiring talk you gave them on the afternoon of Friday, May 29. They appreciate your courtesy very much indeed, and they feel honored that a man of your prominence in affairs should accord them such a distinguished privilege.

Respectfully yours,  
Ralph Adams  
Club Secretary

The Honorable William Haig  
State Capitol, Boston, Mass.

*Informal official letter*

Brickley High School  
Asheville, N. C.  
October 10, 1920

Dear Mr. Mayor:

I am writing you in behalf of the Stearns Literary Club of the Brickley High School, to invite you to come down here on the afternoon of Friday, October 29, to address the school assembly.

Our Club has charge of the program on that date, and we want to give the pupils the biggest surprise they have ever had, namely, an address by the newly-elected Mayor of the city.

Inasmuch as you are yourself a graduate of "Brickley" and were once president of the Club, we thought perhaps you might have a special interest in accepting this invitation.

The hour is three o'clock. We have a special Mayor's Committee whose members will wait upon you if you care to have them do so.

Respectfully yours,  
Robert Gaffney  
Secretary

**Newspaper.**—A letter written to the editor of a newspaper should be especially compact and definite in its composition. The less editing it requires within the newspaper offices to which it is sent, the more likely it will be to see the light. It should have a clear-cut purpose. It should protest against something, or approve something vigorously, or explain something lucidly. It may not go into long descriptions and stories. Its purpose is chiefly to explain or argue, and it should do one or the other pointedly in the least possible space.

It will be noted, in the example below, that certain parts are



omitted, or so adjusted as to conserve space. The heading is composed, as a rule, by the newspaper office, though the writer may suggest a heading if he wishes, and if good it will be permitted to stand.

### *A newspaper letter*

#### *To the Editor of the Post-DISPATCH:*

It occurs to me that the business disagreements, wranglings, and lawsuits, reported so frequently in our daily papers, could be prevented, if people would only exercise courtesy and common sense in their financial dealings with one another. I suggest the following set of rules for every home and school and office:

1. Always investigate before you invest, even though the investment be recommended by your own parents.
2. Always give and take receipts when bills are paid—and save vouchers too.
3. Date everything you write, but if a correspondent forgets to date a letter sent you, don't insult him when you reply by saying, "Answering your undated letter . . ."
4. Never indorse checks in advance of presentation at bank or other cash conversion.
5. Keep business accounts with your relatives and friends as accurately as with strangers.
6. Refuse to sign any paper anywhere at any time under any circumstances whatsoever without first thoroughly acquainting yourself of its contents.
7. Open credit accounts with caution and only after thorough consideration of the conveniences and the dangers of such an arrangement; too many people open credit accounts at the dictates of pride or laziness.
8. Keep all your business papers in an orderly way and be able to place your hands on them at a moment's notice.
9. Keep your checkbook balanced to the fraction of a mill.
10. Live within your income.

Failure to observe one or more of these ten rules is the cause of practically all business misunderstandings and disappointments. They cannot be too diligently and insistently followed.

"Business Gumption"  
(Bessie R. Raymond)  
(Mrs. A. C.)  
(18 Maine Place)

January 10, 1923

## PROBLEMS

1. Write letters or notes of invitation for various school functions. Perhaps you may be able to add to their attractiveness by marginal drawings and designs.
2. Write a note to the mayor of your city, or to some other official, asking him to address your school assembly on a given date and hour.
3. Write a letter of thanks to an official who has addressed your school, upon the invitation of a club of which you are secretary.
4. As president of some school team, write a letter to the president of a similar team in another school, asking him to have his team meet yours at a conference on rules and playing dates.
5. Write a letter to the editor of your school paper approving a certain stand it has taken and making suggestions whereby the student body of the school can help the editorial staff.
6. Write a letter to the editor of your town or city paper protesting against some abuse or negligence, such as bad streets or inappropriate school accommodations, and suggesting means of improving conditions.

## SECTION 19

**Application.**—A letter of application for a position written in reply to a help wanted advertisement in the newspaper is called an **INDIRECT** letter of application. The address in such advertisements is usually keyed by means of letters or figures, and the advertisement is thus said to be *blind*. Addressed to an employer personally a letter of application is called **DIRECT**.

Neatness, brevity, exactness are the first essentials in any letter of application. If it is written in answer to an advertisement, the points mentioned should be covered in order. It is a good plan to clip the advertisement to the letter or paste it at the place where the inside address should be, or elsewhere. There is no objection to using "I" in such a letter, but it should not be overused. Such "bromides" as "Having seen your advertisement in the —," "In reply to your advertisement in the —," should, of course, be avoided. On the other hand, an element of formality should be retained to your letter of application. Otherwise, an honest and harmless attempt to be different may be interpreted as flippancy. Open your application directly with the business in mind; keep it brief; evince good taste in wording, in arrangement, and in the selec-

tion of stationery. Enclose copies of recommendations; never send originals.

As far as possible, make your appeal in a letter of application personal and individual. Adjust its content to the one who is to read it. This is more difficult in an indirect than in a direct letter. But in either sort you should consider well the kind of position for which you are applying and the kind of qualifications you possess, and then make your letter the agency for fitting the latter into the former. Extraordinary tact is required in applying for a higher position in the house in which you are working or for a position with a rival house. Care should be taken to evince no dissatisfaction in the one case, no disloyalty in the other. Honest, justifiable ambition may be featured, along with conditions without rather than within the firm with which you are connected. Discuss the following with your classmates:

*Indirect application with advertisement attached*

183 Wythe Avenue,  
New York City,  
May 20, 1922.

BOY wanted, a bright, wide awake American, about 16 years old, to assist in office work; wages to start \$10 per week; good opportunity for advancement. Apply in own handwriting. G 235 Times.

Dear Sir:

I am just sixteen, full-blooded and red-blooded American, and am now completing my second year in high school. By permission I refer you to

Principal William R. Hayward,  
Theodore Roosevelt High School,  
415 Mott Avenue,  
New York City.

If you care to have me call, I can do so at any time on Saturdays or after three on school days.

Very truly yours,

Owen Harley.

*Indirect application*

325 Clinton Avenue  
Philadelphia, Pa.

May 29, 1921.

X2345  
Inquirer  
Downtown

My dear Sirs:

My qualifications are as follows

AGE—Nineteen.

EDUCATION—Elementary and high school graduate.

EXPERIENCE—One year, and at present, with the Bennett Retail Agency.

SALARY EXPECTED—I am now receiving fifteen dollars a week, and am willing to take a new position at the same salary provided it offers promise of advancement.

REFERENCE—You may write to my present employer, who knows of my desire to make a change and is willing that I do so, inasmuch as he will retire from business within six months or a year. His name and address—

James R. Bennett, Esq.  
1825 Market Street  
Philadelphia, Pa.

Very truly yours,  
Harvey Robinson.



*Direct application written at suggestion of another*

1822 Carson Avenue  
Pittsburgh, Pa.  
June 2, 1920

Mr. James R. Claus  
188 Penn Street  
Pittsburgh, Pa.

Dear Mr. Claus:

Through my brother, who has been connected with your firm for the past two years, I learn that you are likely to need additional help in your a counting department very soon. I wish to ask for consideration for a position in that department when you increase your force. My qualifications are as follows:

*Education*—I shall complete the commercial course at the Schenley High School in a few weeks. My standing throughout the course has been high, and at present I lead my class in statistics and accounting.

*Experience*—For the past two years I have worked in the accounting department of the Westinghouse Company on Saturdays and school day afternoons. In addition, I have for the past year been the head bookkeeper of the general organization of the Schenley High School.

*Character*—You may write to Mr. John R. Beebe, of the Westinghouse Company, and to Dr. Everett P. Williams, of the Schenley High School, for recommendations of my character and ability. I enclose copies of references by former teachers of commercial branches. I am in my eighteenth year and live at home with my parents here in Pittsburgh, where I was born.

Very truly yours,

Howard Nagley

(2 enclosures)

*Direct application written on speculation*

118 Thayer Street  
Baltimore, Md.  
May 10, 1923

The Emerson Company  
10 Jayne Street  
Baltimore, Md.

Gentlemen:                      Att. Advertising Manager:

On my graduation from high school next month

I am desirous of securing a position that will offer me opportunity in the field of advertising. Knowing something of the scope and enterprise of your huge advertising department, I thought perhaps you would keep me in mind for a possible opening.

*General qualifications*—I am nineteen, a Baltimorean born and bred, strong and alert. My father has been manager of the Clinton Construction Company for many years, and I have a brother with the Stafford Hotel Company.

*Special qualifications*—I have specialized in advertising in high school and have taken a special course in advertising design in the Y. M. C. A. evening school. I have written much copy for our school publications and for the past year have been advertising manager of our school weekly. I enclose copies of two references, one by the teacher of advertising in the Y. M. C. A. and one by the Principal of the high school.

Opportunity is all I ask—opportunity to secure foothold in the advertising business. After that I believe I shall be able to make my way to your complete satisfaction. If you care to see me, I shall be glad to call at your convenience.

Very truly yours,  
George Browning

(Enc. 2 refs.)

**Recommendation.**—There are two kinds of letters of recommendation: general and special. The first is written for presentation to any one to whom application for position may be made. In place of inside address and salutation, it carries the formal phrase

To whom it may concern:

The second is written directly to some one person, and recommends the subject to that person alone. It follows the regular letter form. Needless to say, the latter is of far greater influence than the former.

A letter of recommendation should give a few exact facts. It should not overpraise or eulogize, or it will create suspicion. It should by no means attempt to say everything that can be said in behalf of the bearer or the third person. A brief statement of ability and character, and an explanation of the writer's acquaintance with the one to whom the letter is given, are all that should be contained as a rule. Observe the following:

*General recommendation*

818 Euclid Avenue  
Cleveland, Ohio  
June 30, 1920

To whom it may concern:

It has been my privilege to know Mr. Robert R. Wagner, of the American Fork and Hoe Company, for the past five years. During this time he has served in the shipping department, over which I have supervision, with unusual loyalty and intelligence. It is a pleasure for me to testify to his excellent character, unfailing industry, and superior ability. I have no hesitation whatever in saying that he will be found worthy of the highest trust and confidence wherever and with whomever he may be engaged in commercial and industrial service.

Respectfully,  
Arthur Brainerd

*Special recommendation*

31 Minnesota Street,  
St. Paul, Minn.,  
June 12, 1921.

Dear Mr. Prentice:

You will make no mistake in availing yourself of the services of Mr. Thomas M. Swann. I have known him for the past six years, both as a friend and as a business associate. He has shown himself to be in every way an exceptionally alert and reliable young man.

He came to us, as he may have told you, direct from high school. We paid him fifteen dollars weekly at the start. At the end of his second year with us he was receiving twice that amount, as the result of his sheer, outstanding efficiency. We were extremely sorry when circumstances forced him to leave us a year ago, to go to a different part of the country.

I guarantee that you will be not only completely satisfied with his services but that you will soon find him deserving recognition and promotion before others who have been with you longer.

Very truly yours,

Robert Griswold.

Mr. Frederick Prentice,  
12 Court Street,  
Brooklyn, N. Y.

**Introduction.**—A special letter of recommendation sometimes opens with a brief sentence of introduction, introducing the bearer to the one addressed, and then following up with the recommendation proper. But the introduction may be merely a note or a card from one person to another, introducing a third, with a view other than



that of securing a position for the one introduced. It may be an introduction to a foreman, requesting that the bearer be shown through a factory; to a manager requesting an interview for the bearer; to an individual following up a conversation he has had with the one making the introduction about the one introduced, and so forth. Introductions that call for no explanation are frequently written on business or visiting cards:

*Card of introduction*

*Introducing Harold J. Kealy, Esq.  
to Thomas R. Evans, Esq.*

JOSEPH S. GREENBERG  
ACCOUNTANT

50 EAST 108 STREET  
NEW YORK  
TELEPHONE 4036 HARLEM

*Card of introduction with note*

PHONE MAIN 9910

*Introducing  
Mr. A. T. Brown  
to  
Mr. James C. Waite*

FRED H. JOHNSON JR.

INSURANCE

*Mr. Brown is interested in your  
exhibition*

145 MONTAGUE ST.

BROOKLYN, N.Y.

*Combined introduction and recommendation*

120 West Rock Road  
New Haven, Conn.  
June 2, 1925

Mr. Antony Blake  
25 Titus Avenue  
Ithaca, New York

My dear Mr. Blake:

This will introduce to you Mr. Irving Hughes, who desires to secure a position in moving picture work.

He has had no direct experience with movie work but he has written two successful scenarios. He feels that, if given an opportunity to work in close touch with moving picture management and production, he will have little difficulty in making a good-sized place for himself eventually. I believe he is right in this.

He understands thoroughly that he must begin at the bottom of things and work himself up. You will find him a willing, reliable, hard-working young man. He is just twenty-three, though he doesn't look it, and he has had exceptional educational opportunities. I shall appreciate any assistance you can give him toward helping him to realize his present ambitions.

You have, I believe, during the past year helped three or four ambitious young men to launch forth upon careers in the silent drama business, and I cannot close this letter without expressing to you my congratulations upon the tremendously fine things you are doing in this, as in all directions. It speaks extremely well for a firm of your size, when it can find and take the time to build men as well as business. At least, I think so. And I know of many others who agree with me.

Very truly yours,  
Thomas Conkey.

*Letter of introduction asking favor*

18 Treadwell Place  
Des Moines, Iowa, May 12, 1922

Aaron Kaiser, Esq.  
120 Prairie Avenue  
Des Moines, Iowa

My dear Mr Kaiser:—This will introduce to you Mr. Carl Wadsworth, foreman of our press room.

On our telling him of the new machinery you have recently installed, he expressed a desire to observe its operation in order to discuss with us the expediency of installing the new equipment in our own shops.

Will you therefore permit him to visit your press rooms to study a little these new marvels of the printing industry? We shall greatly appreciate your courtesy.

Very truly yours,  
Karle Allan  
Manager

Stubb and Shapland Publishing Co.

**PROBLEMS**

1. Write letters of application in answer to the following advertisements.

**COMPETENT** saleswoman for our ready-to-wear department wanted. We sell medium—better class merchandise. New York State department store. Applicant must know how to sell merchandise and act as head of stock. Good appearance and not over forty years old. State experience, salary desired, age, religion and references in first letter. This position leads to a good future to the right woman. Apply by letter, BOX 2857, DRY GOODS ECONOMIST.

**GIRLS IN FINANCIAL OFFICE**  
Young girls wanted by large financial institution for indoor messenger and similar positions. Apply, stating age, salary desired, reference. N 674 Times Downtown.

**GIRL** wanted; a young girl, about 17 or 18, for clerical work; good opportunity for advancement; answer in own handwriting; state salary to start. R 606 Times Downtown.

**WANTED**—A thoroughly experienced window trimmer and card writer by a real live progressive department store. Best store in a city of 12,000, where medium priced and high priced general merchandise and ready-to-wear is carried. The applicant must be a first-class man of general department store experience. Good salary to the party who qualifies. Position open at once. Box 2584, DRY GOODS ECONOMIST.

**BOY.**—Young man for office; a fine opportunity for learning bookkeeping and banking; rapid advancement; high school graduate preferred; salary \$10. J 185 Times.

**BOY** wanted, not under 16 years of age, in office of large corporation; good chance for advancement; salary to start, \$10. B 520 Times Downtown.

2. In reply to an advertisement calling for a young man or a young woman who could write strong, correct, and interesting letters, and who was especially accurate in punctuation and paragraphing, the following application was received. Criticize it. Look up the page references. Tell why William Brown did not get the position. Rewrite the letter in proper form and in correct and courteous tone.

See Page 164	{	18 Main St. May 28, 1924— HICKORY LEVEL, Mex.
See page 158	{	Dear Sir;
See Pages 50 159 168 183	{	I'm just the fellow you must be lookin for. In next to the graduating class in high school, and only 17!
	{	Took two prices in spelng last year. And can I punctuate and paragraph? Say, I punchuate and power- graph!!!
	{	Folks just have to read the things I write down.
See pages 166 and 167	{	Expectin the position, Respectively etc.  William Brown (They call me Bill)

3. Write a letter of application for a position, to a business friend of your father's.
4. Write a letter of application to an employer in a firm that is about to expand its business. Assume that you have read in a newspaper of the plans for expansion and base your letter upon the facts there stated.
5. Write a letter of general recommendation for one of your classmates. Write a letter of special recommendation for the same classmate, addressed to some business employer you know.



6. Write a letter of introduction and recommendation combined for a class-mate, addressed to some business friend.

7. Write cards of introduction introducing

—Your mother to a teacher.

—A teacher to your mother or father.

—A classmate to your parents.

—Your brother or sister to your principal.

—Your class to the owner of a factory, asking that he show them through his factory.

## SECTION 20

**Inquiry.**—Letters of inquiry should always bear such earmarks of courtesy as "Please" or "Kindly." If the inquiry necessitates an answer through the mails, sufficient stamps should be enclosed to cover the postage. In case a number of questions are asked in a single letter, one should be marked off distinctly from another by means of numbers and paragraphing, and some order should be followed in asking them. Perhaps the simplest one, or the one requiring least time for answering, should be placed first, the most difficult last. Perhaps one question may grow out of another, thus establishing the order. It is especially important that letters of inquiry be clear and exact. Questions stated in vague or bungled fashion are not only an annoyance in themselves, but they cause additional correspondence for clarification and thus waste time for all concerned. Full names, exact dates, definite facts should be given in questions calling for answers that hinge upon these things.

Do not ask questions that you can answer yourself by consulting books or libraries. Do not ask questions until you have exhausted every means of finding out for yourself. It is estimated by a manager in a large department shop in the East that the entire time of one man in a certain department is consumed answering foolish questions.

A business man is frequently called upon to inquire into the credit of others before opening or continuing business dealings with them. Sometimes such inquiry is made on a printed form; sometimes in personal letters. Whatever the method used, the content of such inquiry usually deals with the business and social standing

of the person concerned, the length of time he has been known by the one consulted, and the kind of relation that has existed between them.

*Letter of inquiry* (See page 198)

139 West 72 Street, New York City  
March 27, 1924

Western Union Telegraph Company  
195 Broadway, New York City

Gentlemen:                      Att. Manager of Cable Bureau

Will you please let me know the latest international telegraph regulations regarding

(1) Number of figures allowed to a word.

(2) Number of letters allowed to a word indicating figures.

(3) Word combinations and abbreviations in code and plain language messages?

Very truly yours,

John B. Opdycke

JBO/JN

**Information.**—The reply to a letter of inquiry is called a letter of information. It does not follow, however, that all letters of information are answers to inquiries. Most letters, it is hoped, have in them some informing content.

A letter of information, written in answer to inquiry, should be prompt. Questions should be answered as soon as possible after they are asked. In case delay is necessary, for purpose of studying the questions or making investigations regarding them, the inquiry should be answered at once, and the required delay explained.

A letter written in reply to an inquiry should answer questions fully, exactly, and in the order asked. If explanatory printed matter that will elaborate the answers given, can be enclosed, so much the better. Answers to sales queries should almost invariably be accompanied with such matter. But sales literature should not be forced

*Letter of inquiry* (See page 199)

842 Market Street  
San Francisco, Calif.  
June 25, 1925

Jones and Elkins  
217 Fourth Avenue  
Los Angeles, Calif.

My dear Sirs:

Will you please inform me as to the following:

(1) What is the price of your refrigerators to the hotel and restaurant trade?

(2) How soon after date of order could you install six of your refrigerators, cataloged under 84 Å style, in a San Francisco hotel?

(3) Do you make allowance for old refrigerators?

Very truly yours,  
Albert Ritz

AR/cvo

disconnectedly upon those who ask for definite information for a definite purpose. Every question asked is an opportunity for the one of whom it is asked. He should feel complimented. He must show politeness, no matter how foolish the question. He must show patience, no matter how great difficulty he experiences in making himself understood. He must show fearlessness, no matter what the cost may be to him, especially in answering questions that have to do with credit, character, ability, and the like. Possibly the best beginning for a letter of information is the simple paragraph courtesy "Thank you." This starts matters right, at once. But it should not be made the excuse for launching forth into a sales argument regardless of the question asked. Nothing is more exasperating

*Letter of credit inquiry*

184 Grand Avenue, Kansas City, Mo.,  
July 12, 1921.

Mr. George Clarkson,  
18 McGee Street, Kansas City, Mo.

Dear Mr. Clarkson:

Mr. Paisley Noon, of 312 Park Avenue, St. Louis, in making request for credit privilege at our store, refers us to you for information as to his standing and reliability.

We have no doubt whatever about the extension of credit privilege to Mr. Noon. But as a matter of business routine we are writing to ask you if you will please send us a word or two, so that our credit files may be kept complete.

An inquiry card and a stamped, addressed envelope are enclosed for your convenience. Your information will of course be held in strictest confidence.

Very truly yours,  
Albert H. Seabury  
For The Haffner Company

AHS/CCO  
(Enc. Credit Form)

*Card enclosed in above letter*

Credit Form No. 1

The Haffner Company  
St. Louis, Mo.

1. How long have you known M.....
2. What business relations have you had with h .....
3. In what business is he engaged.....
4. Does he own real estate.....
5. Special remarks.....

Signed.....

Date.....

Business address.....



than the letter of information that does not inform. Observe the deliberately inapt and hence discourteous reply to the query below:

*Query*

Dear Sirs:

Will you please let me know the price per yard of your taffeta—quality and color of the sample enclosed?

Very truly yours,

*Reply (?)*

Dear Madam:

Answering your inquiry of April 3, we would say that we have a large assortment of all grades of taffeta and should be pleased to show them to you if you will call at the store.

Very truly yours,

*Letter of information* (See page 195)

March 29, 1924.

John B. Opdycke, Esq.,  
139 West 72 Street,  
New York City.

Dear Mr. Opdycke:

Replying to your letter of March 26 I have to say that when figures are used in cable messages five figures are counted to a word. The group "1000000" would be counted as two words, but if written as "onemillion" it would be counted and charged for as one word. When words are used to express figures they may be combined, and will be counted at the rate of fifteen letters to the word in plain language messages and ten letters to the word in code messages.

Under the International Telegraph Regulations "abbreviated and misspelled words and illegitimate compound words and words combined in a manner contrary to the usage of the authorized languages are inadmissible."

Yours very truly,

J. H. Messner

Manager Cable Bureau

*Letter of information* (See page 196)

217 Fourth Avenue  
Los Angeles, Calif.  
June 27, 1925

Albert Ritz, Esq.  
842 Market Street  
San Francisco, Calif.

Dear Mr. Ritz

Thank you.

- (1) To the hotel and restaurant trade we make a special price of two hundred twelve dollars and fifty cents (\$212.50) on the style of refrigerator cataloged as 84 A. We may be able to shade this figure somewhat on a cash order for six refrigerators.
- (2) We can install six of these refrigerators in a San Francisco hotel in one week from date of order.
- (3) We are unable to make allowance for old refrigerators.

May we suggest that you permit one of our men to examine the place where the refrigerators are to be installed, before you place your order? This, because we find that we are often able to save money for our purchasers through fittings and adjustments. Moreover, we suspect from your inquiry that you may have in mind, not six individual refrigerators, but one extremely large refrigerator built in six sections.

Please pardon our taking the liberty of making these suggestions.

Very truly yours

Alan Kearns

For JONES AND ELKINS

*Letter of credit information*

82 Park Place  
Brooklyn, New York  
July 26, 1921

Mr. Alexander Taggart  
1219 Diamond Street  
Philadelphia, Pa.

Dear Mr. Taggart:

Your inquiry regarding Mr. William Sexton is especially welcome inasmuch as I have known him for many years, was for three years a business associate of his, and am glad of an opportunity to say a word in his behalf.

Mr. Sexton is owner of much real estate in the suburbs of Philadelphia, is a director of the North American Trust Company, and is a majority stock holder in the Brainerd Construction Company of Philadelphia and New York.

He is one of the most highly respected men in Philadelphia, holding a prominent position socially and being a member of various civic bodies. He has frequently been urged to become a candidate for public office, but has consistently refused to permit his name to be used.

You will make no mistake in extending to Mr. Sexton the credit privilege he desires.

Very truly yours,  
Harold Dauker

HD . . . J

*A dealer-information letter*



*DETROIT, MICH. U.S.A.*

Brown Truck Company,  
Brownsville, Texas.

Subject:-Speeding

Gentlemen:

Attention Mr. Smith

Packard trucks are equipped with sealed governors of a type similar to those used on steam engines. Steam engine governors must always be kept intact, and even Government inspected, because of the possible damage resulting from their failure to operate. The truck engine governor is equally important to proper operation. Damage is bound to result from an overspeeded engine. Under no circumstances should governors be removed. We have known cases in which drivers have disengaged governors on their own account without knowledge of their employers and with disastrous results.

One condition which the governor cannot control is coasting down hill at high speed. If the truck is allowed to run down hill at 35 miles per hour with the clutch disengaged and then the clutch suddenly engaged, it will speed the motor up to 3000 or 3500 revolutions per minute, at which speed the pistons and connecting rods are traveling at the rate of about 80 feet per second, and reversing their direction of travel about 70 times in each second. Think of it. The heavy piston up and down in the cylinder sixteen times to each tick of your watch. Is it surprising under these circumstances something sometimes lets go?

Your drivers should have very explicit instructions on this point.

Yours very truly,

PACKARD MOTOR CAR COMPANY of  
Pontiac.



**Notification.**—Rarely does a letter of notification have to be long. If the manager of a rival school team writes you of the postponement of a game, owing to some unforeseen cause, he needs to mention the date when and the place where the game was to be played and when and where it will be played. If, as the captain of a debating team, you wish to challenge the debating team of a rival school or club, you need to mention the conditions of debate, the place, the date, and perhaps submit some questions.

Life insurance companies send out letters of notification to policy holders, notifying them when premiums are due. A bill that has been neglected by a debtor may be followed up with a polite letter of notification to the effect that the amount is overdue. Landlords and collectors' sometimes have printed forms of notification to be sent out to tenants and others. The following are suggestions:

*Letter of notification*

14 South Broad Street  
Atlanta, Georgia  
July 30, 1925

Mrs. Albert Stanhope  
412 Oliver Street  
Atlanta, Georgia

Dear Madam:

This letter is to notify you officially that you have been made chairman of the committee that will have in charge the arrangements for the participation of the Atlanta Women's Club in the Labor Day ceremonies in this city.

Very truly yours,  
Clara Mackey  
(Mrs. James)  
Secretary

CM::R

Letter of Notification



NEW YORK OFFICE  
F. S. WILKENS, MANAGER  
128 WILLIAM STREET  
THOMAS J. WILLIAMS  
SUPERINTENDENT CLAIM DEPARTMENT  
FRED M. BEES, ATTORNEY

C. W. FEIGENBAUM, PRESIDENT  
HARRY C. HITCHCOCK, VICE PRESIDENT  
J. MORRIS SWALE, TREASURER  
IN THE CITY OF NEW YORK  
NEWARK, N. J.

NEW YORK, N. Y.

April 4, 19

Mr. John C. Jenkins,  
82 Lenox Avenue,  
New York City, N.Y.

Dear Sir:

Re:- Policy No. R-510557.

The above numbered policy issued in  
your favor expires as of May 15, 19

If it is your intention to continue  
this policy, will you kindly forward your check  
for the premium, namely \$10.00, direct to this  
office. We shall then be pleased to forward a new  
policy to you.

Trusting we may hear from you, we are

Yours truly,

*Leslie M. Winston*  
Supt. Acct & Health Dept.,

MLC:HB.

*Notification form*

Certain goods have been returned to us by  
from the above name and address.

As the shipment bears no initial we are at a loss to know the  
real consignor.

If these goods were returned by you, will you kindly give us the  
facts on the reverse of this letter, and state your full name and address, with  
local address if any.

R. H. MACY & CO.

*Notification form*

We are advised by the \_\_\_\_\_ that  
the shipment we made to you on \_\_\_\_\_  
is uncalled for at their depot at \_\_\_\_\_

You may not be aware the goods have  
arrived, so we suggest you accept them as soon as  
possible, in order that our record with the Com-  
pany may be closed.

R. H. MACY & CO.

F. 599

**PROBLEMS**

1. You are contemplating going to another school. Write a pupil of the school asking him a number of questions about it.
2. Write a letter of inquiry to the teacher of a boy who has applied for admission to your club.
3. You are manager of a large shop. Mr. Arthur Brown has written you asking for the privilege of opening an account at your shop and paying his bills monthly. He refers you to Mr. George H. Alsop. Write Mr. Brown's letter to you, your letter to Mr. Alsop, and Mr. Alsop's reply.
4. Write letters of information in reply to the letters written in 1 and 2 above.
5. Write a letter giving information about one of your school teams, to a friend in another school who desires to organize such a team.

6. Owing to the fact that your mother has been called away, the party you were going to give has been postponed. Write a letter notifying your guests of this fact.

7. One of the members of your club is far behind with his dues. Write him a polite letter of notification.

8. See 3 above: Mr. Brown has failed to pay one of his monthly bills. Write him a polite notification.

## SECTION 21

**Order.**—Accurate and explicit explanation of goods desired is the first requisite of a letter of order. Size, shape, grade, style, price, color, number or amount, catalog number—some of these are certain to be required in such a letter. All of them may be. In case a number of different articles is ordered, it is desirable to list them in the body of the letter in the form of an itemized statement. If money is enclosed, it should be referred to by data in the lower

### *Letter of order*

155 West 65 Street,  
New York City,  
May 12, 1923.

Charles Scribner's Sons,  
597-599 Fifth Avenue,  
New York City.

Gentlemen:—Will you please send me one copy of Moody, Lovett, and Boynton's A FIRST VIEW OF ENGLISH AND AMERICAN LITERATURE, listed at one dollar and twenty cents (\$1.20), and one copy of Krapp's ELEMENTS OF ENGLISH GRAMMAR, listed at ninety cents (\$.90)?

I enclose a money order for two dollars ten cents (\$2.10).

Very truly yours,  
Frank O. Payne.



left-hand part of the letter, and to insure safety the amount enclosed may quite properly be mentioned also in the body of the letter. For the sake of accuracy and verification, amounts of money are usually referred to in the body of the letter by both words and figures, thus:

ten dollars (\$10.)  
or Ten Dollars (\$10.)  
or ten (10) dollars

The first form is the one most commonly used.

In a letter ordering goods from an establishment having many different departments, the transaction will be hastened if the department concerned is indicated both on the envelope and somewhere in the upper part of the letterhead. It may be desirable to say how goods ordered by letter are to be forwarded, but as a rule the ques-

*Letter of order*

180 Dorchester Road  
Brooklyn, New York City  
May 21, 1922

Lord and Taylor  
Fifth Avenue and 38 Street  
New York City

Dear Sirs:

Please send me the following articles of merchandise and charge to my account:

2 prs. white kid gloves, size 6 $\frac{1}{4}$	@ 2.50	\$5.00
3 prs. blk. silk stockings, size 8	@ 2.00	6.00
3 bottles milk of magnesia	@ .39	1.17
4 tubes Kolynos	@ .21	.84
10 yds. taffeta (sample enc.)	@ 1.40	<u>14.00</u>
	TOTAL	\$27.01

Very truly yours,  
Josephine McCallion  
(Mrs. Robert R.)

tion of delivery may safely be left to the firm of which the goods are ordered.

A letter of order in which money in some form is enclosed is sometimes called a letter of order and remittance. A letter containing money only, sent in payment of a bill, is called a letter of remittance. Payments of monthly bills by means of check or otherwise, rarely require any letter, unless there is some correction or adjustment to be made. The bill itself may be sent along in order that it may be receipted. It is more and more becoming the custom, however, to allow the voucher to serve as the only receipt to such bills.

*Letter of remittance*

425 West End Avenue  
New York City  
May 8, 1920

R. H. Macy and Co.  
Broadway at 34 Street  
New York City

Gentlemen:—I enclose my check for fifty dollars twenty cents (\$50.20) in payment of bill rendered April 30.

Very truly yours,

(Miss) Therese Harvey

(Encl.)

**Acknowledgment.**—Good business policy demands that order letters be acknowledged immediately on receipt. Cash orders of new purchasers should be answered with special care and promptness. The letter of acknowledgment may state date of receipt of order and method and date of shipment. It should express thanks for order and evince desire to please. If the purchaser has omitted some detail necessary to the complete filling of the order, polite inquiry should be combined with the acknowledgment. If it is impossible to supply some of the articles ordered, adjustment should

*Acknowledgment form*

L O R D and T A Y L O R  
Fifth Avenue & 38 Street  
New York City

May 22, 1922

Miss Josephine McCallion  
180 Dorchester Road  
Brooklyn, N. Y.

Dear Madam:

Your order of May 21, 1922, is received  
and will be given immediate attention. Thank you.

Very truly yours,  
LORD and TAYLOR

*Letter of acknowledgment*

April 30  
1921

Mr. Harry Haw  
18 Griggs Avenue  
Chicago

Dear Sir:

Thank you for your order of April 25,  
with check enclosed.

The goods have been forwarded to you by  
American Railway Express. We trust you will  
receive them in satisfactory condition.

Receipted bill is enclosed.

Yours very truly,  
OGDEN AND MARSHALL

JC/AV

be combined with the acknowledgment. If for some reason delay in filling the order is necessitated, then the letter of acknowledgment should inform of the fact, and explain.

**Claim.**—In the event of merchandise delivered not being as ordered, the purchaser may write a letter asking to have correction

*Letter of claim*

2710 Maryland Avenue  
Baltimore, Maryland  
November 12, 1925

Suffolk and Ott  
18 Chesapeake Avenue  
Baltimore, Maryland

Gentlemen:

May I ask you to correct two errors made in my account for October?

I am returning your bill in this letter, with the items in which error has been made, underlined with blue pencil.

Thank you.

Very truly yours,  
Jack Kennedy

(Encl.)

12 1

or adjustment made. Such a letter is called a claim letter. It used to be called a letter of complaint, and business establishments used to maintain departments called complaint departments. But the word *complaint* has no place in business today. It has a disagreeable connotation when used in reference to business dealings. It implies ruffled temper and bad feelings. It has been obliged to give way to the better word *claim*. The maintenance of good feeling in a transaction is one of the first requisites for bringing that trans-



*Letter of claim*

99 Peters Street,  
Atlanta, Georgia,  
December 12, 1926.

The Carlton Company,  
140 Whitehall Street,  
Atlanta, Georgia.

Gentlemen:—Please note the following errors made  
in the filling of my order of December fifth:

*Ordered*

1 pr. shoes, size 8  
20 yds. braid (like enclosed)  
1 doz. spools black silk—A2  
2 bottles Sozodont

*Received*

1 pr. shoes, size 10  
10 yds.  
 $\frac{1}{2}$  doz.  
1 bottle

I shall appreciate your immediate  
attention to the adjustment of these errors.

Very truly yours,  
Emily Tod  
(Mrs. Quentin)

action to a satisfactory conclusion. The following will rarely do it,  
or if it does will create bad feeling at the other end:

Why don't you send the goods I ordered two weeks ago?  
If you cannot give me better service than this, I shall  
have to deal elsewhere.

This will get a favorable reaction:

The goods I bought of you two weeks ago have not  
been delivered as yet. I know that traffic has been and  
still is congested, and that the delay is probably no  
fault of yours. But will you please look into the mat-  
ter for me?

*Letter inviting claim* (see page 215)

19 East Third Street  
St. Paul, Minn.  
May 1, 1921

Mrs. Herbert Greer  
435 Summit Avenue  
St. Paul, Minn.

Dear Madam:

It has been a long time since we have had the pleasure of serving you—to be exact, not since July 1920, almost a year!

We are wondering what has happened to cause your discontinuance of trade with us. If we have fallen short or failed to please you in any way at all, why, by all means let us know, so that we may make amends for old shortcomings and strive harder than ever to avoid future ones.

May we hope to have a word from you in the very near future, or, better, a personal call?

Very truly yours,  
Charles Schimko  
For THE BLAIR CO.

CS/14

P. S. We are taking the liberty of enclosing for your consideration the latest booklet issued from our millinery department. We thought you might be interested in it.

*A wrong kind of claim letter (see page 216)*

1758 Frankfort Avenue,  
Louisville, Kentucky, July 10, 1920.

Monarch Grocery Company,  
Cor. 19 and Chestnut Streets,  
Louisville, Kentucky.

My dear Sirs:

What's the matter with you people?  
Can't you fill a simple little order consisting of six  
items and amounting to only five dollars, without  
obliging a customer to write for correction?

I ordered Pineapple at 27½c., reduced  
from 35c., and you have sent me canned peaches at  
25c.! I ordered one dozen jars of the pineapple  
and you have sent me a half dozen of the peaches.  
Was there ever such stupidity!!!

Have your wagon call and make this  
right, or NO MORE BUSINESS FROM ME.

Very truly yours,  
Francis Murphy.

Accounts rendered may be wrong and sent back for correction. Goods may be delayed in delivery; they may be impaired or broken when delivered; they may not be as cataloged or advertised; on being examined at home they may not satisfy the customer and an exchange may be requested. These are some of the causes that justify claim letters. Whatever the trouble may be, it should be explained accurately and politely. The required adjustment should be requested. Definite arrangement should be made for having goods called for and re-delivered.

**Adjustment.**—Every good business firm is eager to satisfy just claims. It is not only right, but it is also profitable, to do so. Large retail shops maintain departments of claim and adjustment, whose

*Letter of acknowledgment with adjustment (see page 206)*

LORD and TAYLOR  
Fifth Avenue & 38 Street  
New York City

May 22  
1922

Mrs. Josephine McCallion  
180 Dorchester Road  
Brooklyn, N. Y.

Dear Madam:

Thank you.

We acknowledge receipt of your order of May 21, 1922, amounting to twenty-seven dollars and one cent (\$27.01). It will be given immediate attention.

Permit us to call your attention to the price of black silk stockings listed in your order for three pairs at two dollars (\$2.00) a pair. Our stock at this price is exhausted.

Rather than delay the filling of your order, however, we are sending you stockings at two dollars and seventy-five cents (\$2.75), the lowest-priced quality now carried by us.

In case this is not satisfactory, please notify us and we shall have our wagon call for them.

Very truly yours,

LORD AND TAYLOR  
per JCE

JCE . . . A

sole business is to attend to the claims made by customers and adjust them satisfactorily. Letters written by these departments in reply to claim letters are called letters of adjustment.



*Letter of adjustment*

June 30, 1924

Mr. Joseph Lertora  
125 Vine Street  
Cincinnati, Ohio

Dear Sir:

We regret that an error was made in filling your order of June 27, 1924, and we hasten to make correction at once.

The bearer brings you one-half dozen black silk sox, size 10½, which you ordered.

We shall be obliged if you will hand to him the half dozen black silk sox, size 11½, delivered to you by mistake.

Very truly yours,

The Herter-Lafayette Company,

By J. V. L.

JVL . . . 5

The element of courtesy is most important in the letter of adjustment. No matter how ill-tempered the claimant may be, the adjuster must keep calm, cool, and courteous. Regret should be expressed in the adjustment letter for causing trouble or annoyance to a customer. It may be well to explain how error occurred in filling an order or how delay or breakage was caused in delivery. It should assure the customer that adjustment is being made promptly. Some firms even go so far as to enclose a stamped, addressed envelope in letters of adjustment in order that the customer may O. K. the transaction as finally corrected.

In case a customer has suffered unusual loss or disappointment, the letter of adjustment may well contain certain sales elements. Special offers may be made. Enclosures, credit slips, novelties, and the like may go far in compensating for an unfortunate transaction and encouraging further dealing. While all business houses strive

*Letter of adjustment*

303 North Broadway  
St. Louis, Mo.  
June 20, 1921

Mrs. Barnes Janow  
419 St. Louis Avenue  
East St. Louis, Mo.

Dear Madam:—Thank you for calling our attention to the error made by us in filling your order of June 18, 1921.

We are exceedingly sorry that you have been caused this annoyance, and we are doing everything in our power to adjust the matter at once.

Will you please sign the enclosed card and hand it to the messenger on his delivery of the proper merchandise? This is your guarantee and our receipt.

Very truly yours,  
BEDELL AND YAGER

DD/RV

to keep errors at a minimum and the good will of their customers at a maximum, they are nevertheless aware that mistakes will occur in spite of the keenest vigilance, and they therefore not only gladly correct them but they also build new trade upon them. One caution is, however, necessary: The mistake of over-explanation should be guarded against. To be over-eager in explaining how and why error occurred, and over-obliging in adjusting, may be just cause for suspicion.

Certain concerns, especially mail order houses, invite claims (see page 211). This means that they watch their mailing lists closely

*A wrong kind of adjustment letter (see page 217)*

July 11, 1920

Francis Murphy, Esq.  
1758 Frankfort Avenue  
Louisville, Kentucky

Dear Sir:

Nothing's the matter with us. Write your orders legibly and then they won't be misunderstood and wrongly filled. Anybody who writes "pine-apple" to look like "peaches" deserves to be put to a little inconvenience.

Our wagon will call, *not specially*, but on its regular round. AND losing your custom isn't going to put us out of business either—SEE?

Truly yours,

MONARCH GROCERY CO.

and keep them alive by means of letters. Those on the lists who have not made purchases for some time are addressed and asked the cause of their silence. Hope is expressed that nothing has occurred in former dealings to justify the discontinuance of patronage. New and unusual offerings are mentioned, and attractive enclosures are included in the letter. Such letters unite the elements of inquiry, claim, and adjustment all in one.

### PROBLEMS

1. Write a letter to Sears, Roebuck and Company, Chicago, ordering several articles from their catalog. (See Chapter VIII.)
2. Write a letter to the Eastman Kodak Company, Rochester, New York, ordering a kodak. (See Chapter VIII.)
3. Write letters of acknowledgment from Sears, Roebuck and Company and the Eastman Kodak Company respectively, in answer to your letters written under 1 and 2.

*The proper way to answer the irritable claimant (see page 216)*

July 11, 1920

Francis Murphy, Esq.  
1758 Frankfort Avenue  
Louisville, Kentucky

My dear Mr. Murphy:

You are quite justified in being annoyed with our stupid error in filling your order.

We have no excuse to offer, except that mistakes will happen in the best-regulated of business institutions.

But our wagon is coming around this minute with thirteen jars of the brand of pineapple you ordered—one extra for the sake of our good old trade relations.

Please let the man have the half dozen jars of peaches—and we promise not to let such a blunder occur again.

Regretfully,  
J. B. Coward  
for  
MONARCH GROCERY

JBC/AR

4. Write a note to your teacher claiming that your work for the term should justify your receiving higher marks.
5. Write a letter to a friend of yours in another school who is dissatisfied with the results of a contest his school played with yours. Show him that the decision, which was in your favor, was just and fair.
6. As manager of a school team you cannot understand why you have not heard or received a challenge from the team of a nearby rival school. Write a letter of inquiry and invitation to the athletic manager of the other school.
7. Assume that goods delivered you by a shop in your town are not as ordered. Write a letter asking for adjustment.
8. Write the reply of the shop to your letter written under 7. Let it contain sales opportunities, and enclosures.



*Adjustment form*

While you remitted \$                      to pay  
order No.                      , the total cost amounted to  
\$

Rather than cause you inconvenience by  
delay, the shipment went forward immediately.

We keep no charge accounts; therefore this  
small amount must remain open on memorandum  
until paid, and we would appreciate remittance in  
small envelope supplied herewith at your earliest  
convenience, so the transaction can be closed with-  
out further annoyance to you.

R. H. MACY & CO.

*Adjustment form*

Enclosed please find refund of  
due you on account of

If this is not in accordance with your  
understanding of the transaction, please do not  
return the remittance but return this letter with  
your comments on the reverse side.

We take this occasion to express our appre-  
ciation of your patronage.

R. H. MACY & CO.

F. 1084

9. As manager of your school cooperative shop write the following letter series:

- To a dealer in athletic goods *inquiring* as to stock and prices.
- From the dealer to you *informing* you as to stock and prices.
- To the dealer *ordering* goods.
- From the dealer *acknowledging* order.
- To the dealer *making claim*.
- From the dealer *adjusting claim*.
- From the dealer *notifying* you that your bill is overdue.

10. Devise other letter series such as that under 9 and compare the letters of  
each step that are written by different members of the class.

## SECTION 22

**Sales.**—When a salesman sells goods to a customer across the counter, he has the advantage of the man-to-man situation, of the immediate question-and-answer contact, of the actual display of goods, and of all the other direct, concrete, individual elements that make for the quickening of the selling process. When he sells goods by letter, he is confronted with the problem of transferring to paper, as far as possible, all those features of the personal sale that make it a live, glowing, pulsating relationship. This calls for a high degree of skill to be attained only by means of study and practice and experience. The only short-cut route to mastery in the difficult art of sales letter writing is genius, and even that may profitably stop to study and pause to practice.

If you write three paragraphs to a man, telling him how great your manager is, he will not be interested; he will probably not even attend to or read all that you have said. But write him three paragraphs telling him how great you think he is, and you will get one hundred per cent attention and interest to your letter. In other words, feature **YOU** in sales letters sufficiently to show that your motive in writing is to aid and to serve the prospect. But do not flatter; do not over-accent **YOU**. Make the letter personal to the prospect; give it the flavor of a personal conversation; let it represent his point of view, his needs, his desires and inclinations.

(1) Attention and interest, the first qualities of a sales letter in order as in importance, require that the letter start with directness and immediateness. As it is in the beginning of a sales letter, so it will be in the end. The following are beginnings of sales letters that have been successful:

- Good morning!
- Your friend Jones told me the other day.....
- For twenty years he was an exile.....
- Speaking of athletic goods, have you seen .....
- Are you fond of olives?.....
- You should have seen that game between.....

These were more or less remote from the letter themes that they prefaced, but they attracted and interested. They touched human interests.

It is always safe to begin a sales letter with a suggestion that has a wide appeal to emotion or intelligence. Practically all people are interested in sport, adventure, work of some kind, everyday stories dealing with love or fear or bravery or public affairs, and the sales letter writer is beginning safely when he plays up one of these at the opening of his letter. If he can adjust his letter nicely to the immediate interests of his prospect, so much the better. The best sales letters are those that are adapted to the work and activity of the people to whom they are addressed. But what is written must not appear intrusive. And in the attempt to open a sales letter in a stimulating manner, the writer must be careful not to appear smart or flippant or commanding.

(2) To create desire for and establish belief in the article for sale should be the next aim of the sales letter writer. He should know the special characteristics of his prospect and "write to them." It is impossible, of course, where large numbers of prospects are addressed, to know each one individually. But they may be grouped and classified, and thus appealed to as individuals within a given group. Enclosures, pictures, charts, diagrams, booklets, and the like may be used to create desire. A demonstration by means of pictures showing how a commodity is operated may develop desire into belief. By word and sentence and paragraph the commodity may be described and explained from exactly the points of view of peculiar interest to the prospect. The letter may inspire questions that offer opportunity by way of convincing information in reply. Reality and concreteness should be brought to bear just as much as possible in establishing belief in a commodity. Illustrative matter should be sent in the sales letter. Sent separately, it loses something of its appeal, for it rarely arrives *with* the letter, and the detachment of the matter from the letter interrupts the prospect's attention.

There are three special appeals that may be depended upon to beget desire and belief in a prospect: pride, fear of loss, eagerness for profit. Whatever the commodity you are selling, one or all of these may almost invariably be used to advantage. They are very human qualities, and they are applicable to most salable articles. If you can prove to a prospect that he not only has nothing to lose but much to gain in purchasing something you have to offer, you go a

*An excellent sales letter featuring human interest and sense appeal*

March Twenty Fourth  
Nineteen Twenty

My dear Mr. Blank:

What can you find half so toothsome as Vermont Maple Sugar at this season? Even sounds like spring to mention it. And the taste!! This isn't any ordinary maple sugar. It is so creamy that it would melt in your fingers if you kept a piece there a minute. But you don't. You pop it in, and then it melts where it should.

You never eat sweets? You will forget that with the first crumb of Maple Cream, and you will not regret your indulgence either. Of course you would not eat much of it before dinner. No one would. But this is perfectly pure sugar made from sap that only two weeks ago was bringing wholesome life back to the maple trees of good old Vermont.

A few pieces taken with dessert will aid your digestion. Besides, it will drop years from your shoulders and take you back to "Gran'pa's" farm at sugaring-off time. You will see again the little tin bucket that he used to let you hang on the tap fixed in the big maple out by the corn crib. Remember the time the cow got into the barn lot and drank the sap?

You will like this sugar. Even the rosy memory of boyhood will tell you that this is the *best ever*. Your box is waiting for you at the address and with the compliments of the writer. No rush, of course, but the sooner you get it, the more like spring it will taste.

Candiedly yours,  
Brooks Barton

P. S. I heard a song sparrow this morning in the park.



*The two letters below are from an article THAT SUBTLE SOMETHING by Maxwell Drake, in The Mailbag, and are used here by special permission*

Attention and Interest—	<p>Dear Mr. Blank:</p> <p>Time and again you've said:</p> <p>"I don't know a thing about carburetors, ignition, or transmission. But I know exactly what I expect a motor truck to do for me."</p>
Desire and Belief—	<p>You are looking for—</p> <p>—a truck that will deliver your goods where you want them, when you want them, and without any fuss or foolishness—</p> <p>—a truck that is always "good-natured," demanding no holidays or "off" days—</p> <p>—a truck that will not "eat its head off" and bankrupt you with gasoline bills.</p> <p>If that's the way you size up the proposition, we can have a mighty interesting chat with you about <del>Dodge</del> motor trucks and the work they are doing for folks you know.</p>
Resolution and Action—	<p>It will take you just about a quarter of a minute to fill out the attached card. It has taken us a quarter of a century to be able to answer it properly.</p> <p>Very truly yours,</p>

great way toward making him buy. If you can show him that his friends and acquaintances have already bought, you touch his pride. In other words, as a human being he can be made to see why he should buy, provided you make use of these far-reaching human appeals in selling him.

(3) Resolution and action come next in the sales letter process. To attend, to be interested, to desire, to believe—these do not necessarily imply resolution and action. You may nine times out of ten make them mean resolution and action, however, by certain methods. If you are privileged to offer special inducements, such as "premiums," "free trial," "money refunded if not satisfied," "special

Dear Mrs. Blank:

*"Oh, the worry of shopping!"*

When you've visited half-a-dozen stores, looking, looking, looking for just the right shade or size—when you're tired, cross and nervous—

Then—

Won't you drop in at our delightfully restful Phonograph Parlor, just across from the ——— Building? 'Tis indeed a pleasant, cheerful little shop, fitted up with big, easy chairs—as cosy a nook as ever you saw.

While you're resting and all comfy, just tell us what music you would like to hear. Right gladly will we play your favorite selections, and the new Vic- and Ed- records.

No one will urge you to purchase—nor do we want you to feel that you are under any obligation to us. This is just an invitation to come in and get acquainted.

So, please make our store your uptown home. Arrange to meet your friends here. Come to see us often. It will please us very, very much to have you do so.

And another thing: Many of our friends find it convenient to have phonograph records sent to their homes on approval. We are always mighty glad to fill YOUR telephone orders.

Truly yours,

Attention and Interest—

Desire and Belief—

Resolution and Action—

price," you may easily clinch the sale. The enclosure of order blanks and of other devices for making purchase easy for the prospect encourages quick action. And throughout the sales correspondence, the constant assumption on the part of the letter writer that a sale is to be made, is the essential attitude. Radiate sincerity, optimism, readiness and willingness to explain the commodity, and genuine interest in the affairs of your prospect, in every sales letter you write. Then attention and interest, desire and belief, resolution and action

on his part will be more or less voluntary. He will be more likely to think that he has sold to himself, and this is the very best thing that can happen in the sales process.

In conclusion, cultivate the power of suggestion in your sales letters. Say a few things well, and leave the rest to the imagination of your prospect. Do not attempt to say it all. Be brief, yet complete. Tell your story in one hundred words if you can. Have a definite reason for every sales letter you write, and build your letter plan around this reason. Do not make the mistake of being too snappy and clever. Even if it is your custom to talk in puns and sparkle, you had better not write that way. The average American language is the language best understood by the average American to whom your sales letters are written. Clever devices in arrangement of material and in letterheads are good just as long as they are not permitted to become freakish. Make new departures and innovations in your sales letters gradually. Do not attempt revolutions. Average men and women take to change slowly.

On the other hand, do not restrain originality. Play up words and phrases discreetly. Vary the complimentary closing—sometimes called the “get-away” in sales letter slang—in keeping with the content of your letter, if you like. “Earnestly yours,” “Expectantly yours,” “Yours for the fifteenth,” “Yours sellingly,” and other complimentary closings like these have been used with good results. The postscript may be used to excellent advantage in a sales letter. It has been called the “whip cracker,” because it can be used to clinch or to drive home some particularly salable point. Inducement and special offer may be placed in a postscript, as well as a suggestion for further correspondence or reference to something that has gone before. After all, remember that in the writing of sales letters you may break all rules but one, ignore all suggestions but one: *Be courteous*. Clearness gets understanding. Brevity gets careful reading. Conviction gets business. Courtesy gets all these—and more.

**Follow-up.**—Sales letters are frequently written in series. In many cases it would make a single sales letter too long to attempt to say all that may be said in behalf of a commodity. It may be preferable, moreover, to lead prospects up gradually to the purchas-

*The fourth letter in a sales series featuring final appeals and taking  
for granted a favorable reaction*

KEEPCRY  
Oilwrap

**ANGIER MILLS**  
MANUFACTURERS OF

*Angier's*  
WATERPROOF PAPERS  
ASHLAND, MASS.

Burlapaper  
Innercoat

John L. Jones Company,  
Detroit, Mich.

Gentlemen:

Will you read again our letter of yesterday?

Of course, we don't know just what Materials  
you are now using to Pack Nursery Stock.

We presume, however, that you do use a good  
deal of Burlap. And we do not deny that Burlap is an  
excellent Packing Material.

Although it isn't Waterproof.

But think of the price! The Burlap Market is  
high. You know that.

And why pay that price?

When ANGIER'S KEEPCRY will give you just as  
good, yes better service, at about half the cost.

Think that over, please.

If you are conservative about adopting some-  
thing different; or if for a moment you're skeptical  
of what we say,--

Ask us to tell you the names of some of the  
largest Nurseries in this country who have switched  
over to KEEPCRY,--

To their profit.

Let us ship you a small quantity for trial.  
Remember: we'll take back all unused rolls, and pay  
the freight both ways -- if you're not satisfied.

How many rolls, what grade, how wide?

Truly yours,  
ANGIER MILLS

*[Signature]*  
Sales Manager

ABH/H



ing point by a series of short letters, each dealing with a single talking issue. A certain amount of information and education may be necessary before purchase can reasonably be expected. Sometimes a sales letter series consists of but three or four letters, sometimes it consists of five or six times this number. Again, the number in a series may be varied with place or season or class of prospect.

Campaigns for establishing old business or creating new, or for making changes in service or price or commodity, can best be sold through approximately a half dozen letters in a series. The number must vary, of course, according to the character of the commodity. A shorter series would be required, under normal conditions, to sell clothing than to sell pianos. Prospects characterized by thrift and economy require a longer, more emphatic series of sales letters than those of generous and luxurious habits. All the letters for a campaign are prepared in advance of sending any out. The time between the mailing of the various numbers in a series varies, as a rule, from one to two weeks. Frequently additional intermediate letters have to be prepared as the result of the reactions of prospects.

Every letter in a sales letter series should be kept a complete unit in itself and at the same time it should link the whole series together by harking backward to those preceding and forward to those to follow. The letters in a series may deal in turn with the appeals enumerated above. The first may aim merely to attract and interest; the second may create desire and establish belief; the third and perhaps a fourth, may aim to close the transaction. Again, the first letter in a follow-up series may be simply explanatory of the commodity and the terms; the second may present arguments and appeals; the third may explain difficult points and answer questions; the fourth may introduce the machinery for closing the sale; the fifth may consummate the transaction.

In some campaigns, no attempt is made to develop a sequence in the sales letter series. Rather, each letter in itself is a complete and independent sales argument. Letters of this kind are usually longer than those written according to the genuine follow-up plan. Sometimes many different sets or kinds of letter series are worked out for meeting special class appeals. Thus, for the sale of a single commodity, a set of letters may be prepared for business men only; another

*An excellent dealer-help letter (see page 233) reproduced by permission from an article in The Mailbag entitled CULTIVATING CONSERVATION BY CORRESPONDENCE, by Clarence T. Hubbard*

To All Representatives of The Aetna Companies:

Enclosed is a small book.

You can read it through in Seven Minutes.

It is the story of a man who DID THINGS.

A man who KNEW THE VALUE OF TIME.

A man who considered questions superfluous and procrastinations a crime.

"A MESSAGE TO GARCIA" was written by Elbert Hubbard, who went down on the Lusitania.

One of the fine things about *life* is that it *frequently outlives* the individual.

In other words, *Our Acts* may become immortal, irrespective of what happens to us.

And so it was with Hubbard's "Message."

To the men intent upon success or "Attainment" in any avenue of life, the Conservation of Time, the ability to act without the waste of precious minutes, is invaluable.

Wherever a man neglects to Carry Through or to carry on, to the best of his ability—thus making it necessary to REPEAT his errand or effort—right there is Lost Motion, Waste, and Extravagance.

Our object in sending you a "Message to Garcia" is to help you to re-establish your Maximum Effort in every one of your Company's Undertakings, be they big or little.

Again—Read carefully "A Message to Garcia"—and THINK about it.

Very truly,

set for professional men; another for women; still another for farmers, and so on. By means of different make-up and different presentation, the letters are in this way specialized so as to meet many different classes of people more effectively than could possibly be the case were the same letter sent to all.

The follow-up letters in a series cannot, of course, be written and signed individually. They must be processed, that is, stenciled, and mimeographed, multigraphed, or printed. Any letter that is thus prepared and copied in large numbers is called a FORM LETTER. In

*Follow-up to prospects who have replied to former circulars, but who haven't bought*

Armour & Company,  
No. Fort Worth, Texas.

Gentlemen:      *Attention Mr. J. P. Henderson.*

The enclosed letter recently received from the Plankinton Packing Company tells a little story that should prove of considerable interest to you.

For the Plankinton Company that letter means no more Burlap Barrel Covers at war time prices; no more moisture or dirt getting through to the contents of the barrel; no more smeary, illegible stenciling.

In short, it means a barrel of food—securely, safely, and sanitarily packed. It means a better looking package—and money saved.

But Plankinton is just one of the many who have discovered the efficiency and economy of the new K1612 KEEPDRY Sanitary Barrel Covers.

Armour & Company has purchased about 100,000 of these Covers since May 1. Sulzberger of Chicago has bought 5000. The Hammond Packing Company has also bought 5000. Kingan & Company of Richmond, The Lima Packing Company of Lima, and Parker, Webb & Company of Detroit are a few of the others who have adopted them.

About how soon will you be able to report on the results of the tests you are making with the samples recently sent you?

Very truly yours,

ANGIER MILLS

A. B. Hall  
Sales Manager

ABH/H

*This is a dictated follow-up to thirty-four old nursery customers*

The Griffing Brothers Company,  
Jacksonville, Fla.

Gentlemen:

I was just looking over a number of orders which came in today's mail from Nurseries—and it occurred to me that you haven't yet asked us for prices on KEEPDY for your Spring Packing.

We are now in a position to make you some very interesting quotations—and shall appreciate it if you will let us know about how soon you expect to be in the market for another supply of this material.

The majority of our Nursery customers seem to prefer their KEEPDY in sheets cut to size. In fact, the orders for sheets which we have received during the past few weeks, have kept our new automatic sheeting machine red hot most of the time.

We'll quote you a special close price, either on rolls or on sheets, just as soon as you tell us the grade you wish, the number of rolls or sheets, and the dimensions.

Very truly yours,

ANGIER MILLS

ABH/B

A. B. Hall  
Manager of Sales

P. S. By the way, did you receive your copy of the new Sample Book which we sent you on January 23?

view of this wholesale method of preparation, there is danger that form letters lose the much-desired personal quality and become too mechanical. This is one reason why they should be kept brief and why attention-getting devices and innovations are desirable. The inside address is, as a rule, written in by typewriter after the letter



*A dealer-help, follow-up letter (No. 1)*



*DETROIT, MICH. U.S.A.*

Mr. John Brown,  
Brownsville, Texas.

Dear Mr. Brown:

Now that you have received your new Twin-Six we want to assist you in maintaining that high standard of continuous service to which you are entitled.

The amount and kind of service needed will depend very largely upon the care and attention which the car receives.

You owe it to yourself, the car, and the investment to know and follow the Factory recommendations. The information Book which you have covers these points fully in a clear practical way. Please make sure that any others who are to drive the car understand the instructions also.

By the terms of your sales contract you are entitled during the first thirty days to receive gratis inspections and adjustments, and we should be very pleased to have you bring your car to our Service Station for this purpose during this important period when the car is "finding itself". We hope you will feel free to avail yourself fully of our service facilities at all times.

Very truly yours,

PACKARD MOTOR CAR COMPANY of  
Pontiac.

*A dealer-help, follow-up letter (No. 2)*



*DETROIT, MICH. U.S.A.*

Mr. John Brown,  
Brownsville, Texas.

Dear Mr. Brown:

A week or so ago we urged you to bring your car in and have a thorough inspection made. Up to the present time we do not seem to have heard from you in this connection. Possibly our letter failed to reach you.

We take pleasure in extending our offer for one week longer and we feel sure that you will take advantage of it before the responsibility passes entirely to you. We are not setting a definite time for this inspection but will endeavor to suit your convenience and trust you will get in touch with us in this connection.

Yours very truly,

PACKARD MOTOR CAR COMPANY of  
Pontiac.

*A good sales follow-up suggestion*



*DETROIT, MICH., U.S.A.*

Brown Truck Company,  
Brownsville, Texas.

Attention Mr. Smith

Gentlemen:

Do you know what the operation and care of your Packard truck is costing you?

Do you know positively which type of truck is most economical for any certain service?

Would you like to have a definite picture at the end of a year's service of just what your Packard truck accomplished and what it cost to do it?

The Packard Factory Truck Sales Department has just completed a record form in which can be entered complete truck data for an entire year, and we are prepared to supply you with this form for your convenience. If you desire, we shall be glad to explain this to you fully.

Yours very truly,

PACKARD MOTOR CAR COMPANY of  
Pontiac.

has been processed. Care should be exercised to keep this uniform with the rest of the letter. The ink should match exactly. The inside address is the part of a form letter that gives it away. As a rule the ink with which it is written does not match the ink used in the body of the letter. For this reason some houses prefer to omit the inside address from their form letters, or to send out letters in such numbers only as they are able to give individual attention to.

A DEALER-HELP letter is a letter sent by a jobber or a manufacturer to a dealer to assist him in sales, to keep him informed about the commodity, and to create and maintain good relations. It is a competing letter, for more than one jobber and manufacturer may be writing him for sales purposes. He, being interested solely in the profit to himself accruing from the sale of the commodity, is sometimes a particularly difficult prospect to meet by letter. He may be appealed to most strongly by the arrangement of terms. Letters sent to him have to be adapted nicely to his particular community and to conditions of competition. As a rule he receives form letters only, but the mechanical element is frequently subordinated to display letterheads, snappy English, and striking make-up.

Follow-up systems of letters should not be permitted to become a nuisance. If a system is too long, or if the letters are sent out at too frequent intervals, prospects may become annoyed and throw the mail matter into the waste-basket unread—unopened—if the envelope gives away the sources of the annoying materials.

**Collection.**—The tactful and successful collection letter is a most difficult one to write. People who are habitually slow payers or who are financially embarrassed, are by no means easy to convince that their bills must be paid. The writer of collection letters aims, however, to get them to pay quickly and at the same time keep them in good humor. He must keep in good humor and be courteous always, though he may have great provocation to be otherwise. He must treat the indebtedness as a righteous obligation and at the same time avoid giving offence. He must keep his appeal short, live, pointed, and yet charge his message with unmistakable insistence and knowledge of human nature. And he must have his delinquents individualized in such a way as to be able to apply the most salient arguments



*Space does not permit of reproduction in full of the following collection story. The seven letters here presented, however, contain the salients of the story. It will be an interesting exercise for pupils to supply the missing links*

## I

Dear Sir:

When you wanted gloves last January we sent them promptly. Gave you the best we had and made you liberal terms.

I am satisfied you expected to pay for them as agreed. I know you are perfectly square and INTEND to treat us absolutely right.

Has it occurred to you YOU'RE NOT DOING IT?

Your account is some time past due and I've sent you several statements and written you THREE TIMES! You've not even replied!

Have you been sick or away from home, or WHAT IS WRONG?

We were very much pleased with reports on your credit rating at the time you opened this account—a fact which makes our present disappointment all the more painful.

Here's an envelope. WITH A STAMP ON IT!

RIGHT THIS MINUTE, while you have it in mind, just turn this sheet over and write me on the back of it. Pin your check to it and mail it. If you can't send the full amount send what you can, but don't let this letter go without a reply.

Sincerely yours,

Dictated by  
Mr. Harvey, Jr.

GEO. H. HARVEY, JR.  
Manager.

## 2

Dear Sir:

We are still  
waiting returns  
on your past due  
indebtedness.

The amount's \$51.00.

Why the delay  
in payment?

?

?

?

GEO. H. HARVEY, Jr.  
Manager.

## 3

Dear Sir:

Why haven't you answered my  
letters? If YOU asked a man a question  
you'd expect a reply-

WOULDN'T YOU?

We've been fair with you.  
And of course you INTEND to be fair  
with US.

Then WHY AREN'T YOU?

W-H-Y? - W-H-Y? - W-H-Y?

Tell me. I'm curious to know.

Yours very truly,

GEO. H. HARVEY, JR.  
Manager.

Dictated by  
Mr. Harvey, Jr.

Dear Sir:

Having become a subscriber to the rating system operated by the American Mercantile Agency, and having secured its services to ascertain the value of our accounts we are about to place all delinquent claims in its hands for adjustment.

Before resorting to the lawful means laid down by the Agency to enforce payment we wish to notify you that these proceedings may be saved by prompt settlement with us.

A determined showing by you may be worth much more than the slight sacrifice necessary to pay us now.

Write, therefore, and mail check or money order for the amount of your bill-\$50.00-  
WITHIN A WEEK and save us the necessity of resorting to the Agency's system.

Yours respectfully,

GEO. H. HARVEY, Jr.  
Manager.

Dictated by  
Mr. Harvey, Jr.

to special cases. He must, in other words, have a system of collection letter procedure that will not only collect immediate debt but also train and educate people to pay promptly.

Bills may carry upon them wording or illustration indicating that payment is overdue, such as, "Past due. Please remit," or "Why keep us waiting?" or a picture of a very sad face, over which is pasted a very happy face when the bill is finally receipted and returned. When bills have failed of collection, the collection letter campaign is commenced. Perhaps one letter will be sufficient. Perhaps a series of a half dozen will be required. Perhaps all appeals will fail, and recourse to a lawsuit be forced upon the creditor, after many ugly and threatening attempts are made to collect what is justly due.

The first letter in a collection series should state the number of

Dear Sir:

The Harvey Glove Company has just called our attention to an outstanding account against you for \$50.00 plus interest \$1.00-total \$51.00.

Have you any valid reason for not wanting to settle at once?

Kindly let us know whether the account as stated is correct, and also what arrangement you can make for settlement.

Before taking active steps we shall wait a few days for your reply.

In justice to yourself you should not allow this matter to proceed further. Your prompt remittance will insure you against much needless cost, annoyance, and expense.

Send check to the Harvey Glove Company DIRECT and we shall be instructed to withhold action.

Yours respectfully,

THE AMERICAN MERCANTILE AGENCY,  
Manager.

Dictated by  
Mr. Livingston.

bills sent and the length of time the account has been standing. It is a letter of notification merely. The second letter is one of inquiry. It requests reasons for the non-payment of the bill and suggests that correction will be gladly made if there is any error in it. Letters three and four should make various appeals and arguments. They are really sales letters, in which the debtor's pride and standing and reputation, and his sense of fair play and justice are sold to himself by the collector. The dependence of the whole system of business upon the prompt payment of bills should be explained and argued. Such inducements as extension of time, enclosure of coin card or filled-out check, payment by instalment, may be held open in these letters. Inducements must be of such a nature, however, as not to



Dear Sir:

We've written you THREE TIMES.

We stated that an account had been placed in our office FOR PAYMENT.

We expected a reply. And the Harvey Glove Company expected the \$51.00 due them.

Your REPUTATION for honesty and fair dealing is in the BALANCE. Your CREDIT STANDING is in DANGER!

What are you going to DO about it? This is your chance to SHOW YOU'RE ON THE SQUARE

WILL YOU TAKE IT?

It's UP TO YOU and we expect an answer INSIDE A WEEK.

Yours for a square deal,  
THE AMERICAN MERCANTILE AGENCY.

*(To the Harvey Glove Company)*

Gentlemen:

We have to report as follows regarding your claim against Harry Smith, of Springfield, Colorado:

Since the receipt of the above account we have persistently dunned the debtor. We believe the account can be collected, and have therefore placed it with our local attorney with instructions to bring immediate suit, if, on investigation, he finds that debtor is good on execution.

Accept no payments and refer all promises of settlement to this office.

Respectfully,

THE AMERICAN MERCANTILE AGENCY.

tempt the delinquent to delay longer or to take a new advantage of his creditor. The next letter may insist that payment be made at once. It should summarize the case in detail, and state a time limit for the delinquent. The last letter in a series such as this should, like the first, be one merely of notification, saying that the account has been placed in the hands of attorneys or of a collection agency for settlement.

In the early letters of a collection series, sales talk is frequently introduced. This is excellent policy, for the purpose of all collection must be to get the bill paid and at the same time maintain custom. Some of the most successful collectors secure their best results by appealing to the sense of honor in a debtor. They do the same thing in their letters that officers do when they resort to fun-making with a crowd in order to have their way with it. The first paragraph in a collection letter offers tremendous opportunities for catching a debtor unawares, and the postscript may also be featured as a diversion or a vehicle for humorous play. It is a good plan to put yourself in a debtor's place, when you are called upon to compose a collection series. This will guide you in securing right appeals and right proportions in handling them.

### PROBLEMS

1. Write sales letters from the following suggestions:

- Selling the game to the pupils of your own school.
- Selling the game to your teachers.
- Selling the game to the pupils of another school.
- Selling your father's business to a stranger.
- Selling a certain kind of candy to a girl.
- Selling a tennis racket to an expert tennis player.
- Selling an automobile to a very economical person.
- Selling an automobile to a person who is fond of sport.
- Selling a dictionary to a student.
- Selling a school paper to a pupil who has left school.
- Selling advertising space in a school paper to a tradesman.

2. Write a series of follow-up sales letters based upon one or two of the following suggestions:

- To parents—selling the school course.
- To pupils—selling season tickets for games.

- To children—selling combination roller and ice skates.
- To women—selling a new kind of soap that blues the water at the same time that it cleanses.
- To men—selling a collapsible umbrella that will fold and fit into the pocket.
- To old people—selling a leather-lined overshoe that will not draw the feet.
- To housekeepers—selling a window screen that is operated like a shade.
- To farmers—selling the harvesters' parasol, "light weight, fitted to the shoulders, preventing sunstroke."
- To business men—selling a combination pencil and fountain pen—"When one won't work the other will."
- To boys and girls—selling a combination note book, pencil holder, and book bag—"the pupils' partner."

3. Write collection letters from the following suggestions:

- Asking a friend to return a book.
- Asking a pupil to pay club dues.
- Asking your brother to pay you for helping him.
- Asking a teacher to settle accounts with the co-operative shop.
- Asking a patient to pay a bill, assuming yourself to be the doctor.
- Asking a customer to pay a bill, assuming yourself to be a store-keeper.
- Asking a parent to pay tuition for his child, assuming yourself to be a principal.
- Asking a tenant to pay rent, assuming yourself to be a landlord.
- Asking a citizen to pay his taxes, assuming yourself to be a tax collector.
- Asking a mortgagee to pay his interest, assuming yourself to be the mortgagor.

4. Take one of the letter situations given in 3 above and use it as the basis for a collection letter series of four or five letters.

5. Reverse the collection process; that is, assume that you are eager to pay a certain bill but you cannot get the one to whom you owe the money to send in his bill. Write him a series of three or four letters urging him to give you an opportunity to settle the account.

6. Tell what variations you would introduce into a sales letter campaign conducted to place a correspondence course with the following classes of prospects: farmers, clerks, factory hands, teachers, students. Prepare the campaign series for one of these groups.

7. Plan a campaign letter series for an athletic field or a swimming pool for your school. Keep in mind three classes of prospects: parents, prominent citizens, public officials.

8. Prepare a dealer-help letter to be issued by your school co-operative shop to the co-operative class agents in your school.

9. Imagine yourself a manufacturer of automobile tires. Prepare dealer-help letters for dealers in country districts and for dealers in cities. Show by make-up and composition how you would adapt your letters to these two classes of dealers.

10. Prepare a sales letter calculated to sell this chapter to a pupil in the first year of high school or last year of elementary school.


## SECTION 23

**Telegrams.**—The English of a telegram must be reduced to the lowest terms consistent with understanding. The purpose is to say what is to be said as clearly as possible in as few words as possible. The more important parts of speech—nouns, verbs, adjectives, adverbs—should be depended upon chiefly to convey the message. The other parts are rarely necessary. Condensation or economy of expression must not be permitted, however, to obscure a telegraphic message. The minimum charge made by the companies is based upon a message of ten words. Fewer cost no less; more are charged for word by word.

The parts of a telegram are the date, the inside address, the body or the message proper, and the signature. In the United States no charge is made for the date, the address, or the signature. Titles used with the signatures are charged for; used with the name in the inside address they are not charged for. It is customary in European countries to charge for all the parts of a telegram. Punctuation is not transmitted in short telegrams. It can, as a rule, be accurately implied by the recipient of a ten-word telegram. It is sometimes written in long telegrams. When included, however, names for punctuation marks are telegraphed and charged for. The word *stop* is used to indicate period; *question*, interrogation point; *quote*, quotation marks; *unquote*, quotation marks at end of a quotation; *subquote* and *unsubquote*, the beginning and ending respectively of a quotation within a quotation; and for other marks of punctuation, the name of the mark itself is used.

The following telegram, reproduced on a regular blank of the Western Union Telegraph Company, is told by means of nouns and verbs principally. It is clear, and yet comes within the ten-word limit. It is ready to be despatched over the wire.



<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding: 2px;">CLASS OF SERVICE DESIRED</th> </tr> <tr> <td style="width: 50%; padding: 2px;">Telegram</td> <td style="width: 50%;"></td> </tr> <tr> <td style="padding: 2px;">Day Letter</td> <td></td> </tr> <tr> <td style="padding: 2px;">Night Message</td> <td></td> </tr> <tr> <td style="padding: 2px;">Night Letter</td> <td></td> </tr> <tr> <td colspan="2" style="padding: 2px; font-size: 0.8em;">Patrons should mark an X opposite the class of service desired; OTHERWISE THE MESSAGE WILL BE TRANSMITTED AS A FULL-RATE TELEGRAM</td> </tr> </table>	CLASS OF SERVICE DESIRED		Telegram		Day Letter		Night Message		Night Letter		Patrons should mark an X opposite the class of service desired; OTHERWISE THE MESSAGE WILL BE TRANSMITTED AS A FULL-RATE TELEGRAM		<h1 style="margin: 0;">WESTERN UNION</h1>  <h1 style="margin: 0;">TELEGRAM</h1>	<div style="text-align: right; font-size: 0.8em;">Form 1207</div> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Receiver's No.</td> </tr> <tr> <td style="padding: 2px;">Check</td> </tr> <tr> <td style="padding: 2px;">Time Filled</td> </tr> </table>	Receiver's No.	Check	Time Filled
CLASS OF SERVICE DESIRED																	
Telegram																	
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Patrons should mark an X opposite the class of service desired; OTHERWISE THE MESSAGE WILL BE TRANSMITTED AS A FULL-RATE TELEGRAM																	
Receiver's No.																	
Check																	
Time Filled																	
<p style="font-size: 0.8em;">Send the following message, subject to the terms on back hereof, which are hereby agreed to</p> <p style="text-align: right; margin-right: 50px;">May 10, 19--</p> <p>To <u>Mr. Harold Ryan</u></p> <p style="margin-left: 100px;">Street and No. <u>Hotel Commodore</u></p> <p style="margin-left: 150px;">Place <u>New York City</u></p> <p style="margin-left: 100px;"><u>Arrive Thursday eleven fifty. Pennsylvania.</u></p> <p style="margin-left: 100px;"><u>Directors conference two. Leave six.</u></p> <p style="text-align: right; margin-right: 50px;"><u>Fred Johnson</u></p> <p style="margin-left: 100px;"><u>45 Wabash Avenue, Chicago</u></p> <p style="text-align: right; margin-right: 50px;"><u>Wabash 9193</u></p> <div style="display: flex; justify-content: space-between; font-size: 0.7em;"> <span>SENDER'S ADDRESS FOR ANSWER</span> <span>SENDER'S TELEPHONE NUMBER</span> </div>																	

On its receipt the above telegram might look as follows, but it would be easily enough understood:

Arrive thursday 11.50 pennsylvania directors conference two leave six.

Expanded in full it would require twenty-three words, as follows:

I shall arrive Thursday at eleven fifty via the Pennsylvania. There will be a directors' conference at two o'clock. I leave at six.

The degree of condensation permitted to a telegram depends in some measure upon the previous relations or correspondence of the people concerned. It may follow correspondence and serve as a "clinch" to it; it may precede it, as a sort of introduction, and indicate that it is doing so by means of the clause "letter follows."

## ALL MESSAGES TAKEN BY THIS COMPANY ARE SUBJECT TO THE FOLLOWING TERMS:

To guard against mistakes or delays, the sender of a message should order it REPEATED, that is, telegraphed back to the originating office for confirmation. For this one-half the unrepeated message rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED MESSAGE AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the message and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message, beyond fifty times the sum received for sending the same, *unless specifically noted*; nor in any case for delays arising from unavoidable interruption in the working of its lines; *nor for errors in cipher or obscure messages*.

2. In any event the Company shall not be liable for damages for any mistakes or delay in the transmission or delivery, or for the non-delivery, of this message, whether caused by the negligence of its servants or otherwise, beyond the sum of FIFTY DOLLARS, at which amount this message is hereby valued, unless a greater value is stated in writing hereon at the time the message is offered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent. thereof.

3. The Company is hereby made the agent of the sender, without liability, to forward this message over the lines of any other Company when necessary to reach its destination.

4. Messages will be delivered free within one-half mile of the Company's office in towns of 5,000 population or less, and within one mile of such office in other cities or towns. Beyond these limits the Company does not undertake to make delivery, but will, without liability, at the sender's request, as his agent and at his expense, endeavor to contract for him for such delivery at a reasonable price.

5. The Company shall not be responsible for any delay or non-delivery of messages until the same are accepted at one of its transmitting offices; and if a message is sent to such office by one of its employees, he shall be held responsible therefor as the agent of the sender.

6. The Company will not be liable for damages or statutory penalties in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

7. *Special terms governing the transmission of messages under the classes of messages enumerated below shall apply to messages in each of such respective classes in addition to all foregoing terms.*

8. *No employee of the Company is authorized to vary the foregoing.*

## CLASSES OF SERVICE

### THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED  
NEWCOMB CARLTON, PRESIDENT

## TELEGRAMS

### A full-rate expedited service.

## NIGHT MESSAGES

Accepted up to 2.00 A.M. at reduced rates to be sent during the night and delivered not earlier than the morning of the ensuing business day.

## DAY LETTERS

A deferred day service at rates lower than the standard telegram rates as follows: One and one-half times the standard Night Letter rate for the transmission of 50 words or less and one-fifth of the initial rates for each additional 10 words or less.

### SPECIAL TERMS APPLYING TO DAY LETTERS:

In further consideration of the reduced rate for this special "Day Letter" service, the following special terms in addition to those enumerated above are hereby agreed to:

A. Day Letters may be forwarded by the Telegraph Company as a deferred service and the transmission and delivery of such Day Letters is, in all respects, subordinate to the priority of transmission and delivery of regular telegrams.

B. Day Letters shall be written in plain English. Code language is not permissible.

C. This Day Letter may be delivered by the Telegraph Company by telephoning the same to the addressee, and such delivery shall be a complete discharge of the obligation of the Telegraph Company to deliver.

D. This Day Letter is received subject to the express under-

standing and agreement that the Company does not undertake that a Day Letter shall be delivered on the day of its date absolutely and at all events; but that the Company's obligation in this respect is subject to the condition that there shall remain sufficient time for the transmission and delivery of such Day Letter on the day of its date during regular office hours, subject to the priority of the transmission of regular telegrams under the conditions named above.

*No employee of the Company is authorized to vary the foregoing.*

## NIGHT LETTERS

Accepted up to 2.00 A.M. for delivery on the morning of the ensuing business day, at rates still lower than standard night message rates, as follows: The standard telegram rate for 10 words shall be charged for the transmission of 50 words or less, and one-fifth of such standard telegram rate for 10 words shall be charged for each additional 10 words or less.

### SPECIAL TERMS APPLYING TO NIGHT LETTERS:

In further consideration of the reduced rate for this special "Night Letter" service, the following special terms, in addition to those enumerated above, are hereby agreed to:

A. Night Letters may be at the option of the Telegraph Company be mailed at destination to the addressee, and the Company shall be deemed to have discharged its obligation in such cases with respect to delivery by mailing such Night Letters at destination, postage prepaid.

B. Night Letters shall be written in plain English. Code language is not permissible.

*No employee of the Company is authorized to vary the foregoing.*

On the reverse of the above telegram blank certain regulations are printed for the information and assistance of those who send telegrams. Business students should be as familiar with this side of the telegram blank as with the face of it. (See page 243.)

**Cablegrams.**—All of the foregoing applies to cablegrams and radiograms. Inasmuch as these are more expensive than telegrams they are as a rule more highly abbreviated. Abbreviated and misspelled words and illegitimate compound words, and words combined in a manner contrary to the usage of any of the authorized languages, are inadmissible in cablegrams, radiograms, and telegrams. There are certain additional regulations that need to be noted here.

Code and cipher words are condensed or invented words or expressions used for the purpose of sending secret messages. At the same time, a code system reduces telegraphic, cable, and radio charges. Code words must be proper dictionary words, or artificial words, that is, groups of letters so combined as to be pronounceable in at least one of the eight admitted languages. Combinations of dictionary words are not permitted. In plain language messages, each proper word is counted as one up to fifteen letters. (See letter on page 198.)

In inventing a code word it is therefore wise to syllabize carefully by vowels in order to make it easily pronounceable. If it is not pronounceable each letter in it is charged for at the rate of a single word. Cipher words or characters are charged for at the rate of five letters or figures, or fraction thereof, to a word. Signs, such as the dollar mark, are rated at one word each. The abbreviations *d*, *rd*, *t*, *st*, *th*, used with figures, are rated as words and accordingly charged for. Abbreviations that constitute pronounceable words, such as *c.o.d.*, *f.o.b.*, *o.k.*, *a.m.*,\* and written *cod*, *fob*, *ok*, *am*, are counted as single words. A proper name, abbreviated by initials that make a pronounceable word, may also be telegraphed, cabled, or "radioed" as one word, thus, Frank Owen Payne, *Fop*. Hyphenated or compound words are charged for as single words.

Business addresses are frequently coded for convenience and economy in cabling. On some of the letterheads on page 155 such

\* The abbreviation *p.m.* is an exception. Though not a pronounceable word this abbreviation is counted as one word only.

addresses may be seen. Sometimes a code address may indicate a sort of policy, as *Fidelitas* (Latin word for *trustworthiness*) or *Safety or Service*. Sometimes it is an abbreviated combination of company name, as *Nacareco* for The National Cash Register Company, or *Clupeco* for Cluett, Peabody and Company. Sometimes it is a trade name. Sometimes it is nothing more than a coined word that is convenient, and easily remembered.

Code words may be so devised as to contain lengthy messages, as the following, taken from the list of code words used by the American Express Company, illustrate:

**Fallholz**..... Use **HASTE**  
**Fallido**..... Do not use too much haste  
**Fallivel**..... Advise me as to **HEALTH** of  
**Falloppa**..... All in good health  
**Fallowist**..... All well  
**Fallsack**..... —is better  
**Fallsucht**..... —is much better  
**Felsiger**..... Forward mail and telegrams on receipt of this order care  
of.... Then hold  
**Felsina**..... Have forwarded letter-s as requested  
**Felskamm**... Have not forwarded letter-s as requested  
**Felskluft**.... Have not forwarded letter-s as requested, but will do so  
at once  
**Felskopf**.... Have letter-s for you  
**Felsrinne**... Have letter-s for you; where shall it (they) be sent?  
**Felsspalte**... Have letter-s from

Following is the **proper form of a Cablegram, in cipher**,  
“**Elagabel**” being the **private** cable address and meaning “Franklin Young”:

“Elagabel Care Cicatrix, **London**—  
Fallowist Felsina.”

When **translated**, the above message reads:

“Franklin Young, care American Express Co.,  
6 Haymarket, London:  
All well. Have forwarded letters as requested.”

## PROBLEMS

1. Condense the letters on pages 153, 196, 199, 202 to telegrams.
2. Write a telegram to be sent to Mr. Thomas Bennett, Hotel Commodore, New York City, telling him when you expect to arrive in New York City, how long you expect to remain, and requesting an interview.



3. Write Bennett's reply to your telegram in 2 above.
4. Write a telegram to the Klauber Lace Company, St. Gall, Switzerland, asking for an immediate shipment of special white lace trimming 314X and explaining why haste is important.
5. Write a cablegram in answer to the one in 4 above, telling when shipment will be started from St. Gall, by what steamer it will leave Havre, France, and at what time it is due at desired destination.
6. Write a telegram for your salesman, Mr. Harry Daniels, William Penn Hotel, Pittsburgh, telling him to visit Cincinnati, Louisville, and St. Louis before returning east to Boston or New York City.
7. Your salesman left New York City for Chicago without the name, address, and order of a new buyer in the latter city. Send him a telegram, stating that James Harrison, of 240 State Street, Chicago, must have one thousand yards of white Seco silk, grade 2a, delivered to him from your Chicago branch immediately on the salesman's arrival. Address the telegram to the salesman aboard the fast Pennsylvania railroad train, the Broadway Limited, on its arrival in Pittsburgh.
8. Devise ten good cable code words, appropriate for use in cabling messages for your school to schools at a great distance.

### SECTION 24\*

**Alphabetizing.**—In arranging names, terms, letters, papers of any sort, alphabetically, all those coming under the same letter of the alphabet should first be assembled. Then those belonging to each letter group should be alphabetized to the last letter. Thus, if under the *a*'s, the ten names *Abelson*, *Abell*, *Abels*, *Abeln*, *Abel*, *Abeel*, *Abegg*, *Abele*, *Abeling*, *Abeles* appear, they should be strictly alphabetized in this order:

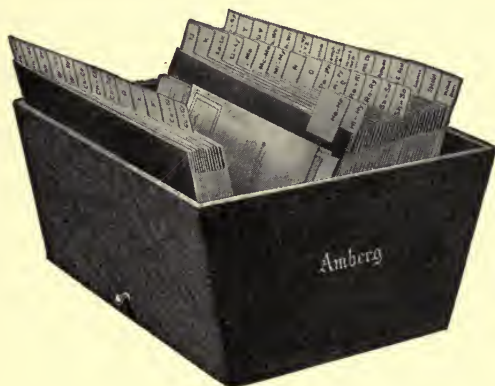
Abel  
Abegg  
Abel  
Abele  
Abeles  
Abeling  
Abell  
Abeln  
Abels  
Abelson

Given names follow surnames and are set off by a comma. When surnames are alike, they are alphabetized according to given names.

\* This section is based upon "Applied Indexing" by Amberg, published by the Amberg File and Index Company.

Where both given names and surnames are alike, middle names or initials may decide the sequence. In general, simple names and terms come before longer and involved ones. As a name is increased in length by means of titles or degrees, it is placed further and further along in alphabetical order. Firm names follow individual names. If given names are abbreviated they are alphabetized according to the place they would hold were they spelled out. The abbreviation

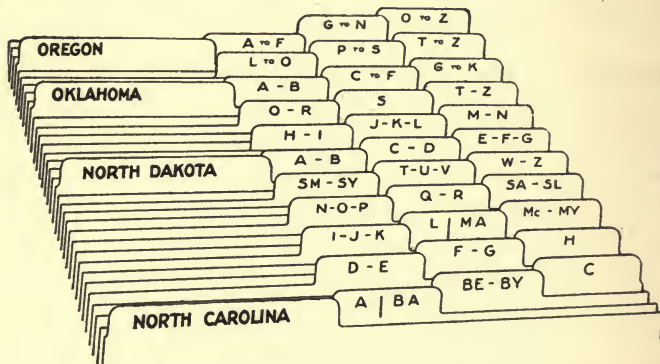
*A distributing box for sorting and for holding correspondence temporarily before it is filed away.*



*St.* or *Ste.*, used for *Saint*, is therefore alphabetized under the *Sa*'s. Names beginning *M'* or *Mac*, whether or not the next letter is capitalized, should be listed as if the name were spelled out. In large commercial directories and in telephone books, names beginning with *Mc* are usually grouped together before those beginning with *M*, thus forming a twenty-seventh division of the alphabet. Names beginning with *O'* may be similarly set off if there is a sufficient number to justify a separate group. Hyphenated names should be listed according to the first part of the name. Usage varies in the listing of names with prefixes. The Dutch *Van* and *Ten*, being always capitalized, are listed with the *V*'s and *T*'s respectively. As a rule, names having the prefix *von* are listed according to the part following the prefix—*Graffmann, von*. French, Spanish, and Italian names are

usually listed by the prefix only, when the prefix consists of or contains the article, as *Du Penay*; *Du Croisy*; *Du Defaud*; *Du Barry*; *La Montaigne*; *La Bruyere*; *Le Fevre*; *La Fornia*; *Castellane, de*; *Pomeroiy, de*; *La Guaira*; *Del Rio*; *La Farina*; *Del Norte*. There is some con-

*Filing by state and alphabet (see page 251)*



fusion in the listing of foreign names in English indexes. But such firmly adopted English names, in which the prefix is merged with the name, as *De Quincey*, *D'Israeli*, *A'Becket*, *Deschamps*, *Delacroix*, are listed regularly according to the prefix. With these general rules in mind, observe the following groupings:

Brown, James C.  
Brown, James R.  
Brown, James R. (Mrs.)

Clark, Thaddeus  
Clark, Theodore  
Clark, Th.

La Motte, Marcelle  
Mack, Wm.  
Mack, Wm. A.  
Mack, Wm. A. and Company  
Mack's Express Co.  
McKeen, George  
Macmillan, Frank

Obermann, von, Hans  
Oberson, Harry  
Obrien, John  
O'Brien, John  
Ocean, Thomas  
O'Connell, Daniel  
Odell, Benjamin

It is sometimes desirable to list a name in two or more places, under two or more letters, and refer from one to another. Thus,

*Hotel Commodore* may be alphabetized under *H*'s. It may likewise be alphabetized under *C*'s as follows:

Commodore Hotel (see Hotel Commodore).

The note in parentheses is called cross referencing or cross indexing. Cross indexing should be kept at a minimum in all straightaway alphabetizing, though in some cases it is unavoidable.

**Indexing.**—The word *index* means something that points out or helps to find. Arranging materials in strictly alphabetical order is the beginning of a system that helps one to find them easily. But if there are a great many letters and other papers of one kind and another to be placed under a single letter of the alphabet, it is clear that one may have to assort a large number of papers before finding the desired paper. This is certain to happen in a business of any importance whatever, if the arrangement of papers is dependent solely upon the twenty-six divisions of the alphabet. A great many names begin with B, C, H, M, R, S, and W. Comparatively few begin with I, J, Q, X, Y, and Z. Just how great a variation exists among the letters of the alphabet in their use as initial letters has been worked out with scientific skill by Mr. W. A. Amberg. In 1907 he began the analysis of a list of 205,920 commercial names, and it was not until nine years later, 1916, that his task was completed. The number of names coming under each letter of the alphabet he found to be as follows:

A — 6,668	N — 4,509
B — 19,358	O — 3,067
C — 13,676	P — 9,011
D — 8,597	Q — 367
E — 4,722	R — 10,359
F — 8,161	S — 23,200
G — 9,678	T — 5,933
H — 16,593	U — 1,148
I — 1,177	V — 2,298
J — 3,865	W — 14,142
K — 9,416	X — 11
L — 9,938	Y — 765
M — 18,430	Z — 831





indexed, so that just the paper or letter desired may be procured as soon as it is needed. And it facilitates matters much further for him if he has his letters and papers filed away in cabinets built for the purpose and fully equipped with index cards and folders. He is thus enabled to keep them out of sight and at the same time ready for immediate reference. And he is also afforded a place to put his documents, readily and speedily, as soon as he has temporarily finished with them.

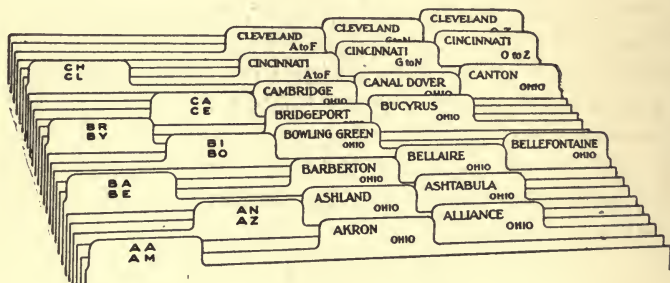
Not so many years ago the business man made use of a board or paper box, shaped somewhat like a book, for the purpose of "filing" his papers. This was called a flat file. One side of it opened, and within there were alphabetical divisions—twenty four of them, as a rule, for *I* and *J* were grouped as one division, as were also *X*, *Y*, and *Z*. But this device permitted of little elasticity. The only possibility of growth was by means of increasing the number of "boxes," each having its twenty-four divisions. The adaptation of the filing system explained in this section, with its upright, four-drawer cabinets, has revolutionized the method of keeping papers in business offices. It is immediate; it is elastic; it is commodious, and it is so simple that its operation can be learned by a new employee in a very short time. Instead of being placed on their sides, as in flat filing, papers in the cabinet drawers here illustrated are filed on edge. The system is, therefore, called UPRIGHT or VERTICAL filing.

There are three general methods of filing. ALPHABETICAL FILING is most widely used and is continuously growing in popularity. It is adaptable to almost all kinds of business. The drawer pictured on page 250 shows its possibilities. There are syllabic subdivisions; there may be subdivisions for individual names; there may be still further subdivisions by means of special folders and envelopes. Note that tabulation of each particular class of subdivision is paralleled, that colors may be used to indicate different kinds of papers, and that subdivision of papers is made possible by means of the insertion of date cards.

GEOGRAPHICAL FILING is used where a business is concerned chiefly with locations, rather than with individuals. Files are thus divided and subdivided in accordance with geographical sections—cities, towns, counties, states, and the like. Here again the parallel

arrangement is observed, and direct alphabetic filing may follow the general geographical headings. A sales manager may trace his field men and their work most efficiently by means of geographical filing, as may also a manufacturer in following up dealers.

*Geographical filing by state and town*



SUBJECT FILING is done by means of placing on the principal or front tabs of a file the names of various articles or commodities. If you were to prepare a long theme, you could most conveniently arrange the results of your research according to the various departments or topics into which your subject fell. This would be more suitable for your purpose than either geographical or alphabetical filing, for you would do all your thinking and writing along the line of certain outstanding divisions in your work. The general arrangement of a department shop is based upon the subject plan. You think of the silk, the glove, the notions, the hardware, the crockery, and the other departments.

The numeric system of indexing may be used in connection with any one of the three kinds of filing. An individual name, a geographical location, a subject, may be given a number and may be referred to always by that number and in no other way. When you are asked to refer a communication to a certain number or to a certain letter of the alphabet, it is probably because the numeric system of indexing is used in the filing methods of the office to which your reply is to go. Departments of claim and adjustment, especially in railroad offices, frequently make use of the numeric system of indexing in connection with their records.

The work of a filing system is not done when it almost automatically receives and delivers papers at the convenience of the office workers. It must in addition automatically bring matters to their attention at the proper time. This is done by means of a signal or follow-up plan sometimes called a *tickler*. It consists of vertical cards, numbered from one to thirty one, arranged in twelve groups, one for each month of the year. The secretary of a business man who wishes to remember a certain matter on a certain date places a memorandum back of the card bearing that date. She consults the tickler every morning, and places on her employer's desk notes taken therefrom that tell him of important matters to be dealt with that day. A protruding attachment or signal is sometimes clipped to the top of cards back of which especially important items have been noted for attention.

### PROBLEMS

#### 1. Alphabetize the following:

McBride and Co.	O'Connell and Le Maire
Overman Brothers	Du Bois Brothers
Miller-Denton Mfg. Co.	Leclanche Batteries, Inc.
LeBrun, Francis P.	Fowler, Jas. E.
Western Foundry Co.	Boys' Country Club
Newburg Mercantile Agency	Western Iron Foundry Co.
Boy Scouts of America	Fowler, Jno. K.
Miller and Dawson	Oberly, Thomas
O'Connor, Frederick	Fowler, Joseph F. (Dr.)
New London Dredging Co.	O'Brien, A. F.
Fowler, Jos. F.	Ocean Steamship Co.
Overman Trunk Co.	Aaron, Samuel
De Laval Cream Separator	Clarence Brothers
Macmillan Company	De Long Hook and Eye Co.

2. Plan an appropriate filing system for the athletic activities of your school. Provide for cross reference. Explain the advantages of your system.

3. Suppose you were gathering materials for a long theme on some particular business or industry, such as coal, steel, drygoods, hardware, groceries. Explain how you could compile those materials so that you could refer to them quickly and easily whenever wanted.

4. Following 3 above, show how a good filing system would be of assistance to you in the management of a store, say, a grocery store, a hardware store, a drygoods store, and so forth.



5. Make a geographical file of the members of your class.
6. Make a subject file of the courses in your school.
7. Construct a file of the different classes in your school, showing the number in each class, its location in the school building, and the members of each class who are highest in scholarship.
8. Explain what steps you would be obliged to take to keep the file, constructed under 7 above, up to date or "live."
9. Write a series of sales letters, selling the contents of this chapter to pupils who are not acquainted with this textbook. Base the follow-up series upon these topics:

## **Introduction**

### **SECTION 16—Parts**

**Cautions**

**PROBLEMS**

### **SECTION 17—The Envelope**

**The Fold**

**The Stationery**

**The Remittance**

**The Daily Mail**

**PROBLEMS**

### **SECTION 18—Social**

**Official**

**Newspaper**

**PROBLEMS**

### **SECTION 19—Application**

**Recommendation**

**Introduction**

**PROBLEMS**

### **SECTION 20—Inquiry**

**Information**

**Notification**

**PROBLEMS**

### **SECTION 21—Order**

**Acknowledgment**

**Claim**

**Adjustment**

**PROBLEMS**

SECTION 22—Sales  
Follow-up  
Collection  
PROBLEMS

SECTION 23—Telegrams  
Cablegrams  
PROBLEMS

SECTION 24—Alphabetizing  
Indexing  
Filing  
PROBLEMS

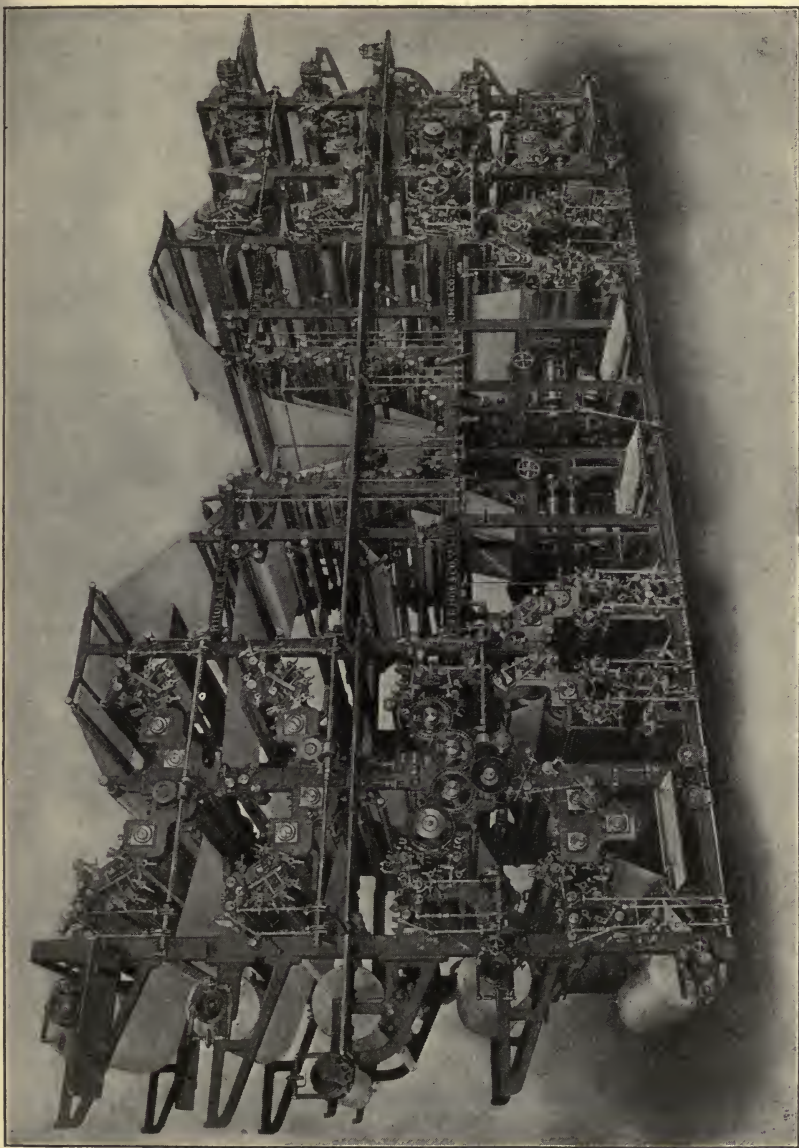
## CHAPTER V

### THE NEWSPAPER AND THE MAGAZINE

*O tell me the news—how the traders fare—  
How the old world wags today,—  
For I can't open shop with confident air  
Till I know what the papers say.*

**Introduction.**—Up to the beginning of the great World War in 1914 there were approximately 65,000 newspapers and periodicals in the world, about 25,000 of which belonged to the United States alone. The circulation of a great American daily frequently approaches the half million mark, and in a few instances goes far above this. There are weekly and monthly publications that circulate to the extent of 2,000,000 each issue. The paper used in a single year by one of our largest periodical publishing houses, put in a strip ten inches wide, would make a band that could encircle the earth forty-five times. Such a house may receive 35,000 letters a day, containing remittances amounting to more than forty thousand dollars. Upwards of a half billion dollars are expended annually in this country for advertising space in all kinds of publications.

These are but a few of the big facts connected with newspapers and magazines. What do they mean? Why, first of all, they mean that the people of the United States are readers and writers, advertisers and sellers, educators and educated. They mean that the farmer, the tradesman, the financier, the housewife, the professional man and woman, the boy and the girl, are all more or less dependent upon these organs of intelligence. They contain quotations on stocks and on produce; they tell of the movements of transportation; they supply the latest information regarding household economy; they distribute intelligence in science and in art; they give the record of athletics and of social affairs; they signal the choicest sales opportunities by means of their advertisements, and they disseminate the



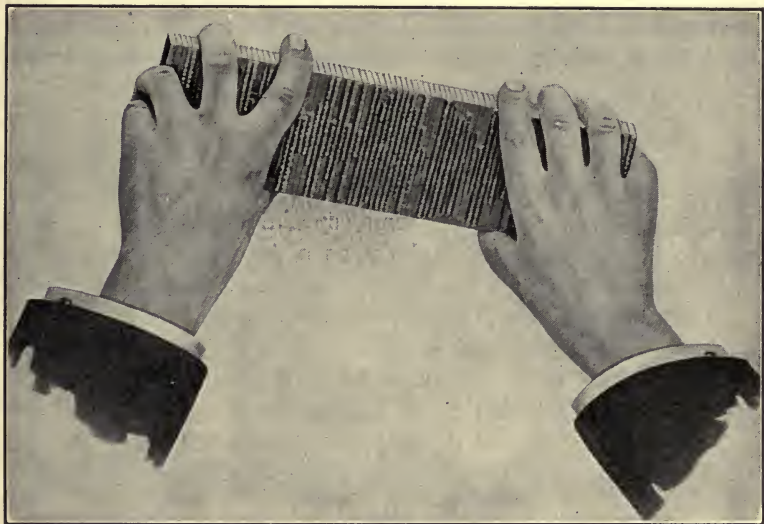
The Most Powerful Printing Press in the World. (See page 267.)





I am determined that not one drop of it shall be wasted in vague or wordy or incorrect expression. ~~X~~ Every word, every sentence, every paragraph must deliver its message clearly, concisely, correctly. Clearness is essential to understanding; conciseness assures careful

*Showing the facility with which matter composed on  
the linotype can be handled*



reading; correctness commands respect. This little ocean of ink is to be used exclusively for the securing of these three essentials to our publications."

## SECTION 25

**Definitions.**—A newspaper is a publication issued at regular intervals for the purpose of circulating news, influencing public opinion, and publishing advertisements. Most newspapers are issued daily or weekly; some both daily and weekly; some two or three times weekly. In the large cities two, three, or more editions of a newspaper may be published daily, and in the case of big, sudden, unusual events, special issues, called extras, are turned out in addition.

News is the record of current happenings the world over—local, national, foreign—in all the various spheres of human activity—political, social, personal, commercial, religious, dramatic, musical, educational, industrial, and so forth. Comment or opinion on this news is called editorial matter. Its purpose is to form or reform public opinion, to educate public taste, to establish standards of right conduct and right thinking in the communities where the newspaper is circulated. The advertising matter in any newspaper is placed there by individuals who have faith in that paper, by local firms, and by manufacturers or distributors of standardized articles of merchandise, such as automobiles, tires, cigarettes, breakfast foods.

A magazine is a publication issued at regular intervals, less frequently than a newspaper, for the purpose of circulating special reading matter, such as stories, poems, special articles, editorial comment. It is also known popularly as a *periodical*, though strictly speaking a periodical is a publication that is issued weekly and that deals chiefly with editorial comment on the news of the week. The magazine, on the other hand, is larger and more pretentious, contains little if any editorial comment, and is published monthly as a rule. But this distinction is not to be insisted upon. The term *magazine* is used in this chapter, as it is by people generally, to refer to any weekly, monthly, semi-monthly, or quarterly publication that does not make news or timeliness of issue the chief reason for its being.

The magazine is not a news publication; this constitutes its chief distinction from the newspaper. The weekly magazine, with its large amount of comment on happenings of the week, serves as a sort of summary to newspaper content for that period. Both monthlies and weeklies elaborate the records of human achievement in the fields of politics, religion, education, adventure, art, and whatnot, at the same time that they entertain, uplift, and inspire by means of stories and poems and special articles from the pens of the best contemporary writers. But these publications cover such a wide range of content and are so varied in appeals and in methods of making them, that nothing more than a most general definition is possible.

The advertising in magazines, unlike that in newspapers, is rarely local or personal in its interest. It is, rather, of national scope, inas-



much as magazine circulation is not confined to and concentrated upon a single locality, but covers wider areas than newspaper circulation. Moreover, the better paper used in magazines makes it possible for advertisers to use more striking and more permanent devices and appeals than does the comparatively poor quality of paper used in newspapers. Color, impossible of use in the latter, is much used in magazine advertising. Then, too, magazines being longer lived than newspapers, their advertising pages are better adapted for advertisements of articles that are in the market permanently everywhere, than for those that are for sale only at certain times and places.

**Titles.**—If you will study the newspaper and magazine names accumulated on pages 286 and 287, you will be able to discover further distinctions between the two classes of publications. You may also classify these names themselves roughly as follows: Newspaper titles sometimes indicate party, as *Republican*, *Democrat*. Sometimes they indicate aim or character or policy, as *Guardian*, *Free Lance*, *Enquirer*, *Plain Dealer*. Sometimes, in by far the largest number of cases, they refer to news only, its scope or timeliness or method of presentation, as *Times*, *Sun*, *Herald*, *World*, *Gazette*, *Courier*, *Post*, *Dispatch*, *Record*, *Ledger*, and so forth. Sometimes they appeal to some homely, patriotic, or sentimental interest, as *Bee*, *Picayune*, *Nonpareil*, *Blade*.

Magazine titles are frequently taken from firm or individual or geographical names, as *Munsey's*, *Harper's*, *Collier's*, *Butterick's*, *Atlantic Monthly*, *North American Review*, *Scribner's*. Again, the magazine titles may indicate contents, as *All Story*, *Poetry*, *Review of Reviews*, *Literary Digest*, *Current Opinion*. Most special weekly and monthly publications indicate their special field by such titles as *American Industries*, *New England Grocer*, *Dry Goods Economist*, *Metal Worker*, *Engineering News*, *Hardware Age*, every department of business and industry having its own special organs. Still other magazine titles make a popular appeal, as *Puck*, *Judge*, *Red Book*, *Everybody's*, *American*, and the like.

In addition to regular titles, newspapers and magazines frequently carry sub-titles that may suggest policy or define content or serve merely as good advertising slogans. "Home Edition," "Fiction Number," "All the News That's Fit to Print," "It Shines for All," are fair illustrations of such sub-titles. It must be remembered that



no matter how general a newspaper or magazine title may be, the publication may nevertheless carry much special material in its columns. Thus, a newspaper called *The Evening News* may regularly contain articles on styles or advertising or reading, in addition to other more general matter. In the same way, a special periodical publication, such as *Vogue*, may contain poems or short stories or special articles that have little or no connection with its particular interests. It is by thus broadening its appeal that a general newspaper or a special magazine increases its circle of readers and enhances the value of its advertising columns.

### PROBLEMS

1. Classify the newspapers and magazines that are published in your community or that come under your notice, according to titles.

2. Classify the news you find in a daily or weekly paper in your community under the following heads: local, state, national, foreign, social, personal, political, religious, athletic, business, literary, theatrical.

3. Give the titles of as many school publications as you know. Discuss their appropriateness. Compose appropriate sub-titles for each one.

4. Is your school paper a newspaper or a magazine? Give full reasons for your answer.

5. In how many ways do you find the newspapers and magazines that are circulated in your community valuable to the business interests of the community?

6. In what respects are the newspapers and magazines that are circulated in your community helpful to the foreign population of your community?

7. Debate the following with your classmates:

—Every school should issue a paper.

—A good school paper does more than anything else toward creating and maintaining school enthusiasm.

—It is unnecessary to read a magazine if you read the newspaper.

—Trade could not subsist without the aid of the newspaper.

—A magazine is more valuable to the average citizen than a newspaper.

8. Discuss the following with your classmates. Tell what each quotation means as applied to the publications in your own community:

"Newspapers will ultimately engross all literature. There will be nothing else published but newspapers."—Lamartine.

"Were it left to me to decide whether we should have a government without newspapers, or newspapers without a government, I should not hesitate to prefer the latter."—Jefferson.

"Let me make the newspapers, and I care not what is preached in the pulpit, or enacted in Congress."—Phillips.

"Four hostile newspapers are more to be feared than a thousand bayonets."  
—Napoleon.

"The best use of a journal is to print the largest practical amount of important truth—truth which tends to make mankind wiser and thus happier."  
—Greeley.

"News should be given with careful attention as to its accuracy, and an equally careful avoidance of indecent details, and attacks on private character, and intrusion into private life."—Bryant.

"The newspaper is typical of the community in which it is encouraged and circulated; it tells its character as well as its condition."  
—Thackeray.

"A piece of news loses its flavor when it hath been a hour in the air."  
—Steele.

"By the news of a country we can view the genius and morals of its inhabitants."—Goldsmith.

"Here shall the Press the People's right maintain,  
Unawed by influence and unbribed by gain;  
Here Patriot Truth her glorious precepts draw,  
Pledged to Religion, Liberty, and Law."—Story.

## SECTION 26

**Management.**—There are three general departments of work connected with the making of a newspaper or a magazine: (1) The editorial and reportorial—all those activities that have to do with the gathering, the writing, and the discussion of news; (2) The business—all those activities that have to do with the keeping of accounts, with advertising, and with circulation; (3) The manufacturing, or the actual mechanical processes of printing, folding, addressing, and otherwise preparing the publication for direct or indirect sale. Somewhere in most publications you will find the names of those in charge of these various departments stated. In newspapers it is usually at the top of the editorial page; in magazines, at the top or the bottom of the table of contents.

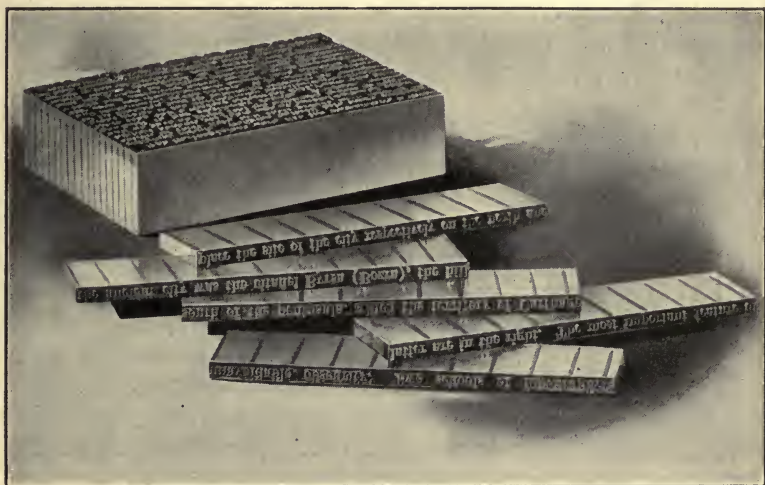
The larger, more widely circulated the publication, the more highly involved is its management. There is a chief editor, or an editor-in-chief, who has a corps of associates or assistants. There are many special editors, such as sporting editor, financial editor, art

editor, musical editor, school editor, household editor, editor of women's department, editor of children's department. There may be a Sunday editor to look after special Sunday editions; a night editor, and a day editor, in case a paper is issued both morning and afternoon; a city editor, who manages local or city news; a telegraph and cable editor, who edits news received by wire. In addition, a newspaper may maintain a force of foreign correspondents located at different points abroad, as well as a corps of special writers who are experts in news subjects that are of timely interest. Newspapers, even in a single community, may be organized differently from each other, just as one school is organized differently from another, but there is always a chief editor; there is always a corps of associates; there are always contributors from various places.

News for the newspapers is gathered in large measure by reporters who may be sent out to various centers where events of interest are likely to occur. They are assigned to "cover" a certain location, such as the police court; or a certain happening, such as a social affair. If in the process of news-gathering one paper succeeds in publishing an important piece of news in advance of competitors, it is said to have made a *beat* or a *scoop*. If a piece of news is secured that needs additional matter for the purpose of rounding it out into a story, access may be had to the *morgue*—the newspaper slang name applied to the office in which clippings, reference books, directories and other information are filed for emergency uses. Another principal news source is that of the news agency—an organization which gathers news from all parts of the world and sells it to newspapers. It is, thus, somewhat like a wholesale mercantile organization, in that it gathers news at original sources and disposes of it to newspapers which retail it to readers. Julius Reuter was the first to conceive of and elaborate the possibilities of the news agency. He established the Reuter Agency in Europe about 1849 and it has ever since been one of the greatest news forces in the world. Another great foreign agency is the Havas. The Associated Press and the United Press are the two principal news agencies in the United States. These agencies have branches in all parts of the world. You may frequently see the agency name at the beginning of stories in your newspapers.



*A group of linotype slugs showing the compactness with which text or "straight" matter is automatically assembled and delivered on the galley by the machine*



Since the magazine does not concern itself with news, it maintains no staff of news-gathering reporters. But its organization is in other respects very similar to that of the newspaper. There is a chief editor, with associates; there are special writers, sent sometimes to remote parts; there is a corps of expert editorial writers who comment upon news and, it may be, aim to frame or to summarize public opinion. Much magazine material is procured through syndicates, organizations that deal in special newspaper and magazine stories just as the news agencies deal in news. And it must not be forgotten that both magazines and newspapers are constantly receiving articles of all kinds from voluntary contributors.

Inasmuch as the principal sources of magazine and newspaper income are advertising and circulation, it is evident that those in charge of these important departments of the work have to be alert and enterprising. Neither a newspaper nor a magazine could last very long if it depended entirely for support upon the subscription price. The circulation manager must get his publication circulated,



if it is to be worth anything as an advertising medium. The advertising manager must make the circulation known if he would induce people to advertise. The writers must help both by furnishing an honest, comprehensive service; by making trustworthy, unbiased comment, and by calling to their assistance the best authors and authorities of the time.

**Manufacture.**—In no field of human endeavor have there been greater miracles of genius performed than in the invention of printing machinery. Its story can be but briefly indicated here, but you should read it in full if you are fond of startling stories. It will give you many surprises.

When all the material or “copy” that is to be published in a newspaper or a magazine is ready for the printer, it is typed in solid lines of metal by a machine called the *linotype*. This machine was invented in 1886 by Ottmar Mergenthaler, in Baltimore. Before this date, type was set by hand, that is, every letter that you read in a book or a paper was set in line by hand. Mergenthaler’s invention

*The linotype keyboard. As simple in arrangement as a typewriter and requiring less physical exertion to manipulate. Speed of operation rests entirely with the operator*



made it possible to do this tedious work, very much as a typewriter is operated, by means of a keyboard (see pages 266 and 267). The lines of metal it turns out are called *slugs*. These are cast or sealed together into metal pages or plates by means of another marvelous machine called the *autoplate*. The plates come out curved in such a way as to fit on the third marvelous machine in the series, the *printing press*. This almost human device produces the newspaper, not only printed, but folded as well, and by means of mechanical attachments it may in addition turn out the news sheet wrapped, addressed, and assorted into bags for delivery to circulation stations. In a single hour the large printing press shown on page 257 will turn out 75,000 newspapers of 32 pages each or 300,000 of eight pages each; or, in the same period it will print 144,000 eight-page magazine sections in two colors; or 36,000 sixteen-page magazine sections in four colors. Its running speed is 312 revolutions of the printing cylinders a minute. When the full complement of eight rolls of paper is used in this press, the consumption of paper is at the rate of 108 miles an hour, six feet wide; or 216 miles an hour, three feet wide.

**Make-up.**—By *make-up* is meant the arrangement of contents in a newspaper and a magazine. You will notice in both kinds of publications, that in the arrangement of contents an effort is made to secure good, attractive, symmetrical appearance. The leading or most important contents are placed first, in an easily accessible part; the more special materials—those of a limited appeal—are placed last. In addition, the publication must have its “regular matter” so arranged that habitual readers will know where to turn to find just the news they want. In both newspapers and magazines, make-up is carried out with due respect to the obligations of advertisers. Advertisements are usually paid for, not only by amount of space occupied, but by position as well. No arrangement of news or other reading matter must be permitted to interfere with the position thus contracted for by the advertiser. Neither should the advertising manager pervert the make-up of his publication by extending unusual privileges of position to advertisers. In the newspaper, the pages toward the front, the last page, the tops of pages, the spaces adjoining reading matter, are the choice advertising positions. In the magazine, they are the outside and inside covers, the pages opposite the

inside cover pages, the pages opposite reading matter, front and back, the columns beside reading matter, and the two middle pages.

The fashions of make-up in all kinds of matter differ so largely among various newspapers and magazines, that no definite rules of custom or for guidance are possible. Variety or difference in the make-up of publications may be made an attraction, provided it is not overdone. If you will examine a few newspapers and magazines, however, with the above general observations in mind, you will find that make-up follows roughly this plan:

In newspapers:

1. Editorial page—usually about the middle of the paper. This is made up first, inasmuch as timeliness does not enter so largely as an element of its content.
2. Pages preceding editorial page—important national, international, state, and local news, in order of news value. That page—usually the first—that contains the latest news is made up last. It is held open for last-minute dispatches, and late incoming messages may necessitate the cutting or replacing of stories already arranged.
3. Pages following editorial page—social, athletic, market news.
4. Advertisements become smaller in space occupied from the first to the last part of the paper, want advertisements being placed usually toward the end.

In magazines:

1. Leading or featured articles.
2. Departmental articles.
3. Editorials and discussions.

(Nos. 1 and 3 quite as often change places, especially in weeklies of comment and opinion.)

You will also notice in your study of make-up that stories are frequently broken, to be continued on later pages. This makes it possible to group many prominent stories toward the front and also to lead the reader's attention to those pages further back where the advertising and the reading matter appear side by side. As a rule the lines of print in the first part of a story are spaced farther apart than those toward the end. These are said to be "leaded," that is,



a space bar called a *lead* is placed between the lines. Material that is closely set, without the lead, is said to be "set solid."

### PROBLEMS

1. Explain the organization of your school paper, and of other school papers. How do they differ in organization? Why should there be any difference among them?
2. Explain the make-up of your school paper, and of other school papers. Account for the arrangement of reading matter and of advertisements.
3. Study the news in your newspaper from the point of view of geography. How many different localities are reported?
4. Explain the different interests represented in your newspaper, that is, tell which news makes its appeal strictly to business, which to the home, which to social life, and so on.
5. What system of circulation would you follow in distributing your school paper? How many different kinds of circulation are there connected with the average school paper? What devices may be employed to increase the circulation of a school paper?
6. Compare your home newspaper with other newspapers and point out differences in make-up and organization.
7. Compare the advertisements in your newspaper with those in a magazine. In what respects are they similar? In what respects different?
8. Explain how arrangement of reading matter in your newspaper may be helpful to the advertiser.
9. Debate the following with your classmates:
  - The magazine is more difficult to make up than the newspaper.
  - The magazine is more valuable to the home than the newspaper.
  - The newspaper is a necessity; the magazine, a luxury.
  - The newspaper should be kept out of the hands of children.
  - Editorials should appear on the first page of every newspaper.
10. Organize your class into a newspaper office. Provide for as many editors, reporters, correspondents, business managers as are necessary to a complete "covering" of school and community interests. Then produce a class paper. Reading matter may be written on long, narrow strips of paper, and the whole newspaper made up by pasting these on heavy wrapping paper.

### SECTION 27

**Stories.**—The composition that is written for publication in a newspaper may be called the write-up, though newspaper writers apply the word *story* to practically all kinds of writing they prepare



for publication. The paper on which the story is submitted in long hand or typewriting is called *copy*. A news writer is asked to observe the following rules in the preparation of his copy, as a matter of convenience to those who are obliged to handle it during its passage through the various processes of manufacture into news. They are excellent rules to follow in the preparation of any sort of copy, however:

Write clearly and legibly on one side of the paper only.

Put your name at the top of the first sheet and number the sheets accurately.

Leave plenty of space between lines; leave generous margins on both sides of page; leave space at top of first page for insertion of headlines, and at bottom of all pages so that they may be pasted together.

If possible have pages end with paragraph; at least, do not run a sentence over from one page to another; and do not divide words from line to line. Pages inserted should be lettered *a, b, c*, etc., with the preceding page number before them—*2a, 2b, 2c*, etc.

To denote changes, cross out and rewrite between the lines. Be particularly careful to spell proper names correctly.

If you make use of any unusual expression—slang, dialect, reformed spelling, etc.—write *Follow copy* on the margin and line it to the expression. Be sure that you understand proof reading marks and use them freely in keying up your copy when you read it over.

Be sure to make commas, semicolons, periods, and other marks of punctuation stand out distinctly.

Make use of continued or end marks to indicate whether your copy is complete. A minus mark in a circle may indicate *to be continued*, a plus mark, or an X, in a circle may indicate *end*. (These signs vary among newspaper offices.)

Newspaper content may be roughly classified as follows:

The NEWS RECORD—marriage, birth, death notices; stock quotations; weather reports; condensed notes of any sort.

The NEWS ITEM—statement of the bare facts of some event of minor importance, covering a space of, say, from one to six inches in a column.

The FEATURE or HUMAN INTEREST STORY—expanded news item in which the writer “plays up” or features some element of human

interest and emotion for the sake of the story itself rather than for news values.

*Typical news stories*

### DRESS AT CONFERENCE.

**Manufacturers of Raw Materials and Dresses Meet Next Week.**

A series of group meetings to be participated in by the active and associate members of the Associated Dress Industries of America will commence next week in the newly enlarged quarters of the organization in the Holland House. A special meeting room has been provided for this purpose and it is anticipated that the meetings will be resultful and bring about a better understanding between manufacturers of the raw materials used in the dress manufacturing trade and the manufacturers of dresses themselves.

### WHALES CHASE SHIP.

**San Jose Also Sighted Other Things Off New England.**

Boston, Mass., July 7.—Passengers on the United Fruit steamship San Jose, which arrived here today from Port Limon, Costa Rica, witnessed the unusual sight off the New England coast Saturday of eight whales, one of which came within a hundred feet of the vessel.

A myriad of Mother Cary's chickens were hovering over the leviathans and a number of sharks were seen in the distance. Some of the whales followed in the wake of the steamship for hours and then spouted and disappeared.

The LEADING ARTICLE—long write-up of some event of importance, local or general, covering anywhere from a half column to many full columns.

The EDITORIAL—expository or argumentative comment upon news, with the purpose, as a rule, of influencing opinion. The good editorial is so written that the reader will be led to agree with the writer's views without being conscious of the influencing process.

The SPECIAL ARTICLES—those of interest to women or children, or to various lines of business and industry. They are magazine materials used by newspapers for the purpose of enlarging the circle of appeal.

There are two special characteristics of newspaper stories that need consideration. First, a long story must be so written that it is capable of discontinuance at any one of several points—usually at the ends of paragraphs—without detriment to the unity of the whole story. Second, every story longer than a paragraph must have a summarized statement of the entire content in the first paragraph. This introductory paragraph is called the *lead*. It enables the hurried reader to get a general idea of the whole story and it is capable

of standing alone as a mere news item in case the story has to be discontinued immediately after it.

The news story should be colorless and unprejudiced. Reporters report news and news only; they are not permitted to insert personal opinion in their stories.\* Only in exceptional cases may they sign their stories. Most papers furnish their writers with booklets that set forth a number of rules or "Don't's" for guidance. These are calculated to economize and standardize the English used and to strip it of superfluous and hackneyed forms. The entire content of such a booklet cannot be given here, but the following excerpts will serve to give an idea of what it contains. The first is quoted by permission of *The Springfield Republican*; the second by permission of *The Chicago Record Herald*:

#### THINGS TO BE AVOIDED

Never begin a sentence with a subordinate phrase indicating time and place; such as "At the police court yesterday John Jones was fined \$5." Say instead "John Jones was fined," etc.

Never break a word in two at the end of a page.

Never use "obsequies," "deceased," "nuptials," "interred," "interment"; "lady" or "gentleman" when "woman" or "man" can be used; "occur" except when speaking of an unexpected happening; the impossible verbs "to suicide," "to burglarize," etc.; "purchase" for "buy," "remainder" for "rest," "portion" for "part," or any long word when a short one can be found.

Never use "nd" or "rd" with a figure; "d" is enough, as 2d or 3d.

Never use "Hon.," "D. D.," "LL.D.," "Esq.," "Mr.," except when coupled with "Mrs.," or when it is impossible to get initials; use "Father" for a Catholic priest only when the priest is of long service and the title can be justly applied; otherwise say "Rev.," as you do with any other denomination. Never say "the Rev."

Never write your story in the first person, or speak of what the reporter did. The person of the writer should be eliminated from the article.

**OCCUR**—Don't say "the marriage occurred" unless it really is a sudden, chance affair. A marriage usually is arranged in advance for a certain date; hence, it "takes place" and does not "occur."

**OF COURSE**—Like "you know," it is used so often and irrelevantly, especially in conversation, that it has become almost meaningless. Employed

\* This rule does not hold strictly in British newspapers, however.



occasionally and sparingly, it is effective in expressing emphatic assent or assertion.

OFFICER—Don't use it for "policeman." An "officer" is one who holds an office, while a "policeman" is an employee serving in the ranks.

OLD—Don't call a woman advanced in years an "old woman." Say "aged."

OVATION—Most good newspapers consider it extravagant, and some bar it altogether. The word should be reserved for a really great occasion.

OVER—Don't use it in the sense of "more than."

The purpose of the interviewer should be to induce a maximum of response from the person interviewed, through the minimum of interrogation. The good interviewer will decide before making an interview what the chief object of his interview is and will center his questions or his conversation upon this point. It is much better to give the interview the atmosphere of a pleasant little conversation, than to make it a cut-and-dried catechism. The interviewer is both buyer and salesman. He must therefore be insistent but pleasant. He must play to personal whim and idiosyncrasy in his subject. Above all, he must be accurate and truthful in his subsequent story, or there may be serious consequences for his paper.

Magazine English may not be classified as newspaper English is, above. It is really "book English," or should be. Indeed, the contents of many of the books you read appeared in the columns of a magazine before they were published as books. Magazines are not made up in the great haste and under the high pressure usually required in newspaper make-up and manufacture; hence, there is little or no need for writing in such a way as to make last-moment adjustments easily and quickly. One type of magazine writing, however, does call for special treatment, namely, the weekly review of events. Timeliness enters to some extent into this, though not to the same degree as in the daily newspaper. But the principal problem is to condense into brief and succinct review the big news stories that may have appeared on the first pages of all the dailies for a week. This calls for a close sifting of the salient points in the stories and a summarizing of them in clear and coherent form, from an unbiased angle. It is an interesting study to collect leading articles in a daily newspaper for a week and compare them with the summarized



write-up in some weekly review, such as *The Literary Digest*. The stories thus summarized may be made to speak for themselves by means of carefully selected quotations.

**Editorials.**—The reporter gathers and writes the news, but does not comment upon it; the editorial writer comments upon news, but does not gather it. Like the reporter, the editorial writer is usually anonymous. In case he finds it necessary to use the first personal pronoun, it must be *we*, never *I*. This is sometimes called the *editorial we*. The starting point of an editorial is the news event upon which it is based, which it uses as a text. It frequently opens with a direct reference to a news event. This may constitute the lead. Inasmuch as the editorial page of a paper is not subjected to hasty make-up, the editorial does not have to be composed in the detached paragraph form required in news stories. Some papers set their editorials off by means of short sentence paragraphs, and by wider columns and heavier type than are used elsewhere. Rarely should an editorial be openly argumentative. Argument is likely to antagonize. A paper wants its editorials read, for it publishes them with purpose to influence. An editorial that offends, therefore, defeats its own ends. It may explain; it may interpret; it may be humorous, reflective, descriptive, narrative. It may argue in the guise of any or all of these. As above defined, the best editorial is the one that leads the reader to agree with it without permitting him to feel that it is deliberately setting out to do so. It makes him think he is reading his own views, just as the best salesmanship makes the buyer unconsciously sell to himself.

Editorials follow news but lead opinion. They may appear on date even with the news report upon which they are based, but they are more likely to appear a day or two later. They may be continued, that is, they may appear in a series in order to follow the development of a big news event or to give the reader only as much as he can conveniently grasp at one reading. They may be long or short. Brief editorial comments, consisting of bright or ironical observations on current events, are sometimes called *sub-editorials* or *editorial paragraphs*. An editorial paragrapher is usually one of the highest paid writers on a newspaper staff.

**Headlines.**—A headline is a news advertisement. It may be long or short, according to the value of the news and according to the length of the story it heads. For a brief news item, a headline of a few important words is all that is necessary. News records are grouped under a headline of a single word. But a long leading story usually has two or more headlines, each indicating some definite phase or heading in the story, and one being separated from another by means of short lines called RULES or by means of different styles of print. Such headlines are called DECKED HEADLINES. In case a story is continued from one page to another it is customary to run the first deck of the headline above the continued portion. This is called a JUMP HEADLINE. As a rule the headline of a story is column wide, that is, just as wide as the column in which the following story appears. In the case of big or unusual news, however, it may be spread over two or more columns—sometimes over the full width of the first page of a paper. This is called a FLASH or a SCARE HEADLINE. Editorials are usually headlined by means of a single line. Sometimes this may be inserted or “boxed” in the side of the editorial rather than placed at the top. The title or headline of an illustration, placed either above or below it, is called CAPTION or LEGEND.

Headlines are composed after the stories to which they belong are made up, usually by a special editor, rarely by those who write the stories. The purpose of the headline is to give a general idea of what a story contains, and to attract attention. The most striking headlines are usually found in the upper right-hand corner of the first page, the part displayed by newsdealers in arranging papers on their stands. Long stories are broken at different points by the insertion of sectional headlines that serve to “clinch” or round out the different sections.

Nouns, verbs, adjectives, and adverbs are the parts of speech that are most frequently used in the composition of headlines. Verbs are kept in the present tense as far as possible. Articles, prepositions, and conjunctions are used sparingly. Words that look much alike and are apt to be confused in rapid reading should not be used in the same headline, such, for instance, as *sturdy* and *study*, *decease* and *decrease*, *reply* and *rely*. Headlines should be definite and spe-

cific. They should aim to give units of information, rather than general impressions. In former days news stories were headlined by what are now called BLIND or DEAD HEADLINES—headlines that were so general as to be valueless as information. "Terrible Accident," "Awful Threat," "Hurt," "Killed," "Celebration," are typical of such headlines. They are rarely used today. Instead of "Terrible Accident" it is more to the point to use "Three Killed as Auto Overturns"; instead of "Awful Threat," "Blackhand Demands Life or Money."

The newspaper headline is more than a title but less than an outline. The headline of a magazine article is usually a title merely. The latter is rarely decked. In both publications the headline is a form of advertising.

**Illustrations.**—Magazines are illustrated much more profusely and elegantly than newspapers. The better quality of paper on which they are printed admits of the use of color, and their more leisurely make-up admits of a more artistic arrangement of illustrations. In both kinds of publication, illustrations have been found profitable. They increase sales. They give better and clearer impressions of the stories they accompany. They appeal, not only to children, but to adults as well, for everybody likes a picture. They carry a human touch. Illustrations should be placed as closely as possible to the reading matter to which they belong and they should always have definite captions. The wooden block to which the plate containing an illustration is attached is called in the language of the print-shop a *cut*, and this term is popularly applied in publishing offices to the illustration as well. There are four general classes of illustrations or cuts produced in the majority of newspapers or magazines: (1) cuts of individuals or of groups of individuals in the public eye; (2) cuts of scenes or maps used for the purpose of explaining a news story; (3) reproductions of art—pictures and statuary; (4) sketches and cartoons used for the purpose of humor and entertainment merely, or for the purpose of influencing opinion by means of graphic comment upon news. Used for the latter purpose they are sometimes called editorial cartoons.

*A linotype machine equipped with three standard magazines and one auxiliary magazine. From the standard magazines 540 characters are available in six different faces, and 28 additional characters can be set from the auxiliary magazine*





**Advertisements.**—Newspapers and magazines are supported by the advertising they carry. Business is supported in large measure by the advertising it circulates through these publications. Magazines contain principally advertising of single articles that are well known all over the country. This is called national advertising. Newspapers carry this kind of advertising also, but in a manner that adapts an article of national use to the locality in which the paper is published. This is called localized national advertising. In addition, newspapers carry a large amount of purely local advertising, that is, advertising that has to do with local business concerns. It is estimated that the dailies of the country carried upwards of \$130,000,000 worth of national advertising in the year 1919. Periodicals in this country offer a manufacturer a combined monthly advertising circulation of 20,971,552 at the rate of \$122.90 an agate line. Newspapers in this country offer a combined daily circulation of 44,681,621 at the rate of \$88.55 per agate line.\* Newspaper circulation is therefore seen to be more than twice as great and less expensive. There are two kinds of circulation: one quantitative and one qualitative. The former refers to numbers of readers merely; the latter to quality of readers. Magazines probably appeal to a somewhat more intellectual class than newspapers; hence, the lower quantitative circulation in the case of the magazine may be more than compensated for by its higher qualitative circulation over the newspaper.

The afternoon newspaper is perhaps a somewhat better medium for advertising than the morning newspaper. This is because it is likely to last longer in the home and to be read by more members of the family than the morning paper. For many years newspapers and magazines have conducted a strenuous campaign for the purpose of excluding fraudulent advertising from their columns until today the large advertising department of every great newspaper is able to vouch for the genuineness of its advertising matter.

Sample rate cards are given on page 366. It will be found an interesting study to estimate from these cards the total income of a single issue of each of these magazines from advertising alone.

\* These figures are used by courtesy of *The Editor and Publisher*.

## PROBLEMS

1. Examine your school paper and your home newspaper, and compare the two from the points of view of content and make-up.

2. Write news stories on some of the following, composing appropriate headlines and starting each one with a lead:

A victory, a defeat, a dance, a tea, a race, a battle, a railroad accident, a school commencement, an automobile accident.

3. Write three or four news items about school or class happenings of the past week.

4. Write leads for news stories suggested by the following:

- Mr. Gabbit reduces wages and his men strike.
- The new school building is ready for occupancy.
- Old home week was celebrated in your town last week.
- Mr. Grouch goes into bankruptcy.
- Mrs. Dash entertains at tea.

5. Write feature stories on one of the following:

- The fire scare at your school.
- Mrs. Lighthed has funeral for her favorite poodle.
- The pupil who knows his lesson receives zero.
- A mouse interrupts a recitation.
- How the class behaves in the teacher's absence.

6. Interview the captain of some team about a game or about his plans for the season. Write a news story from your interview, giving it appropriate headlines.

7. Write editorials on matters pertaining to your school interests. Advocate the establishment of some rule, or the organization of some club, or use the following:

- Why only thirty minutes for lunch?
- The tardy room—and failure.
- The “useless” study.
- Athletes and their marks.
- Keeping the building clean.

8. Write an editorial in explanation of a certain pupil's bad conduct and show that he should not be suspended.

9. Write a summary of some big news event that has been of first page importance for a week or more. Summarize the happenings in order; state the principal points; give editorial comment on the event, if there has been any.

10. Make the following blind headlines specific:

- |                  |                |                   |
|------------------|----------------|-------------------|
| —Great Crowd.    | —Lower Wages.  | —The Accident.    |
| —Fearful Storm.  | —Money Lost.   | —Explosion.       |
| —Murder.         | —Hurt.         | —A Pleasant Time. |
| —Dangerous Bill. | —Special Care. | —Fire.            |

11. Speak to your classmates on one of the following:

- My visit to a print-shop.
- Why I like to read the paper.
- My favorite magazine.
- The newspaper as informer.
- The newspaper as gossip.
- The magazine as educator.
- The magazine as entertainer.
- Newspapers and local business.
- Magazines and our school paper.
- Work on the school paper as training for the future.

12. Write up a number of real or imaginary school events in the form of news records—marriages, deaths, reports, etc.

## SECTION 28

**Policy.**—What character is to manhood, policy is to the newspaper and the magazine. A publication must be honest in management and dignified in manufacture if it would demand respect. Good paper, clear print, intelligent make-up, correct writing, artistic illustrations, discernment and refinement in the choice of materials published—these are some of the elements of a good publication. In time of agitation the good newspaper and the good magazine will restrain and guide. In time of public indifference and lethargy they will inspire and lead. Always they will educate, uplift, and hold to the truth.

The publications that fall short in these characteristics are sometimes popularly called "yellow." They are so called because printing in color was first made possible, on a large scale, with yellow ink, and because this new medium was first used by the cheaper publications for producing illustrations supposedly humorous but really in thoroughly bad and vulgar taste. Publications that deal in sensational and uncertified accounts of events, that indulge in personal attack, that feature news of crime disproportionately to a better class of news, that influence through virulent editorials, that degrade by vulgar illustrations, that are as erratic and inconsistent in make-up as they are feverish in content, that carry scare headlines in color, that prefer the extravagant terms *butchered* and *starved* and *mangled* to *killed* and *hungry* and *torn*—such publications are today referred to as yellow. Dignity, integrity, reliability, tone, and taste and

symmetry in make-up are lacking in newspapers and magazines of the yellow variety. But fortunately their number is rapidly becoming smaller and their influence less and less dangerous.

**Habit.**—Policy, as here used, means the attitude of a newspaper and a magazine toward you; habit, your attitude toward the newspaper and the magazine. Read only the best newspapers and magazines. Rarely attempt to read any one straight through. Select the stories that have special bearing upon your work and your interests, those that keep you informed and abreast of the times, and those that supply you with wholesome entertainment. In this way you will be able to use these publications profitably; if you attempt to read all they contain you will be used by them. The person who devotes hours every day—the whole forenoon or afternoon on Sundays—to reading the newspapers, is being used by them and is wasting his time. He who, on the other hand, forms the habit of just “glancing through” the paper, probably does not devote sufficient time to it to become well and accurately informed. There is a happy medium to be struck, especially by those readers who are doing important work in the world. They will assort the contents of the publications they read; they will dominate the newspaper or the magazine; they will know some of the contents well, some not at all, some in a general way only. The wise reader will not permit himself to become so addicted to a single publication as to call it “my paper,” and thus be unable to read any other with satisfaction. Beware not only of the man of one book, but of the man of one paper.

**Value.**—The chief value of newspapers and magazines lies in the fact of their human interest. They treat of men and women engaged in the interesting processes of living. They are cross sections of human life and endeavor. Each is a daily history of the world, a periodical museum of human activity. Life and death, failure and achievement, peace and war, and all the rest, are printed and pictured forth in such a way that you cannot study them even briefly without having your sympathies made larger, your interests broadened, your head and hand and heart all stimulated. You must not let these human values escape you. If you look at your paper to get the report of a game, and for this only, you have lost much though you may have gained a little. There on another page is the story of



how a boy was hurt on the field; on still another is an editorial condemning the sport, perhaps; and further on a letter from the boy's father. The mere score of a game is insignificant compared to this complete story. The one is a cold athletic record; the other is a colorful account of deep human interest.

**Power.**—You may have heard the expression, “the power of the press.” Such publications as newspapers and magazines have a power that is incalculable in actual terms. No one can tell just exactly what their power is in any given instance, but every one can feel that enormous power. It is their regular and persistent and insinuating issue that exerts the vast influence. No one can resist it, however much he may plume himself upon doing so. Unconsciously he “stalks and talks, the puppet of pen and ink and paper.”

Some people think newspapers and magazines more powerful than books or schools or churches. Certain it is that they come to us freely and even aggressively, frequently without exertion on our own part. The covers of a book are doors that shut its power in to some extent. Books *preserve* literature; newspapers and magazines, by their constant change and circulation, give it birth and life. Newspapers and magazines have been known to close factories; to incite to riot; to relieve the sufferings of an entire nation; to cause declaration of war; to initiate and consummate movements for peace. There is no limit to newspaper and magazine power for good or for ill. Watch the affairs in your own community in the light of your study of news and editorials, and you will probably see some interesting reactions.

### PROBLEMS

1. Convert the following “yellow” headlines into dignified, conservative ones:

- Body crushed to pulp by fall.
- “Liar!” shouts man at accuser.
- Strangled to death.
- Horribly mangled under cars.
- Carter fumbles and loses game.
- Motorman kills child.
- Kills three; shoots self.
- Eyes burned out in Tibet.
- Starves to death in hovel.
- Shot down like dog.

2. Explain the policy, the value, and the power of your own school paper and of other school papers with which you are familiar. What can you say of the school paper habit of the pupils in your school?

3. Discuss the different sorts of influence a newspaper or a magazine may be subject to—capital, labor, advertising, political, etc. Tell how it may be exerted in each case and what the consequences may be.

4. Are you ever angry or happy or sad or discouraged after reading the newspaper or the magazine? If so, explain why. Take some particular occasion on which you have been affected in one of these ways and tell about it.

5. Explain how a labor union might be greatly benefited by meeting once a week for the discussion of current news and information as contained in newspapers and magazines.

6. Debate the following with your classmates:

- The magazine is more influential than the newspaper.
- Every working man should read one newspaper every day for his own industrial and commercial interests.
- The newspaper is a greater power for good than the pulpit.
- The magazine is a greater educator than the book.
- Newspapers should be prohibited the publication of facts pertaining to crime.

7. Explain in what ways a school paper may make its power felt among the students, among the teachers, and among the parents of the students.

8. Discuss the following topics with your classmates:

- How to read the paper.
- How not to read the paper.
- Newspapers and magazines as reformers.
- The newspaper and the salesman.
- The reason for the newspaper.
- The reason for the magazine.
- The "yellow" editorial.
- "Don't believe what you read!"
- The money that backs the publication.
- The "glancing" habit.
- Victimized by the paper.
- The school and the newspaper.
- The church and the newspaper.

9. Solve the following:

- As a reporter you witnessed a motor car accident in which a child was run down. You know the chauffeur to be at fault, for he was speeding at the time and did not blow the horn. Write up a colorless account of the happening for your paper.

- The paper on which you are a reporter is controlled by local street railway interests. In writing up a frightful accident that has occurred on one of the railway lines, you are directed to “play up” the railway interests, that is, to exonerate them of all criminal responsibility in the catastrophe. You refuse to do it, and go to work for another paper. Write an exposé of the matter for publication in the newspaper.
- As editor of the leading paper in your community you are asked by the labor unions to advocate editorially an increase in wage. Many of the prominent and influential employers in the community, however, are backers of your paper. On the other hand, your own employees are strongly organized. Write an editorial explaining your neutrality in the controversy.
- Your paper has printed a news account which a rival paper has ironically shown to be false. Write an editorial reply to the rival paper; an editorial reply to your readers. Write up the interview between the news editor and the reporter responsible for the false report.
- As editor of a magazine you are appealed to by the churches to omit all illustrations and write-ups pertaining to theatrical affairs from the pages of your publication. Circulation figures show, however, that your magazine has a greater circulation among the theatrical profession than among church people. But your advertising manager reports that most of your advertising comes from business men who are active in the church. Write a long editorial explaining your position.
- In reporting an important social event for your paper, you omitted to state or misstated certain features of the affair. The hostess of the occasion writes an irate letter, over the name of “Old Subscriber.” Reproduce her letter and write a brief apologetic editorial.
- There has been a serious strike in your community, for a month. Much suffering has resulted; riots have been common. There is no immediate prospect of a settlement. Write an editorial for the most influential paper in the community, suggesting a compromise. Write another editorial urging the people to be calm, economical, and patient.
- The people in your community have been subjected to some unfair treatment by politicians or by a large corporation, let us say. They are too easy-going and submissive. Write an editorial inciting them to action at the next election.
- James Blank’s series of editorials on food adulteration has increased the circulation of your magazine seventy-five per cent over its former circulation. However, large advertisers of breakfast foods, canned goods, and so forth, threaten to withdraw their advertising if you do not discontinue Blank’s articles. Discuss the situation from all points of view and tell what you decide to do in the case. Is a compromise possible? Perhaps you had

better reproduce one of Blank's articles, write an editorial about it, and prepare an advertisement of some breakfast food that refers to the article in question.

10. Write news stories on various parts of this chapter, as suggested by the following outline. Headline each story appropriately, and make up a newspaper page with the materials prepared:

### **Introduction**

#### **SECTION 25—Definitions**

**Titles**

**PROBLEMS**

#### **SECTION 26—Management**

**Manufacture**

**Make-up**

**PROBLEMS**

#### **SECTION 27—Stories**

**Editorials**

**Headlines**

**Illustrations**

**Advertisements**

**PROBLEMS**

#### **SECTION 28—Policy**

**Habit**

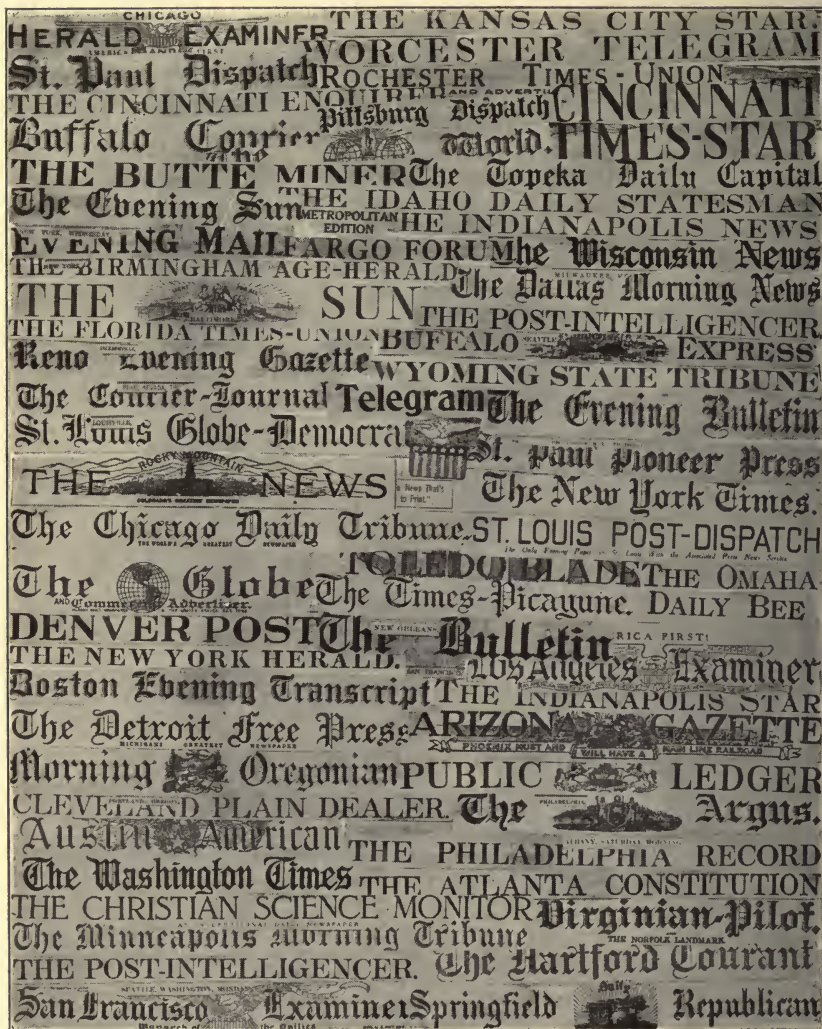
**Value**

**Power**

**PROBLEMS**



*Titles of leading newspapers in all parts of the United States,  
reproduced in regular dress*





## CHAPTER VI

### ADVERTISING

*He thought he could trade without seeking the aid  
Of some excellent advertising;  
But he soon met his fate—came the sheriff in state—  
Which to no one was very surprising.*

**Introduction.**—Advertising is commercial electricity. It is a business force of such subtle and far-reaching influence that the civilized man does not live who is not in some degree at least influenced by it. He may firmly insist that he alone is responsible for his own tastes. But the chances are that he is not. Consciously or unconsciously, advertising has probably had more to do with forming his likes and dislikes and “indifferences” than have his own mental and emotional processes.

One hundred years ago the housewife made soap for the whole family; today she buys it, largely because the advertising of branded soaps has educated her to do so. One hundred years ago she made cough syrups and other home remedies for the use of the family; today she buys branded remedies for the homely ailments and indispositions, largely because advertising has educated her to do so. One hundred years ago she had but one cereal, corn, which she prepared herself; knew but one condiment, catsup, which she made herself; served but one cracker or biscuit, ginger, which she made herself. Now she is educated in a variety of brands of each one, which she buys in packages, sealed, labeled, guaranteed pure, and—*advertised*. And these are but a few of the articles in which she has been educated by advertising. Practically all the foods she used to prepare at the expense of so much time and labor are now prepared and branded for her. Your own case is no different. The very clothing you are wearing at this moment—collar, tie, shirt, suit, socks, garters, shoes, underwear—you are probably wearing as the result of advertising.

The department shops alone in Greater New York spend annually more than \$5,000,000 in advertising. In a single year manufacturers,



wholesalers, retailers, mail order houses, and smaller miscellaneous lines of business spend \$500,000,000 in direct advertising. It was advertising that in 1918 sold Liberty Bonds to eighteen million out of the twenty-five million families in our great country. It was advertising that led to the saving of millions of tons of coal during the recent World War, and thus enabled the victorious countries involved to perform actual miracles in transportation. It was advertising that a few years ago increased the population of Canada by one million five hundred thousand and her wealth by twenty times that figure. There are established trade-marks and trade names that are held at as much as \$3,000,000 each. An advertiser thinks nothing of paying a thousand dollars an issue for a full-page advertisement in a popular magazine. For the center double page in a widely circulated weekly he may pay as much as thirteen thousand dollars an issue. And these figures constitute but the first word in the startling story of advertising.

Now, consider the incalculable influence that advertising has upon men and women everywhere. Consider the vast amounts of money invested in it. Then say whether clearness and correctness and conciseness would appear to be important considerations in the writing of advertising. Important? Nay, they were important, merely important, in words and sentences, in paragraphs and compositions, in letters and newspapers and magazines. In advertising they come to have concrete values. Paragraphs, sentences, words, syllables, even punctuation marks may be evaluated, to some extent at least, in real dollars and cents. Vagueness, incorrectness, diffuseness are worse than worthless, for they must be paid for as well as suffered for.

"The great art in writing advertisements," said Addison, "is in finding out a proper method to catch the reader's eye, without which a good thing may pass over unobserved, or be lost among commissions of bankrupt."

## SECTION 29

**The Commodity.**—By this word is meant any advertisable and salable article. It may be a branded, proprietary product, which means that it is subject to exclusive ownership and sale by a single



individual or firm and that it bears a protective mark, sign, or name indicative of kind or quality. It may be any article sold by weight or measure, bulk or size, in accordance with the demands of the purchaser. The word *merchandise* is used to indicate commodities collectively, and *merchandising* to indicate dealing in commodities.

Commodities may be classified, very roughly of course, under the following heads: books and stationery, clothing, drugs, drygoods, furniture, groceries, haberdashery, hardware, millinery, jewelry, shoes, vehicles. Each one of these covers a wide variety of related articles, and it will be observed that each is a manufactured product, for wholesale but chiefly for retail distribution, rather than a raw or natural product. But it is not to be inferred from this that raw products are not themselves advertisable and salable commodities. On the contrary, coal, iron, wood, oil, cotton, woollen, silk, and other such products are advertised and sold. The list of twelve commodities here given, however, includes those constituting the principal centers of retail trade interest in the average community. They supply a majority of the demands of a majority of the people all the time, everywhere. They are, therefore, those commodities upon which the most expert advertising and salesmanship are required and brought to bear.

The advertiser must more than merely know the commodity he advertises. He must talk, act, think, live, be absorbed with that commodity. From its beginnings, down through its development and history, to its present-day touch with human life and enterprise, he must study every phase of its many-sided evolution. He must, in short, be a student specialist in his advertising subject.

Is his specialty paint, shall we say? Very well. Let him go back to the centuries before Christ, and there unearth the story of the ancients who, observing that those surfaces upon which their masterpieces were painted were better preserved than others, struck upon the idea that paint was useful as well as decorative. Let him study something of art in ancient China, Egypt, Greece, Rome, and Spain. Let him study something of science, too. It will enable him to tell interesting stories about color; for instance, that down to the time of Apelles, in the fourth century, white, yellow, red, and black were the only colors used; that green, purple, and blue were quickly

introduced when alchemy gave way to chemistry, and that modern chemistry, drawing as if magically upon the vegetable, animal, and mineral kingdoms, has produced all the varied shades and blends we have today. Let him, of course, study the bases of oil paints, such as white lead, red lead, zinc white, oxide of iron, and the rest; and let him be enough of a botanist to know that the seeds of the flax and the poppy yield the best paint oils—the former for tenacity and drying qualities, the latter for delicacy of color. Then let him study the principles of varnishing, graining, marbling, gilding, enameling, polishing, and the painting of interiors and exteriors, of plaster surfaces, of structural work, and so forth. It will be an asset for him to know where the ingredients of the best paints come from—gum, amber, copal, turpentine, and the others—and he may do well to inform himself about export and import duties, transportation rates and methods, labor conditions in various parts. He should be able to tell a good story about cheap Russian turpentine or about the high-grade American turpentine, the product of our southern pines. He should keep abreast of scientific discovery and of world affairs, know where his firm has to meet competitors and how to concentrate his advertising to that end, and, most stupendous task of all, perhaps, understand the by-products of paint manufacture as well as the differences among the varieties turned out. Here are some of those varieties:

Floor paint, concrete paint, deck paint, oil colors, house paint, auto paint, wagon paint, auto lamp enamel, Japanese enamel, bathtub enamel, bronzing liquid, aluminium paint, stove enamel, radiator enamel, shingle stain, French wax finish, spar varnish, coach varnish, furniture varnish, asphaltum, shellac varnish, smoke-stack paint, roof and barn paint, graphite paint, antifouling ship bottom paint, machinery paint, fire retardant paint.

But all this is suggestion merely. It is impossible to detail it further here. Enough has been shown, however, to indicate the bigness of a single typical commodity and to suggest the bigness of the problems of the advertiser, as of the salesman.

**The Prospect.**—Those toward whom an advertiser directs his advertising, or a salesman his sales talk, are called prospects. They are prospective buyers of the commodity advertised or offered for

sale. The advertiser cannot, of course, know his prospects individually, as the salesman can. Like the editor of a newspaper, he is more or less removed from contact with the people to whom he addresses his writing. But he knows them as groups; he knows their group instincts; he is a student of human nature in the large; and he knows also what influence season and community exert upon people. He knows that certain communities are richer than others; that some are noted for one type of industry and some for another; and that seasons are characterized by varying, special demands. He knows, too, that in every community, all the time, there are, roughly speaking, three classes of people: those who can afford to buy only the necessities of life; those who can afford to buy comforts in addition to necessities; those who can afford to buy luxuries in addition to necessities and comforts.

Knowledge along these general lines aids in many ways in the adaptation of advertising. It will be of little profit, for example, to advertise luxuries, such as jewelry or wines, in publications read principally by farmers. Horses and cattle need hardly be advertised in publications for the automobile trade. The majority of the inhabitants of a coal mining community will have but slight interest in the advertising of silks and satins, while advertisements pertaining to overalls, branded foods, and essential household furnishings may interest them greatly. Most people are attracted whenever reduced prices are mentioned. Special opportunity of any kind makes a strong appeal to every one. On the other hand, there are people upon whom these considerations have but little influence. They are prepared to pay the price, take pride in doing so, and respond to advertising of a different vein, therefore. It is, in other words, the pulse of community groups that an advertiser has to know thoroughly, if he would adapt his advertising in such a way as to secure the best results. This it is that constitutes his real prospect.

#### PROBLEMS

1. Study the advertisements you see in your daily round, and tell how many of the twelve kinds of commodities enumerated on page 290 are advertised in your community. Which are advertised most widely? List them from greatest to least in advertising importance.



2. Classify the advertisements of your community under the three heads: necessities, comforts, luxuries. Explain that a luxury for one prospect may be a necessity for another; a comfort for one, a necessity for another.

3. Let us suppose that a large factory has just opened in your community, giving work to five thousand employees. You are asked to write an advertisement for your school that will induce these newcomers to send their children to it. Make a list of the things you ought to know about the school in order to present its features fully. Then study the factory employees as to taste, wealth, recreations, degree of education, and explain which of the school items listed had better be used in your advertisement.

4. Write a paragraph telling why you would rather buy biscuits or crackers carefully packaged, sealed, and labeled, than have them measured out for you from a large box.

5. Tell the story of a shovel or a hoe or some other utensil, going back to the mine and tracing the production and stages of manufacture down to the finished product. Make use of the dictionary and the encyclopedia. Tell how the information you glean from them regarding the utensil may be valuable to an advertiser of the utensil.

6. Tell what two branches of learning the writer of the following advertisement had studied. Look up the words you do not understand and explain in your own words just what the advertisement means. To what classes of people should it particularly appeal?

**Avoid an alkaline dentifrice. It is always harmful and often dangerous because it checks the flow of saliva—Nature's only agent for destroying the acids of food decay.**

**Our dentifrice is absolutely non-alkaline and actually increases the flow of saliva through the stimulating influence of mild fruit acid.**

7. Suppose you are called upon to write notices or advertisements for the following, to be inserted in your school paper or posted on bulletin boards in the school building. Enumerate the points you should know about each one. Then explain which of these you would select for your advertising. Perhaps you would use different points for girls or for the senior class from those used for boys or for first-year pupils.

—A baseball game.

—A literary club.

—A field day event.

—A school pageant.

—The school paper.

—A school play.

—A contest between two clubs.

—A contest between your school and another one.

—The school athletic field, to be rented to other schools on certain dates.

—The school auditorium, to be rented to outside organizations on certain dates.



## SECTION 30

**Mediums.**—The place or the vehicle of advertising is called the medium. Newspapers, magazines, posters, billboards, placards in railway cars, and the like, are indirect mediums of advertising. Circulars, folders, catalogs; letters, and slips inserted into letters, are direct mediums of advertising. Advertising that is issued through the medium of rulers, blotters, calendars, balloons, and so on, is sometimes called novelty or specialty advertising. Newspapers and magazines constitute the most important advertising mediums. More money is spent for advertising through these mediums than through all others put together.

**Kinds.**—A CLASSIFIED ADVERTISEMENT is one printed in small or agate type under such headings as *Help Wanted*, *Situations Wanted*, *Furnished Rooms*, *Boarding*, *Lost*, *Found*, *Books Bought*. It is a direct, businesslike appeal with wording kept at a minimum. Its aim is, not to secure a large number or a great variety of replies, but to get exact ones. The following is a fair illustration:

Young man, 25, desires position as advertising executive in large merchandising concern. References. Box 182, Dry Goods Economist.

A CERTIFIED ADVERTISEMENT is an expanded classified advertisement, inserted in the columns of a paper only after the paper has investigated the record and the references of the advertiser. Many papers maintain a bureau for the purpose of assisting those who are desirous of inserting such advertising. Certified advertisements are most commonly *Situations Wanted* advertisements; they are charged for at a higher rate than classified advertisements, and are usually given preferred positions in the pages of the paper. The following is a certified advertisement based upon the classified advertisement above:

YOUNG ADVERTISING EXECUTIVE

Producer of advertising that stands head and shoulders above the generally termed efficient advertising. Knows merchandise; is a merchandiser and a business energizer. Five years' experience, as follows: Two years in department store; two years in women's specialty store; one year in advertising agency. Age 25, salary \$45 weekly—easily within reach of average organization. Will submit sample advertisements. Box 182, Dry Goods Economist.

RETAIL ADVERTISING, sometimes called *local advertising*, is advertising that has to do with commodities that are sold over the counter in the retail shops of a community. It may list many commodities, as in the case of department shop advertising; or it may deal with but one or two, as in the case of small shop advertising. Those advertisements in your paper that are inserted by the shops in your community are retail advertisements.

WHOLESALE ADVERTISING, sometimes called *national advertising*, is the advertising that has to do usually with a single commodity, advertised over a very large section of territory. It appears, as a rule, in the same style, in the local papers of communities as well as in magazines, on billboards, and in electric display. It deals principally with commodities that are sold to retailers for re-sale to consumers. The advertisement on the following page is a wholesale advertisement.

PUBLICITY is the term that is sometimes applied to advertising that has become established and that depends not so much upon novelty or variety or unusualness, but rather upon the persistence with which certain established traits or characteristics are kept before the public. A trade-mark, a trade name, a slogan, a picture, an established type face or sign or border, may be used just for the sake of maintaining an impression, without presenting new or additional arguments in favor of the commodity. Publicity for a cause or for an individual may often be secured through the complete organization beforehand of a campaign of publicity literature. Printed matter is prepared and issued to publications periodically with view to keeping the subject before the public. If you wanted an athletic field, for instance, or a new school building, you might prepare such a publicity campaign. Your parents and every one else in the community would know, of course, that the field or the building was a necessity, but the constant publicity would prevent their forgetting, just as "Uneda" keeps them from forgetting biscuits and "O'Sullivan" from forgetting rubber heels.

**Styles.**—A little observation of the advertisements about you will reveal the fact that there are many different styles of form and expression used by advertisers—so many, indeed, that no attempt can

*An illustration of excellent copy focus*

# SILVERTOWN CORD TIRES



The City of  
**GOODRICH**  
Akron, Ohio



Quality  
First

**W**HAT macadam is to roads,  
Silvertown Cords  
are to tires.

Easier riding and  
longer lasting the  
tires with the Twin  
Red Diamonds on  
the sidewall.

*Buy Goodrich Tires  
from a Dealer*

**BEST IN THE LONG RUN**



or need be made to enumerate them all. Here you see one consisting of a few, clear-cut explanatory sentences or paragraphs; there, one written in a jingling rhyme. Here is one with a large picture or an attractive border; there, one with a snappy headline. This advertisement may be distinguished by its familiar trade-mark; that one, by an unusual trade name or motto or special type. This one carries a coupon as an inducement and convenience; that one, called a tickler, just teases or tickles your curiosity by telling you to "watch this space."

The most largely used style of advertising is called DISPLAY ADVERTISING. It is sometimes also called GENERAL ADVERTISING, for the reason that it is so widely used. It is advertising that combines some of the foregoing styles in the effort to attract attention, make impression, and induce conviction. A jingle, a trade-mark, a headline, an illustration, a special type, a slogan, a border, a coupon, well-used spacing—any two or more of these may be combined in order to emphasize the appeal of the advertisement as a unit. You will notice that, in both retail and wholesale advertising, some of these are used in the display for the purpose of sales appeal. You will notice, also, that there is always some writing.

Inasmuch as display advertising is of so much importance and prominence, what is said in the remainder of this chapter will pertain chiefly to it.

### PROBLEMS

1. In the light of the foregoing explanations, study the advertising in the papers and on the billboards of your community and classify it in a general way.
2. Compose four or five different kinds of classified advertisements. Expand your classified advertisement for *Situations Wanted* into a good certified advertisement.
3. Answer the following, giving good reason for your answer in each instance:
  - Do you think a department shop should use billboards for a large part of its advertising?
  - Do you think a magazine a suitable medium for a day school to be advertised in?
  - Is the school paper a satisfactory medium for advertising school games?
  - Do you think direct advertising is more productive of results than indirect?
  - Which is better as a medium for advertising of interest to women, the morning paper or the afternoon paper?



- If you were selling men's clothing, do you think the newspaper or the bulletin board would be the better medium for advertising?
- Do you think a coupon attached to an advertisement has much value as an inducement?
- If you were a business man, would you give away calendars, rulers, or other novelties as advertisements?
- Are there events connected with high school life that deserve national advertising, and really get it by way of news reports?
- Could you use many of the different styles of advertising mentioned on page 297 in a campaign for a school swimming pool or a school library or some other school equipment? If so, outline such a campaign.

4. In announcing an interscholastic contest what differences would you make between the posters you prepared for the bulletin boards in your school and the full-page advertisement you prepared for the school paper? Work out the two different styles briefly.

5. When the circus comes to town, it advertises in the paper, on the billboards, and by means of parade. Tell which of these you consider the most profitable form of advertising, and why. Show how all three could be used to advantage in the case of a school play, a school game, a school marathon, or some other school event.

### SECTION 31

**Copy.**—This is the name given to an advertisement in its course of preparation, before it goes to the printer or the painter, for its debut in the chosen medium. The first operation in the preparation of copy, after all the data are collected, is to make the *layout*; that is, to sketch out the plan, to place the different parts, to indicate styles of type and arrangement, and so forth. If a brief advertisement is being prepared, the layout is a simple matter; all that is necessary is to make the design and the plan clear to the printer. If, however, a more involved advertisement is under preparation, the layout may have to be worked out through three or four stages before the final or printer's copy is reached. The first, for instance, may just indicate size, plan, and parts. The second may contain only the placement of drawings or illustrations. The third may contain all that has gone before, together with the written material that belongs to it. Again, the first layout may be the artist's; the second the writer's. Then a conference between the two may be held and adjustments made between the different kinds of work. Pages 300 and 301 show a piece of copy *en route* through its different layouts.

**Unity.**—An advertisement should be simple, short, and direct. Certain definite advertising points should be selected for the advertising of a commodity, and one of these should be presented at a time. In a series of advertisements for a restaurant, for instance, the advertising points may be *cleanliness, home cooking, reasonable prices, quiet atmosphere*. But to treat of all four of these points in a single advertisement would violate the principle of unity, and would quite certainly be less effective than to treat each one separately in each of a series of four advertisements.

Though a department shop cannot, as a rule, follow this plan, it can nevertheless preserve unity to its advertising by means of *headlines* or by a general statement or editorial at the beginning of the advertisement. If it advertises many different commodities or special sales, it can link them all together by a large appropriate headline at the top of the copy. Each commodity may in turn have its own special headline, related in some way to the main one. Or, again, the unity of the large department shop advertisement may be preserved by means of a little heart-to-heart talk to the readers, at the top of the page or, perhaps, in the middle of the advertisement itself. A headline should be short enough to be grasped easily by the eye at a glance. It should, in other words, be but an “eyeful,” for it must be caught in passing. It should express one single idea, and attempt to make but one point.

In case a picture tops an advertisement, the headline may be made to serve a twofold purpose: It may stand as a caption, that is, as an explanation of the picture, and it may serve to link the meaning of the picture with the copy that follows. The headline should rarely, however, consist of a single word which at first glance puzzles the reader in making connection between the word and the commodity. Such abstract words as “Wisdom,” “Anger,” “Contentment,” used as headlines, need to be followed with extraordinary copy if prospects are to be induced to read further. Such words indicate to the vast majority of readers that the writer of advertising in which they are used, has wandered from the point, has not kept to his subject. Commanding headlines such as “You must buy,” “Don’t miss this opportunity,” “Improve your looks,” are also to be avoided. They have an impertinent savor which the average prospect does not like.

First layout of copy



Second stage in copy development





# VAN RAAALTE



*Silk  
Gloves*



*Veils*



The name VAN RAAALTE  
in the hem of a glove,  
in the meshes of a  
veil, on the label of  
silk underwear ~~~  
answers every question  
of style and quality.



*Glove-Silk  
Underwear*





**POWNE'S**

—that's all you  
need to know  
about a Glass

*Fletcher's*

13  
17

Globe-Wernicke



**GALEX**



*Eventually  
Why not now?*



The trade-mark advertises advertising. It may be a sign, a signature, a slogan, a name, or any two or more of these combined. Its persistent repetition in copy familiarizes it to everybody, everywhere, "everywhen." And it is this emphasis by repetition that gives to a well-established trade-mark publicity power that is valued at millions of dollars. The Fletcher signature has been written across the face of the civilized world. "Old Dutch" has long since become a globe trotter in the cause of cleanliness. "O'Sullivan" has given the earth the bounce of a rubber ball. And "There's a Reason" has made its way into contemporary literature. These, with others like them in persistence and popularity of appeal, come very close to being a part of our national and racial inheritance.

"There's a Reason"



"Cravenelle"



**Bon Ami**



Unity may further be preserved to advertising copy by means of *focus*. The lines of drawings and illustrations should focus into the advertisement itself, make the eyes unconsciously follow them into the reading matter. If, for instance, the illustration pictures a man in a bending position, he should bend *into* the advertisement, not out of it with his back to it. Human figures should face the advertising. Their eyes should be pictured looking down into it, or looking in the direction of the reader, or looking at an object held in the direction of the main point of the copy.

**Emphasis.**—The steps of development mentioned in connection with sales letters on page 219 apply in the construction of advertising copy. An advertisement must first of all *attract*. Then it must *interest*, *impress*, *compel*, and *force action*. All are frequently achieved in a single piece of copy. Sometimes, however, copy is constructed for the purpose of emphasizing but one of these at a time, the cumulative effect being secured by a series of advertisements appearing in close succession.

The beginning of an advertisement is a place for emphasis. Here, the catch headline or catch picture may be used to attract attention. The optical center of an advertisement is another place for emphasis. This is sometimes called the copy focus. The exact or mathematical center of circles, squares, and especially of upright oblongs is somewhat lower than the optical center. (See "**Quality First**" on page 296.) The eye naturally goes to some point a little higher than this—usually about three eighths of an inch higher. If you glance at a window divided exactly in the middle, you will be impressed with its top-heavy appearance. It is well, therefore, to focus an important advertising point slightly above the centre of the space used. The third position for emphasis in advertising copy is at the end, where some particularly telling point should be made by way of snap summary or by some inducement, such as a coupon or an offer.

Any device that gives an advertisement distinctiveness—*stand-outishness*—will of course give it emphasis. Originality by way of unusual lines, shapes, sizes, spaces, borders, grouping of material, is a tremendous asset to the copywriter. But unusualness must not be overdone or it will attract attention to itself rather than to the

commodity advertised. Plagiarism or copying is nowhere more fatal than in the writing of advertising. If the writer of advertising does not possess sufficient originality to construct copy that is *different* from that issued by his competitors, then he had better hold to the regular and conventional forms. To steal another's devices will not only not attract prospects, it will actually repel them.

Repetition, especially when advertising has reached the stage of publicity, is an important adjunct to emphasis. The slogans "Chases dirt," "The Cream of Wheat Man," "Let the Gold Dust Twins do your work," to mention but three, have been made a part of the mental property of the majority of people in this country, through the sheer emphatic force of repetition. But it is worthy of note that, while these and other slogans like them are constantly repeated, the general make-up of the advertising in which they appear is frequently changed. They are, therefore, made the more forceful because of the new setting in which they find themselves from time to time. Repetition, then, whatever the frequency with which it is made, may have its emphasis increased by variety in the make-up of advertising copy.

Many firms identify a certain characteristic type face with their advertising. Thus, as soon as a person sees this particular type, the firm and the commodity are immediately known to him. Well-selected type faces possess great value as factors in securing emphasis and may be rated along with trade-marks and trade names as powers in publicity. Look up the word *type* in the dictionary for illustration of the more common styles. All of these are used in advertising. You may find them on every hand. Many advertising firms design special type that is suggestive of the character of the commodity advertised. *Disston* stands for saws; *Eversharp* for pencils, and so forth. (See illustration on following page.)

There are still other aids to emphasis in the construction of advertising copy. The *you-attitude* will help, though it must not be played up too strongly. If it is, the prospect may feel inclined to accuse the advertiser of flattery. Unimportant items should not, of course, be given anything but small space and treatment. Copy should deal with positive advertising points principally. Negative points, such as insinuations about competitors or comparisons to the detriment of other commodities, should be minimized, or, better, not mentioned



at all. Constructive copy, that is, copy that announces the merits of a commodity and emphasizes the desire to please *you*, the prospect, is the only sort of copy that deserves big space and big returns, and gets both.

Color invariably attracts and invariably makes a pleasing impression. Its use for the purpose of securing strikingness to copy is to

*A few examples of character type*

# DISSTON

With STAGGARD Studs

Sunshine

CAT'S PAW

NOVO  
RELIABLE  
POWER

Stewarts

FAN-TA-SI Crane's  
Linen & Lawn

EVERSHARP

TEMPPOINT

be commended, especially when it is made the vehicle of contrast such as black and white. If an obvious connection can be made between the color used and the commodity advertised, so much the better. It may, for instance, be both wise and profitable to employ color in advertising a summer resort. Here, the fresh green of the grass and the mellow bloom of the flowers may emphasize the advertising point. Nature always advertises her charms by means of color. The green of the forest depths, the blue of the sky and the sea, the yellow of the harvest, the gray of the dawn, the glow of the sunset—all these are Nature's advertising color schemes. Advertising that appeals to women and children should preferably be in color,



inasmuch as they are more sensitive than men to the delicate refinements of tints and shades. And color not only attracts and makes a favorable impression, but it makes a more vivid and, hence, a more memorable impression. If you will test your observation of advertisements, you will find that you have a much clearer memory of those that are printed in color.

**Coherence.**—Color must not be used too profusely, however, nor must it jar or shock through bad taste in placing one color with another. The bright, cheery colors are more appropriate to advertising copy than are the dark browns and cheerless grays. There should be harmony in colors, as there should be balance of arrangement among the parts of an advertisement. You may have seen advertisements that impressed you as being top-heavy or lopsided or otherwise disproportioned. This detracts naturally from the advertising point. It arrests your attention on something that is not intended for emphasis and fails to secure your attention on the salients. It is a safe plan to submit the layout to several persons who are not particularly skilled in advertising technique before completing your copy. Bad arrangement, disproportion, lack of harmony, will be the first thing noticed by them, if the copy has these defects, and their criticism will probably make readjustment of parts an easy matter.

A border should not be so ornate as to detract from the principal advertising point or points. It should, moreover, be appropriate to the commodity advertised. It would be absurd to place a border of a climbing rose vine around an advertisement of shoes. On the other hand, the flower of the mint or a design of Scotch plaid could be made a most appropriate border design for the copy of Scot Mints. Illustrations should always be coherently linked with the copy proper. A picture should have its purpose made clear at a glance. This may be done most effectively by a few explanatory words near it, that serve as caption at the same time that they headline the copy. It may also be done by having the illustration portray a definite action, or by having a figure represented as related in some way to the commodity.

Vertical lines, particularly if they are very long, need to be broken by means of cross bars or some other device. The same is true of vertical columns of advertising. If the column runs the full length of a newspaper, there should be frequent spacing or headlining or

decoration by way of interruption. The element of rhythm may be used to good effect in securing to an advertisement a harmonious and coherent relation of parts. Words of equal length may be used at regular intervals, and phrasing and paragraphing may be so proportioned and arranged as to give the impression of easy, rhythmic movement. The mixture of extremely long and extremely short sentences, of extremely long and extremely short paragraphs, is a disturbing note in some advertising.

Above all, coherence in advertising copy means the getting at the advertising point and the holding of every word, phrase, and sentence to that point. It means the logical development of the story from first to last, without deviation to the right or to the left. Make a prospect hungry, if you like, by penning and picturing the praises of deliciously prepared table luxuries, *and then* tell him where his appetite may be satisfied amid pleasant surroundings at fair prices. Do not make him hungry by showing him a picture of delicious fruits, and then offer him a fruit farm "for sale cheap." He will not forgive your incoherence if you do. There must be a close consecutiveness between the opening of your copy and its conclusion. There must be, moreover, immediate opportunity for the prospect to secure what you offer him or what you make him desire. Similarly, it is not quite coherent to advertise a breakfast food on a background of mauve or cerise, though such colors may be most suitable to the advertising of women's dress fabrics.

**Cautions.**—Do not be too bright or clever or snappy or original. Do not crowd your copy or put too much into it. Do not mix your appeals or arrive at false conclusions. Do not represent a figure in the position of suspended or incomplete action, such as a girl with her mouth wide open or a boy jumping a hurdle, for it is likely to leave the prospect undecided or in suspense. Do not place such words as *lose* and *loose*, *ready* and *readily*, *oration* and *ovation*, *chance* and *change* closely together in your copy, for one may be mistaken for the other. Do not use such expressions as "Best on the market," "Leads them all," "None better," "Superior to all others," "The only genuine," "The only efficient — on the market"; they sound boastful; they antagonize; they suggest odious comparisons. Do not play down to any class or classes; do not resort to slang or

cheap popular phrases; your business is to educate the people up, not "uneducate" yourself down. On the other hand, do not write over the heads of the public or miss fire by using sounding phrases and long words. Do not portray in your copy any ugly or painful or awkward figures or situations, such as a serpent, a dying man, or an accident, for they are repulsive to the majority of prospects.

Be brief and to the point. Use the present tense as much as possible. Be modest and keep yourself and your firm in the background, feature the commodity and the prospect only. Make as much use as possible of illustrations that are explanatory as well as agreeable and artistic. Make use of curves rather than rigidly straight lines as much as possible, for the eye follows them with less effort. Let every piece of copy you write evince the fact that you have faith in the goods you are advertising and in the firm behind you. Tell the truth, the whole truth, and nothing but the truth. If the goods you are advertising have been reduced from \$4.95 to \$3, say so; do not say "reduced from five dollars." Use simple words; simple sentence constructions; short paragraphs, and headlines that mean something and that connect with the copy as a whole. Test your copy for clearness, correctness, and conciseness by submitting it to your friends before allowing it to be posted or printed. Strive to make your copy a model of clean-cut expression, an inspiration for straightforward dealing, and an uplift in its contribution to general intelligence. Know your commodity thoroughly; know the other fellow's even more thoroughly. Keep your work dignified and agreeable always, and know and love your work better than anything else in the world.

### PROBLEMS

1. What would you select for the advertising points in the preparation of a copy series for each of the following: pencils, ink, pads, furniture, books, desks, games, erasers, bicycles, crockery, dresses, shoes, boys' suits?

2. Make the layout for a department shop advertisement in which the above-named commodities are to be advertised. Compose a suitable headline for each one as well as a general headline for the whole advertisement. Provide for illustrations here and there. Look to harmony and balance of parts.

3. Test the advertisement on page 296 for unity, emphasis, and coherence. Write advertisements for this advertisement, after you have tested it for these points, setting forth its principal merits.

4. Make the layout for an advertisement of the house in which you live or for



your school property. Design an appropriate border and an appropriate illustration. Place a telling point at each one of the three emphatic positions in your copy. Submit it to your classmates for criticism.

5. Take some popular trade-mark, such as the one used for "Old Dutch Cleanser," and construct a new and novel background for the "woman with the club." Use any trade-mark that is popularly displayed in your community, for further work in this problem.

6. Suggest suitable types and suitable color schemes for the advertising of each of the following commodities: athletic goods, automobiles, books, canoes, dresses, gasoline engines, laces, rugs, soda water, stationery, tennis rackets, veilings.

7. You are asked to write a series of three advertisements for your debating club, each one of which is to emphasize a definite point. Suppose the points to be

- (1) It trains for intelligence.
- (2) It trains for speaking.
- (3) It trains for participation in community life.

Construct the three pieces of copy so that one follows the other logically and yet shows a difference from the other two. Use illustrations, diagrams, facts, figures, or any other display devices that will help your copy.

8. You are asked to write an advertisement for boys' clothing—suits, hats, shoes, overcoats, shirts, and so forth. Your space is a vertical column of newspaper length. Write the copy, breaking up the long column at several places and providing an appropriate border decoration.

9. Write brief satisfactory advertisements to follow up each of these headlines:

- These Shoes Wear.
- No More Delays.
- They Save Time.
- Worth While Opportunities.
- Keep Using It.
- Fresh from the Orient Every Week.
- They Taste of the Sunny South.
- The Lustre Shed is Yellow and Red.
- Delays! Delays! Delays!
- Never a Word Has Since Been Heard.

10. Explain the following and tell what particular commodity each would be appropriate for in advertising copy:

**Black Letter,**     *Script,*     **Old English,**     **Gothic,**  
**Bold Face, Clarendon, Antique,**     5½-point or Agate,     6-point or Nonpareil,  
**18-point or Great Primer,**     10-point or Long Primer,  
 11-point or Small Pica,     12-point or Pica,     9-point or Bourgeois,  
 14-point or English.



## SECTION 32

**Human-Interest Copy.**—Advertising that addresses its appeal chiefly to the feelings or emotions and makes little or no appeal to the reason or the intellect is called HUMAN-INTEREST COPY. Another name for it is CHARACTER COPY. Illustration plays a large, if not the principal part in such copy, and this, together with the write-up, usually suggests a story or a dramatic situation. Description may be used to advantage in making the appeal, chiefly as an aid to suggestiveness, however. The appeal may be based upon pride, love, fear, justice, patriotism, friendship, domestic happiness, love of pets, love of children, and all the rest of the homely and sentimental emotions to which the average temperament is highly responsive. The advertising point of greatest value in human-interest copy, whatever the kind of appeal made, should hinge upon the *suggested* story or situation. It should not attempt to tell the whole story, but, rather, just enough to enable the prospect to get the point and tell the rest of it to himself.

The picture of a family sitting around the Victrola listening to the music is human-interest copy. Perhaps the most widely-known human-interest trade-mark on record is that reproduced on page 302 with the caption, "His Master's Voice." The picture of a sweet-faced, gray-haired mother saying goodbye to her soldier son is a human-interest picture. Followed by a write-up headlined "She is giving her boy to our country—what are you giving?" it becomes a strong human-interest appeal for a contribution to the Red Cross or the purchase of war bonds.

It is not safe to list commodities for the advertising of which character copy is especially appropriate. It would be safer, if it were possible, to list the different kinds of prospects to whom it is best adapted. The feelings of some may be touched by the appeal to pride; of others, by the appeal to a sense of justice. Almost any commodity may be advertised successfully to some group of prospects by means of human-interest copy. In general, it may be said that the human-interest appeal is best adapted to the advertising of comforts and luxuries—pianos, automobiles, perfumery, life insurance, branded food delicacies, and the like.

*The \$1000 prize advertisement written by Mr. C. W. Page in the New York Globe competition. Note the display, the use of space, the broken column effect*

**Q** What advertisers think of a newspaper is more interesting than what the paper thinks of itself. And when such thought happens to be expressed in terms of dollars spent for advertising space — there can be no question of its sincerity.

## 16 of New York's Leading Retail Stores

### Here they are:

Altman & Co.  
Arnold, Constable & Co.  
Best & Co.  
Bloomingdale Bros.  
Bonwit Teller & Co.  
J. M. Gidding & Co.  
Gimbel Brothers.  
Hearn  
Lord & Taylor  
R. H. Macy & Co.  
Oppenheim & Collins  
Franklin Simon & Co.  
Stern Bros.  
Stewart & Co.  
Worth  
John Wanamaker

used a larger volume of advertising in the New York GLOBE during the past five years than in any other New York paper.

Why did these leading stores

## Use More Advertising in the GLOBE?

There is only one possible answer.

To be the choice of one or two such shrewd buyers of advertising space would be a compliment to any paper, even though inconclusive as to that paper's leadership. *But to be chosen by sixteen such merchants — Surely That Is Proof Positive!*

**Q** Write for facts and figures that tell why THE GLOBE offers the best opportunity for reaching the one-tenth of NEW YORK'S people with money to buy goods.

**The  Globe**  
AND Commercial Advertiser

America's Oldest and Most Virile Daily Evening Newspaper

73-83 Dey Street  
NEW YORK

*Jason Rogers*

PUBLISHER

**Reason-Why Copy.**—Advertising that addresses its appeal chiefly to the reason and the intelligence is called REASON-WHY COPY. Drawings, diagrams, charts, or any other type of explanatory illustration may properly play an important part in this style of advertising. Exposition as to why the prospect should buy or as to how something works or can be done, is the chief problem of the copy man. He aims to reason the prospect into belief. He gives evidence of the superiority of his commodity over others. He justifies an increase in price. He urges the prospect to replace something he now uses with something different. He shows close or careful or stubborn prospects how a thing works or how much easier it works than other commodities of the same kind. In short, he induces the prospect to change a buying custom or habit, and his copy must therefore give clear and logical reasons for the change. In human-interest copy, on the other hand, the problem is simply to secure a decision or to make the prospect *feel* the disadvantage of not possessing the commodity.

At first thought it may appear that argument should be called into service in writing reason-why copy. But it should not be. It requires only clear-cut exposition, developed slowly step by step and based upon all the counter objections that the prospect could possibly offer. Argument has small if any place in business, least of all in the processes of merchandising. True, reason-why copy is often called argumentative copy, but this means simply that the arguments in behalf of an article are set forth in clear, agreeable, explanatory form. It does not mean deliberately aggressive argument. Goods are rarely sold by means of abstract argument.

Reason-why copy and human-interest copy may be combined in the same advertisement. Explicit reasons may be given for using a certain tooth paste and these may be accompanied by a human-interest picture of a mother standing at the washstand beside her boy, who is brushing his teeth. Reason-why copy may be used for almost any kind of commodity. It is especially appropriate, however, for advertising new inventions, for meeting competition, for selling those prospects who ponder a long time before buying, and for the purpose of establishing demands for old commodities offered in new form at advanced prices.



**Sense-Appeal Copy.**—Advertising copy that addresses its appeal chiefly to one or more of the five senses is called **SENSE-APPEAL COPY**. A picture of the commodity advertised, or a picture showing the agreeable effects of its use, is the type of illustration that is especially appropriate for such copy. The write-up should be principally descriptive. Advertisements of foods invariably make use of the sense appeal both by means of apt illustration and by such adjectives as *delicious*, *appetizing*, *flavorful*, *toothsome*, *refreshing*. Rarely, of course, can all five senses be appealed to in the copy for a single commodity; yet a young man who was very fond of soda water once had this to say about his favorite drink: "It looks good; it smells good; it tastes good; it touches my palate all the way down, and its fizz is music to my ears!" The sense of sight can easily be appealed to, whatever the commodity advertised, and as a rule additional sense appeals may be worked into the copy if the commodity is thoroughly studied. When it is remembered that human beings get all the knowledge they possess through the avenues of the five senses, it will be understood that these may well be made the bases of fundamental appeal in the construction of copy.

Both reason-why copy and character copy may center their emphasis upon a sense appeal. All three may be combined in the same advertisement, each serving a definite purpose in a unified and coherent whole. For instance, there may be the best of reasons why a certain prospect should own an automobile. A man with his wife and children in his car may be pictured just ready to start from their cosy home for a spin in the open air. The copy may emphasize the sniffing of the invigorating breeze, the pleasant sensation of the springs as the car whirs around a corner, the sounds of lowing cattle and singing birds as it wends past fields and through wooded ways, and the party may return home "in appetite" as the result of the outing.

### PROBLEMS

1. One of your classmates wishes to leave school and go to work. Make a human-interest appeal to him to remain in school. Make a reason-why appeal. Which do you think the more likely to prevail upon him to remain in school?

2. Make a study of the advertising in your community and classify it under the three headings treated in this section. Secure advertisements in which all



three styles of copy are used together. Compare wholesale with retail advertising as to the styles of copy used.

3. Write sense-appeal copy, to be submitted first to your classmates for criticism, on one of the following:

—Mother's buckwheat cakes.

—Sister's fudge.

—Tom's new car.

—A bunch of violets.

—Our dog Towser.

—Mother's garden.

—Father's tobacco.

—Mary's Victrola.

—My new suit.

—The swimming pool.

4. Write advertising copy for some book you have read. Make use of human-interest, reason-why, and sense-appeal devices in order to prevail upon your classmates to read the book.

5. When your friend Harry failed in English he gave the principal of your school *reasons why* he failed. The principal in turn gave him *reasons why* he should have passed. Construct copy, based upon this episode, to be used as an advertisement for your school. Picture the principal and Harry in interview. Then feature a good headline. Then give the principal's reproof to Harry in a generalized form, so that it may appear as the reason why all serious-minded boys and girls should attend your school.

### SECTION 33

**Tests.**—It is impossible to calculate exactly the returns from advertising, but much can be done toward approximating them. This is the big reason why shrewd foresight and judgment need to be exercised in the style and placement of advertising copy. Since there must be a degree of uncertainty at the end, there should be great caution at the beginning. If an advertiser is uncertain as to the success a piece of copy is likely to meet with, he may "try it out" in a few different mediums, in localities of different kinds, and in this way give it a trial. He may watch returns closely, by means of studying the reaction on the part of prospects as evinced by coupon returns, by means of the prospect's mention of the medium in which the advertisement was seen, or by some device of keying. Keys vary in form, but the most commonly used are such as these: "Address Dept. H.," "Please mention Section 147 B when you answer

this advertisement," "Dept. C2," "Please mention — Magazine," "Write to 'Ty.'" Such data on an advertisement enable the advertiser to assort answers and to measure to some extent the work that a given advertisement is doing in a certain community, in a certain medium or by means of a certain style of copy. In case a coupon is used, the key is attached to it, and the assortment of returned coupons will tell the interesting tale.

The reports of sales departments upon the advertising of a firm are among the most useful tests that can be made of that advertising. If customers buy because of certain copy, and tell the salesmen so, the proof of the success of that copy is complete. Sometimes the device of telling the prospect to request samples at the counter or to "take this notice with you" is used. Sometimes a special sale is deliberately staged by the advertising in order to test the pulling power of a certain style of copy or kind of medium. Again, puzzles may be presented for solution, along with rewards or premiums for the successful in solving them, and the keenness of the competition thus established be taken as in some measure a test of the advertising copy. The advertiser may distribute a questionnaire asking, among other things, what particular characteristic in an advertisement the prospect liked best. By a careful poll of the answers he may secure valuable suggestions for future copy. Better, perhaps, than any of these devices is that one of using different advertising appeals in copy that is to appear through a variety of mediums. One kind of copy thus competes with another, as does also one medium with another. The magazine copy may appeal to pride; the billboard to pocket; the newspaper to reason, and so forth.

The results of such tests as these should be drawn up in form of chart to be used as ready reference guide for future copy construction. Such a graphic record is to some extent a protection against failure, just as it is some guarantee of success. It interprets prospects, mediums, styles, in the light of experience, for the guidance of future work. It must not be forgotten, however, that much advertising has proved successful in spite of tests that indicated it would fail, and *vice versa*. But the tests are worth making for the alertness alone that they inspire in copy writers and in advertising management.

**Connections.**—The advertiser and the salesman must work together. The advertiser must do advance work for the salesman; the salesman must interpret public taste and public demand to the advertiser. The salesman, meeting the prospect individually, is in a position to dictate to the advertiser; the advertiser, on the other hand, is in a position to dictate to the salesman as to just the goods, the terms, and the opportunities their firm is able to offer. The salesman must not be embarrassed by being obliged to put goods on the counter that are other than as advertised. What the advertiser says in his copy must be “backed up” by the salesman either at the counter or on the road. What the window display or the sample case shows must be exactly *as advertised*. Any break in the connection along any of these lines of co-operation is fatal to sales not only, but to reputation also, and this latter is a far more serious consideration.

Through advertising, too, the manufacturer must connect with the retailer and the consumer. Advertising must, in other words, link all the avenues of production, manufacture, and marketing in a consistent and mutually helpful way. The jobber, the commission agent, the dealer, the middleman of any sort or description standing between the producer and the consumer, looks to advertising to pave every step of the way in the little journeys of merchandising. By issuing informing and compelling literature, bearing the name of retailer or dealer, the manufacturer not only sells goods and helps others to do so, but he organizes a business co-operative system that gains strength and power according as it is held together by effective advertising.

**Campaigns.**—For placing a new commodity on the market, for intensifying sales, for expanding or initiating trade in new fields, for changing the prices or branding of an established commodity, for any variation of marketing processes that makes it necessary to educate people to new tastes or new habits and to approach them from new angles, the advertiser plans a campaign that is calculated to secure desired results through carefully graded, follow-up copy. It is planned to every detail as far in advance of issue as circumstances permit. Provision is made at every step in the plans for making



such adjustments as may be required by manufacturing and sales conditions, by response on the part of prospects, or by reports from sales departments. There must be no campaign beginnings made until the word "go" is echoed from one end of the trade route to the other. The manufacturer must have his goods ready and the sales organization must have its machinery not only ready but keyed to the situation before the advertising copy goes out.

An advertising campaign is sometimes started "in the small," that is, it is tried first in a small way for the purpose of "warming up" or "seeing how it goes." It is best developed according to the steps discussed in connection with sales letters (page 219). First, curiosity may be stirred or attention attracted by means of a tickler or teaser. This may be followed by copy that stimulates interest and desire; and this, in turn, followed with the stronger appeals. The early copy in a campaign series *introduces*; the middle copy *makes acquainted*; the later copy *establishes and maintains* friendship.

**Policies.**—Some houses hold strictly to a single style of copy; others vary it constantly. Some mention prices always; others never do. Some make use of one large space; others use many small spaces. Some elect one medium and hold to that only; others use many mediums. And so on. The variations of policy in advertising as it bears upon such general considerations as these are too numerous to mention here, but they are worthy of study, for they involve many questions interesting to the beginner.

Untrustworthy and dishonest advertising is rapidly passing. The best publications of the country issue notices that questionable advertising will not be accepted. Advertising that offers extraordinary interest on investments, that guarantees cures, that requests money for samples, that attacks personal character, that explains too-good-to-be-true opportunities, will not be permitted in the columns of these publications, no matter how much money is offered for their space. This has been the ethical accomplishment of one of the largest and most powerful organizations in existence—The Associated Advertising Clubs of the World.

It is poor advertising policy to offer too many inducements, to announce too many special sales opportunities, to attach too much



importance to prices and too little to values. While perhaps everybody likes, yet nobody expects, to get something for nothing, especially anything that is worth the having. It is good advertising policy always to insert in copy a note of detachment from strictly material considerations. The advertiser must consider himself, not merely a copy seller of goods, but an educative influence, an agent of community uplift, an example of good taste and congenial spirit. However brief his copy may be, through its form and orderliness, its artistic balance and harmony, it makes for good in any locality where it appears. If it lacks in tone and style and dignity, or if it gives the public no reasons for reading it except those of sordid cost and price and necessity, then it does not make for good, and the advertiser who writes it fails to meet his fullest copy obligations.

### PROBLEMS

1. Explain how an advertisement in your school paper may be of assistance to pupils who are trying to sell school pins or pennants.

2. Plan a campaign, to be conducted by means of school papers, bulletin boards, and assembly announcements, for the sale of a school year book or for one hundred per cent membership in some school organization.

3. Construct advertising rate cards for a school weekly, a school monthly, and a school annual. Give attention to favored spaces, to sizes, to amount of printed matter, to special make-up, and so forth.

4. Construct copy for advertising many of the articles sold by your school co-operative shop. Construct single specimens of copy for advertising individual articles. Connect your copy with shop display of goods. Make use of coupons and keys.

5. Study the advertisement on page 296 and answer the following questions about it: Does the advertisement show that the advertiser knows his commodity? What kind of commodity is advertised? For what class of prospect is the commodity intended? What is the medium used? What kind of advertisement is it? What advertising style is used? Tell as nearly as you can what the stages of layout were. Test the advertisement for unity, emphasis, and coherence. Are any of the cautions enumerated on page 307 violated? Are style and color and arrangement featured? Is there an appropriate border? Is it human-interest, reason-why, or sense-appeal copy? Does the advertisement bear a key? Could it be used as an aid by salesmen? Is it dignified? Is the best possible use made of the space? Are you convinced?

6. Make the layout for a series of advertisements you would construct for this chapter. Include the following points and subdivide each one as the text requires:

### **Introduction**

**SECTION 29—The Commodity  
The Prospect  
PROBLEMS**

**SECTION 30—Mediums  
Kinds  
Styles  
PROBLEMS**

**SECTION 31—Copy  
Unity  
Emphasis  
Coherence  
Cautions  
PROBLEMS**

**SECTION 32—Human-Interest Copy  
Reason-Why Copy  
Sense-Appeal Copy  
PROBLEMS**

**SECTION 33—Tests  
Connections  
Campaigns  
Policies  
PROBLEMS**

## CHAPTER VII\*

### THE BUSINESS TALK

*You do not sell the auto, after all your fuss and care—  
You sell God's open country, and the sunshine, and the air;  
And perhaps you'll think me stupid, or pronounce me very droll—  
But you do not sell the auger—you simply sell the hole.*

**Introduction.**—Speech is a natural function; writing an acquired one. Speaking is as automatic as breathing. Writing requires the accumulation and the use of certain properties that give it at once a more formal significance than attaches to speech. Indeed, the very fact that we write indicates that our written expression is to have some degree of duration, however brief, and this in itself imposes a wholesome restraint upon how we write and what we write.

Speech requires no pen, no paper, no desk, no setting of any sort. It is always "on tap," to flow freely forth. And just as the necessity for preparation in the case of writing compels a certain degree of care in that form of expression, so the very ease and naturalness of speaking tempt us into a certain indifference in the exercise of that function. Like material things that are easily acquired, the power of speech is too lightly considered. Thus it happens that our speaking is all too frequently careless and haphazard, incoherent and slovenly, and that the world is occupied much of its time in disengaging itself from misunderstandings occasioned by inexact speech. Vague, diffuse, inaccurate talk has more than once been the cause of serious business consequence.

The advertiser addresses large numbers through the medium of writing. However vivid his appeal may be, it is nevertheless impersonal and general. He is not interrupted by queries, he is not obliged to consider individual mood; his own personal manners and

\* It is recommended that Chapters I and II be reviewed in connection with the study of this chapter.

appearance do not enter. He "pens and paints and pictures." But the salesman addresses one person directly, through the medium of speech. His appeal is special and personal. He is subject to constant interruption, it may be, and he may never forget either his own bearing or the mood of the one to whom he speaks.

For the salesman, speech is a live, pulsating form of business power. For the business man in the larger realm it is the humanized and spontaneous expression of the machine operator and of him in the executive chair. It is the one articulate medium whereby the man of brawn and the man of brain, the man who makes and the man who manages, communicate and co-operate. Nowhere in the whole field of commercial expression is there greater need for *clearness*, *correctness*, and *conciseness* than in the speech of one business man with another. He must be able to choose accurate words on the spur of the moment, to use correct sentences automatically, to make his paragraphs heard and felt rather than seen. His various writings may be drawn up by those engaged for the purpose, for him to sign. For his speech, he himself must be held responsible.

Says Carlyle: "The Speaking Function—this of Truth coming to us with a living voice,—nay, in a living shape, and as a concrete practical exemplar: This, with all our Writing and Printing Functions, has a perennial place."

### SECTION 34

**Voice.**—Business of a high tone is conducted in a voice of a low tone. That salesman who has a pleasing, ingratiating voice is half-way on the road to making a sale immediately his voice is heard. Conversely, that salesman whose voice is hard or rasping or badly managed is handicapped at the very outset of his talk. First impressions of people are likely to be conveyed by means of three considerations—appearance, manner, speech. How does he look? How does he behave? How does he speak? On the answers to these three questions depend very largely our first estimate of others and their first estimates of us. By no means the least of these three is speech.

"My man, with that voice of yours you could sell goods to me



in the dark," said a business man to a maimed and ill-clad soldier who, on his return from war, had entered the field of salesmanship.

This was a rare compliment, and one that every ambitious salesman should strive to merit. He may do this best, perhaps, by remembering that good voice depends to a very large extent upon good health and cheerful temper, and that these in turn depend upon proper breathing.

**Breathing.**—Breath is the soul of voice. Voice cultivation is almost entirely a matter of breath cultivation; voice control, a matter of breath control. If our hurried artificial life causes nasal or throaty or nervous or stifled voice, it is because that life interferes with breathing. To breathe nervously; to take short, fluttering breaths; to contract the air passages so that the breath cannot circulate freely; to breathe irregularly or to try to say too much in a single breath—all of these bad breathing habits have a direct, unpleasant effect upon the voice. Local disturbances, such as adenoids, may be to blame sometimes both for bad voice and bad breathing. But these are easily remedied, and, indeed, have been cured by patient practice in correct breathing.

Take long, slow, deep breaths. Breathe from the diaphragm, not merely from the upper portions of the lungs, and feel the breath vibration through every nerve and muscle of your body. Keep the mouth and the throat open and free of all contraction when you talk. Always stand and sit in erect posture. For a few minutes every day practice long, slow, deep breathing in the open air. If you do this conscientiously you will find your voice becoming smooth and elastic and manageable, and your general health vastly benefited. More than this, you will gain absolute control of vocal power, you will be able always to speak in pleasant tones, and you will find yourself in total agreement with that large number of people who believe that bad voice is nothing more or less than a phase of bad manners.

### PROBLEMS

1. With the windows of your room wide open, stand before your mirror and exercise in deep breathing. Watch your chest expansion closely and regulate it carefully.

2. Pronounce the following just as clearly and pleasantly as you can. Take a full, deep breath before beginning each one and allow it to exhale slowly over the sounding of the words. Each group will be found to be about a breathful:

- Various articles are for sale here.
- Silks and satins are on your right.
- Do you prefer the darker shade?
- I shall be glad to show them to you.
- These prices have all been reduced.

3. Practice the vocal sounding of the following combinations. Form other such groups for practice, especially those that you have trouble in sounding. Take a deep breath before each exercise:

*Oh—ee—ha—hi—oh—oo—yu.*

4. Look up in the dictionary the various sounds of each of the vowels *a e i o u*. Practice pronouncing these sounds in rapid succession, being careful to breathe slowly and deeply and to keep the mouth and throat open, free, and elastic.

5. Practice pronouncing the following words as distinctly and as pleasantly as you can. Bring out clearly the different vowel sounds represented in each group:

Line—linen	Pin—piping
Make—madam	Rep—refund
Manner—mauve	Sachet—sateen
New—nearsilk	Tan—tasty
Office—omission	Woven—worked

## SECTION 35

**Pronunciation.**—The business talker must, of course, be master of the vocabulary that has to do especially with his particular kind of business. He must also be master of a good general vocabulary, of the words that pertain to the everyday things about him. He must, in short, have at his command both a special and a general vocabulary, the one acquired through attaining mastership of his specialty; the other, through his being a man of the world and a social mixer. The wider his vocabulary, the better able he will be to adjust himself to all sorts and conditions of men and situations. The more accurately he pronounces and uses the words he knows, the greater impression he will make upon his hearers.

There are many commonly used English words that are frequently mispronounced. There are also many business men who have a justifiable contempt for the one who habitually mispronounces such words. True, there is often more than one allowable pronunciation

for an English word; but for the vast majority of words there is only one better or accepted pronunciation, and the business talker must know and *use* it. He must pronounce *leisure*, *leisure*, not *laysure*; he must pronounce *detail*, *de-tail'*, not *de'-tail*. He must, in other words, be careful about the sound of letters, especially of the vowels, and about the accent of syllables. He must pronounce his words distinctly and naturally. It is an easy matter for a sloven in the use of words to crowd out a syllable from *particularly* or to insert an extra one in *athletic*. The business talker, and especially the salesman, cannot be on too intimate terms with the dictionary. Some of the best salesmen are not above carrying a small pronouncing dictionary in their pockets.

**Enunciation.**—Words should not only be pronounced naturally and unaffectedly as units of speech; they should be spoken or *pronounced out* distinctly as they stand related to each other in phrases and sentences. They should be the *out-messengers* of your thought. If syllables are habitually slighted, as *in* for *ing*; if words themselves are habitually merged so that they lose their individuality as distinct messengers of thought, as *coloredoilies* for *colored doilies*; if words and phrases are spoken too rapidly, without the proper grouping and pausing to indicate the relation and the separation of ideas, why, there is a consequent loss of effectiveness that may be capable of actual calculation in dollars and cents. In business every word you use must *tell*. Talk neither too slowly nor too rapidly. Do not resort to mannerism of any kind, for it attracts attention to itself and thus defeats the very end of speech. Pause frequently in order to let your words “soak in.” Do not be afraid of an occasional silence; it is often the very turning point in a business conversation. The tone of your voice and the rate of your speaking may be permitted to reflect your mental processes accurately, but whatever your mental mood may be, do not permit it to influence your speech at the expense of distinctness.

**Punctuation.**—You may think that marks of punctuation, like children, are to be seen and not heard. But punctuation is quite as much a matter of hearing as of seeing. Indeed, it is also a matter



of feeling. The efficient talker is able to make his periods, semicolons, colons, dashes, commas, both heard and felt quite as distinctly as his question marks and exclamation points are.

On the printed page marks of punctuation help the reader to grasp the phrasing felt by the author while he was writing. They are the visual signs of delays or pauses, or turns or groupings in the author's expression of ideas. But there may be audible signs of equal accuracy and definiteness. A pause in the flow of speech, a rounded phrasing of word groups, a suspended pitch of voice, a variation in tone of voice or in rate of speaking, may each and all be used with the same effect in talking as the various marks of punctuation are used in writing. Courteous listeners do not interrupt a speaker until they "hear" a period or other terminal mark of punctuation.

A good auctioneer, engaged in selling under vigorous bidding, will furnish excellent examples of audible punctuation. He aids his speech constantly, of course, by use of hand, head, and eye. But these aside, his voice is used to the utmost by way of pause, phrasing, and modulation to indicate stops, half-stops, queries, and exclamations. His auditors respond to his punctuation quite as much as to his language. They are influenced by it—even victimized perhaps—though they are quite unconscious of formal marks on a printed page.

### PROBLEMS

1. Read the following phrases aloud, pronouncing and enunciating as distinctly as you can without appearing affected:

- Apparatus for adults.
- Casualty insurance and protection.
- Chocolate éclairs for sale.
- Expert accompanist open for engagement.
- Extract of witch-hazel our specialty.
- First-rate perfume at moderate prices.
- Handkerchiefs laundered reasonably.
- Incalculable values in merchandise.
- Medieval tapestry of exquisite design.
- Pianos tuned and renovated.

2. Look up the following words in the dictionary and pronounce them accurately:

Alias, allies, annex, array, aviator, compound, curtailment, data, deficit, exchange, exigency, financier, forecast, formidable, garage, hangar,



immune, mischievous, miscellaneous, inquiry, peremptory, quinine, radiator, ration, satisfaction, wholesale.

3. Read the following sentences aloud, enunciating distinctly:

- Silks, satins, and divers other fabrics are to be found on the fourth thoroughfare to your right.
- The money yields returns satisfactory to the holders of stocks and bonds.
- Linens and lingerie are lined along the main aisle.
- Boots, shoes, stockings, slippers, and serviceable suitings are to be found at the top of this escalator.
- Luncheons, suppers, dinners, and teas are served in the hanging galleries.
- Mail letters as soon as you are given them and clamp parcels securely together.
- After wrapping, sealing, and packing the merchandise, send it to the basement for delivery.
- Fresh vegetables are delivered daily to those specifying orders a week ahead.
- Tablets sold heretofore by the hundred only, are now on sale by the dozen as well.
- Enforce thoroughness among your employees by awarding premiums monthly as well as weekly.

4. Organize your class temporarily as an auction room. Appoint an auctioneer, a clerk, and whatever other officers are necessary to the conduct of an auction sale. Then hold a mock auction sale of articles in the room. Bid rapidly and earnestly. Have one of your number reproduce the auctioneer's running appeal and comment, at the board or on paper, and make a study of the punctuation. This exercise should be tried more than once, with a different auctioneer each time, and the auctioneer's voice and his audible punctuation made the subject of class discussion.

5. Read the following unpunctuated verses to your classmates. By your reading make it possible for them to hear the punctuation and to write the lines in poetical form with proper punctuation:

Asked Jones of Smith with a greeting glad as they passed the time of day  
say how do you give your daily ad such a very convincing way said Smith  
to Jones with a chesty swell thats easy enough forsooth I simply insist  
those ads shall tell the plain unvarnished truth asked Jones of Smith in a  
curious vein as they met on the avenue say why do your sales show a  
constant gain whenever accounts fall due said Smith to Jones as he raised  
his eyes with the glow and the zest of youth why because in handling our  
merchandise we tell the naked truth asked Jones of Smith in an intimate  
line as they chatted by telephone say what shall I tell that lad of mine as  
he starts in trade alone said Smith to Jones give him this from me without  
mercy or meekness or ruth whatever wherever your business may be tell  
the undiluted truth.

## SECTION 36

**Knowledge.**—Everything that was said on page        regarding the advertiser's knowledge of his commodity applies with even greater force to the salesman. Obviously, he cannot talk about his brand of goods unless he knows all about it. For him, knowledge is sales power. He must know much more about the thing he sells than the average person knows. He must have the intellectual curiosity and the mental alertness to grow with that thing and to adjust himself promptly to the varying conditions of commercial and industrial life as they bear upon it and upon the individuals he attempts to sell it to.

The advertiser must know where to find out, where the reserves of information are. The salesman must be ready with his knowledge; he may take no time to investigate while selling. The advertiser may construct his copy with his reference guide before him. The salesman must have consulted all authorities before he attempts to sell; and must have their wisdom on the tip of his tongue. The advertiser works out his own plans without disturbance or surprise or interruption of any kind. The salesman may have his best constructed plans turned awry at any moment by unforeseen circumstance during the progress of his sale. The advertiser may remain at home and dispense his knowledge in the form of a general appeal from his desk. The salesman must carry his, both as armor and as weapon, straight out to the frontiers of business. He must know men as individuals, while the advertiser may know them only as types or as members of different groups.

Suppose the commodity to be silk: The salesman must be able on the spur to talk silk from cocoon to counter—culture, weaves, textures, weights, dyes, by-products, imitations, combinations, demand, supply, price fluctuations, even the machinery and the labor problems in the mill, and more than all this. The means may easily be found. Special books and periodicals are at hand. Every large firm issues informing literature in its special lines, and this literature the salesman must know.

Suppose the prospect to be the lady of fashion: The salesman must know her type, of course—the whimsical, fastidious, exacting, troublesome, even irritating representative of idle wealth. But he

must also know her as an individual, for he may not use the same sales methods with all the members of a class. With one he must be very polite; with another, excessively polite; with this one he must talk very much; with that one he must remain silent and listen, and so forth. He must, in short, individualize his customer just as shrewdly as he specializes in his commodity.

**Interest.**—Unless a salesman knows his goods, he cannot introduce them to others. Unless he is interested in them, he cannot interest others in them. Knowledge does not imply interest. One may know ever so many things without being interested in them. But if a person is interested in something, the chances are that he will strive to know all there is to know about it. And interest based upon knowledge inspires belief. An astronomer's interest in the planet Mars leads him to study the planet thoroughly, and this in turn makes him enthusiastic in the belief that it will some day be possible for the earth to communicate with Mars. A mechanic's knowledge of roller window shades may interest him in applying the principle of such shades to wire screening. He comes to believe so firmly in the possibility of making a window screen that will roll like a shade, that his whole being is bent toward that realization. It is for this reason that interest is important to the salesman. It stimulates knowledge and establishes belief. It spreads its wholesome contagion to the customer. It vitalizes the commodity.

Without interest in a subject, it is impossible for any one really to think and know and talk about it. He cannot hope even to catch, much less hold, the attention of an auditor by anything he would presume to say on that subject. The silk salesman must know silks; the woollen salesman must know woollens; the cotton salesman must know cottons. From knowledge salable facts are drawn for the sales talk. But facts are cold and hard and dull. It is not until they bear the tint and shed the sparkle of interest that they insinuate themselves upon the person or persons to whom they are presented. If knowledge gives power to a sales talk, interest gives it color, and sincerity gives it warmth.

**Sincerity.**—Sincerity is belief in action. It is evidenced by honesty and intensity of speech and action. He who talks business simply because there is "money in it," is insincere and does not



deserve a hearing. The salesman who sells silk simply because he hopes by so doing to pile up a fortune, is insincere. He must sell silk, rather, because of his interest and his belief in it, because he takes actual delight in the experiences it affords him. His material interests are to be kept in the background, where they belong. Unless he radiates a genuine sincerity from his job; unless he is able to impress men and women with a simple, straightforward sincerity in his job; unless he can make people feel that all his energy and all his initiative are summoned for the job alone, why, his sales talk will sound false and hollow and insincere.

Frank, simple, direct language rings true. High-flown language does not; moreover, it makes him who uses it appear ridiculous. Most people use and prefer to hear short, homely, Anglo-Saxon words. Speech should be emphasized by voice or gesture or accent only when there is a genuine prompting by the thought behind it. Eagerness to make a sale is a poor counterfeit of enthusiasm for goods, and rarely passes as currency for such. Over-emphasis defeats itself, for it soon becomes weak and unemphatic. Long and involved sentences indicate vague methods of thinking, and leave blurred, uncertain impressions. It pays—not in money, necessarily, but in more valuable ways—to look a man straight and steadily in the eye when you talk to him. Let him see nothing but a four-square, man-to-man attitude in even the slightest, most inconsequent of your words and actions. Meet every man on his own ground; do not appear above him or below him or different from him.

The story is told of an automobile salesman who attempted to sell the — car to farmers, but who made his rounds among them in a car other than the one he was selling. It is clear at once why he failed. He violated the principle of sincerity. If he knew the car he was selling and had an interest in it; if he believed in it and was sincere in telling farmers that they should own it, then he should have concretized his knowledge and interest and sincerity by using the car himself.

#### PROBLEMS

1. Imagine yourself to be the producer of one of the following. Consult the encyclopedia about it, and in a speech before the class tell what range of knowledge would be required of you in order to inspire men and women to help you market it:

coffee	lace	linen	paper	rubber	silk	wool
cotton	leather	lumber	pottery	steel	sugar	wheat



2. Imagine yourself to be a salesman of one of the following. Explain to the class how you would extend or modify your investigations in 1 above:

Yuban      edgings      handkerchiefs      stationery      tires      dresses      suits  
underwear      shoes      furniture      vases      girders      Domino      cereals

3. Imagine yourself the salesman of a service rather than of a commodity—a service such as gas or electric illumination. Explain to the class just how your knowledge of the subject and your presentation of it to prospects would be developed. Perhaps the following plan may prove helpful:

- Origin or source of service.
- Its preparation and distribution.
- Its purposes and uses.
- Its special benefits.
- Its record.
- Inducements.

4. Sell a school game or a school entertainment to your classmates. Tell what you know about it. Tell why you are interested in it and why they should be. Prove your sincerity.

5. Discuss the following:

- How advertising can help the salesman.
- How the salesman can help advertising.
- Sales circulars as encouragement.
- Sales catalogs as hindrances.
- Sales literature as an aid.
- Hypocrisy in selling.
- Sham attitudes toward goods.
- Interest without knowledge.
- Knowledge without interest.
- Sincerity without knowledge.

6. Below are excerpts from two different sales talks, one on one kind of automobile and one on another. Compare the two from the points of view of directness, sentence structure, choice of words, and general effectiveness of appeal:

Its low weight distribution, yet ample road clearance, the design of its motor, chassis, and parts, have all been conceived, proportioned, and skilfully executed into an admirably harmonized unit. In dignity of appearance as well as in performance and operation, this car satisfies the desires of that individual who enjoys full mastership of the boulevard. Its superbly beautiful and dignified contour distinguish it as at once superior and supreme.

Picture your own little ones riding in the great outdoors. Their cheeks glow; their eyes sparkle; their blood tingles with the tonic of fresh air and open sunshine. It is a wonderful part that this car is playing today in both home and business life. Six hundred thousand owners call it "Pal." Women and children like it particularly. It is always to be depended upon. It stands up under the most severe wear and tear. And these things are better inducements to purchase than any list of specifications we could show you.

## SECTION 37

**The Prospect.**—For the salesman there are as many different kinds of prospects as there are types of human character. He can make no hard and fast classification of them, any more than he can presume to know each one intimately under whatever circumstances. Those who are easily convinced and who buy readily and willingly offer no problems to the salesman. Average human intelligence and decent manners on his part, should enable him to keep such prospects on his list. A somewhat more difficult type may be those who are "merely interested" or "just looking," or who say, "Oh, yes, keep right on talking; I'll listen, but don't take offense if I continue my work." The good salesman knows that interest is the vestibule to investment, that the just-looking shopper is nibbling the bait that makes people buy, and that divided attention is a challenge that promises fair.

The salesman's real problems are offered by the indifferent, the ill-tempered, the extremely busy prospects. They consider him a nuisance and may tell him so. Tact, courtesy, and strategy are required, if he would secure a hearing from them. All the psychology he has studied may fail him in the very situation in which he needs it most. Confronting a prospect who does not want to see him, he may have to throw aside all prepared devices and depend altogether upon his quickness and readiness to give and take. The most difficult part is to get a start with such a prospect. Once that is achieved, however, the salesman may try his well laid plans with confidence.

**The Approach.**—Just what may be the most tactful method of approaching an ugly customer is the salesman's subtlest problem. A pleasant "Good morning," always in order, will probably be of no avail. A good story may go better. Perhaps some human interest appeal, based upon something in the prospect's office, may attract him. The salesman may try to connect his call with some line of goods other than the one he represents, or with advertising or catalog or correspondence that has preceded him. He may evince interest in the prospect's work and surroundings and induce him to converse on these subjects. As a result of previous inquiry and in-

vestigation, the salesman may be prepared to disarm opposition in the prospect by some surprise tactic, such as mentioning something done by the prospect which is subject of particular pride, congratulating him on his achievement and reputation, or intimating complimentary facts that the prospect has thought unknown to any but himself.

Whether it be one or two or none of these, the salesman will always be careful to proceed slowly. Haste in attempting the approach is fatal. He will in no way be aggressive or force a lead, but he will "feed" the prospect in such a manner as to make it appear that the prospect himself is leading the way. However expert a salesman may be, he may fail once or twice or oftener. But he will try and try again, for a difficult prospect, like a difficult problem in mathematics, inspires effort and determination.

The following may be interesting as showing how a salesman won a difficult approach by touching the prospect's community pride and suggesting inducement at the very outset:

*Salesman* : Good morning, Mr. Dixon. Fine morning, isn't it?

*Dixon* : (Without looking up from his desk) Huh!

*Salesman* : Sorry to interrupt you, but——

*Dixon* : You couldn't interrupt me!

*Salesman* : Just met a friend of yours down the street.

*Dixon* : Now, see here, young man. Do you mean to say that you have the nerve to come in here *begging* again?

*Salesman* : Oh, no, sir! No, indeed! I'm *giving* this time.

*Dixon* : About the only thing you ever gave away is your company, and you'd sell that if it were worth anything!

*Salesman* : (To himself) Well, I've already put Mr. Grouch in talking humor. This is hopeful. (To Dixon) Well, this friend of yours——

*Dixon* : Can't you see that I am busy? Now, be off with you! (Showing him the door.)

*Salesman* : Oh, I beg pardon. Thought perhaps you'd like to hear about Ferguson. But I was just about to ask you to let me postpone this little talk to some other time, because Ferguson wants me to take a spin with him in his new car. Wish you had time to join us. (Turns to go.)

*Dixon* : Wait a minute! Hold on there! Ferguson got a new car? *Did you sell Ferguson a new car?* Why, that man owes me five thousand dollars! He'd better pay his debts before he rides around in a new car!

**Salesman :** All right. I'll tell him what you say. But, after all, Mr. Dixon, don't you think a man's first debt is to his kiddies? Any child can run that car. Besides, Ferguson pays his interest regularly, doesn't he? But if you insist upon your principal, why, I'll go right over and give Ferguson all the time he wants on that beautiful car. He's as sound as my firm. I guarantee he'll pay you this very day.

**Dixon :** What's that? Say, young fellow, sit down and tell me about your old car. I may buy one just to get rid of you. If Ferguson can afford a car, well, I can, too. What's that you said about kiddies—?

**The Plan.**—There are, in general, three principles to be kept in mind by the salesman in planning a sales talk:

1. Make the most of the *you-attitude*, that is, play up the prospect—not necessarily by the use of the second personal pronoun—though it may usually be used to good advantage—but by making the prospect the central figure in the staging.

2. Have a few—three or four or five—salient talking and demonstration points around which the principal merits of the commodity may be brought out. These may be based, if you please, upon advertising that has gone before. You should aim to feature some one of them with special adaptation to the prospect's own personal tastes or policies. Each should be clearly defined, proved, and, if possible, illustrated when mentioned.

3. As far as the selling situation in any given case will permit, develop the sales talk along the general sequence suggested for sales letters (page 219), that is, ATTENTION, INTEREST, DESIRE, BELIEF, INDUCEMENT, ACTION. But be ready on the instant to switch any of these appeals to another place. Such a man as Dixon, for instance, may oblige the complete reversal of any plan made according to this formula.

Along with all this, the salesman needs to bear in mind constantly the special interests of his prospect in relation to the thing he is selling. Suppose he is selling an automobile to the average business man, who wants a car partly for family and partly for business purposes. The talking points may run as follows:

1. Drives easily and simply.  
(Women and children can operate it.)
2. Looks extremely well.  
(Lines are graceful but not aggressive.)



3. Stands up remarkably.  
(Wear and tear of bad roads and rough usage are not worth considering.)
4. Consumes comparatively little gasoline.  
(More miles a gallon can be covered than by any other car.)
5. Is guaranteed by highest capitalized firm in the country.  
(Special inducements offered are second to none and first to many.)

But suppose him to be selling a racing car to a driver of international reputation. Then his talking points above would hardly do. He would do better, doubtless, to follow these points:

1. Records for speed in past races.
2. Appearance clean-cut and athletic.
3. Equipment reduced to a minimum.
4. Engine and other mechanical apparatus adjusted and tested to 100% efficiency.
5. Company stands behind car and guarantees maintenance of record.

If the driver lost his last race because the car he drove was obliged to carry too much equipment, then No. 3 in the above plan may profitably be featured by the salesman. If, in the former case, the business man reported that a friend of his has a car that is almost constantly out of repair, then the salesman will do well to make No. 3 the feature of his sales talk. And so on.

Observe the following talking points grouped somewhat differently:

**SALES SITUATION:** Madam has stepped out of her limousine and entered a shop to buy some ruching. Mademoiselle, the saleswoman, with her quick, well-trained eye, observes Madam's gown and general style, noticing in particular the chiffon waist and the touch of pink in hat and collar. Madam has just bought her ruching and turns to go, when—

1. Attention—

Mademoiselle carelessly takes up a beautiful gray chiffon gown and drapes it over her arm. Madam pauses momentarily, looking at it, evincing some

2. Interest—

"Very chic," says Madam.

"Yes, very," replies Mademoiselle, "especially with a dash of pink—so!" She deftly places a piece of pink trimming loosely around the neck and down the front of the gown, whereupon Madam puts down her bag and registers

## 3. Desire—

"I'm rather too stout for that, am I not?" she asks.

"Oh, no, indeed!" returns Mademoiselle promptly. "Madam is quite slender enough to wear this. See!" She holds the gown closely to Madam's figure, first being careful to see that Madam is standing before the mirror in the proper light. Madam smiles at herself approvingly and is immediately inspired with the

## 4. Belief

That the gray chiffon gown with the pink trimming just suits her. "By the way," she muses, still studying herself in the mirror, "I have not asked the price, have I?"

"Ah, Madam, very, very reasonable," replies Mademoiselle, "only one hundred forty dollars."

"Oh, my dear!" cries Madam. "Why, I paid only one hundred for this waist and this broadcloth skirt together!"

"But, Madam, for only one third more—the gown entire—one of our very latest importations—worth double the price for style alone—not to mention this very superior quality of chiffon. Just feel! Besides, it seems to have been especially made for——"

"Well, I think you may try it on. . . . Still, I simply cannot afford it today, and I ought not to trouble you. . . . I'm sure I haven't that much money in my bag."

As Madam rambles on in this vein, Mademoiselle busies herself assisting with the fitting and getting order blank and sales check set for action. "We make all required alterations promptly and neatly," she says, as she smooths out a wrinkle here and a fold there, "and we shall of course be glad to extend credit privilege to Madam." And so—the lady in the gray chiffon gown yields to this

## 5. Inducement—

Mademoiselle calls in the fitter for final adjustment and approval, stands off admiringly while Madam pirouettes once again before the mirror, and then, taking pencil and sales slip, asks modestly, "It is a town address, of course?"

"Yes," replies Madam, taking

## 6. Action—

"Mrs. Beverly Blayne, 1814 Sixteenth Avenue."

"Thank you very much. Will you just sign here, please?"

While Mademoiselle has insisted upon using the third person, she has nevertheless played up the *you-a'titude* throughout the sale. She has made Madam the star of the occasion and has completely subordinated herself. She has really featured Madam as much as the gown; she has sold Madam to the gown quite as much as she has

sold the gown to Madam. She has, moreover, shown Madam that nothing is too much trouble and that every one of Madam's whims and fancies is worthy of consideration. She has, of course, replied to many more questions than are included in this brief outline, and has done so always politely. And she has never for a moment allowed herself to doubt that Madam would buy the gray chiffon gown with the pink trimming.

### PROBLEMS

1. Imagine yourself a salesman. Classify your classmates into groups of different types of prospects. Engage in a sales discussion with one whom you consider to be a difficult prospect. (If you like, take the commodity to be a small, incandescent desk light, easily attachable to pupils' desks, to be used especially by those with weak eyes or by all on dark days or in badly lighted rooms.)

2. Imagine yourself a clothing salesman. Draw up a sales plan suitable for the sale of a ninety-five dollar suit of clothes to Mr. Dixon. (See page 332.)

3. Imagine yourself an automobile salesman. Draw up a sales plan for the sale of an eight thousand dollar touring car to Madam of the chiffon gown.

4. From a carefully prepared plan, talk to your classmates on one of the following suggestions:

- Selling the game to every pupil in the school.
- Selling the school paper to every pupil in the school.
- Selling your school course to a pupil in another school.
- Selling your father's business to a neighbor.
- Selling this textbook to a classmate who is going to be a salesman.
- Selling this textbook to a classmate who is not going to be a salesman.
- Selling a motor boat to a boy who cannot swim.
- Selling rackets to an expert tennis player.
- Selling a hat to a poor young woman.
- Selling a hat to a wealthy young woman.

5. Reproduce the dialog that might take place were you, as a salesman, trying to gain the approach to one or more of the following:

Mr. Grouch, Mrs. Fussy, Mr. Busyman, Mrs. Indifference, Mr. Old-fashioned, Mrs. Just-looking, Mr. Merely-interested, Mrs. Economy-stingy, Mr. Perfectly-satisfied, Mrs. Not-today-thank-you.

6. Solve the following problems by means of discussion before the class:

- Having, as you think, successfully sold a commodity to a prospect by means of convincing sales talk, you are shocked to find that he nevertheless refuses to buy just as you are ready to clinch the sale. What are you going to do?
- You have been notified by a certain prospect to call on him at a definite time and explain to him the merits of the special commodity you are

handling. You do so, but in presenting yourself at the appointed time, you find that he has changed his mind and does not want to see you. Give the conversation that ensues and that finally secures for you the hearing you desire.

- You are selling behind the counter, let us say. After unfolding many yards of goods, in an effort to please Madam's fastidious taste, you are disappointed (but not discouraged) at hearing her say that she believes she will not take any today. Explain what you say and do that causes her to hesitate just as she is rising to go, and that eventually brings about a satisfactory sale.
- Just as you are entering Brown's office in order to present a few irresistible talking points in behalf of the commodity you are selling, you meet Jones, salesman of a rival house, coming out. He has been closeted with Brown a half hour, and looks happy. Reproduce the conversation you have with Brown on making the approach.
- Enumerate the principal talking points you would attempt to make in selling mining securities to a man who is known to have lost considerable money in that very kind of investment. He has probably said, "Never again!" But you must remember that he evidently has the speculative instinct.
- You are trying to sell to Mr. Closefist a particular kind of iron railing to be placed around his beautiful lawn, to take the place of an old tumble-down fence. You have appealed to his community pride. You have pointed to his neighbors, all of whom have tried your railing. You have intimated that you know many of them to be in his debt. You have looked him up in a financial guide and know that he can amply afford such a railing. After you have done all this and failed, you try again and succeed. Reproduce the sales talk that sold the railing.

### SECTION 38

**Unity.**—No one, least of all a business talker, deliberately sets about talking straight, isolated narration or exposition or description or argument. It is valuable to a salesman to know the underlying principles of these different forms. He will be called upon frequently to use one or another of them, as occasion dictates. But, what is more likely, he will all the time be called upon to blend all of them into rounded, unified appeals. He will call each into use as the different phases of his sales speech demand he shall, and he will be able to switch easily and gracefully, though quickly, from the one to the other.



A good story may be depended upon to cover a multitude of difficulties. It may win an obstinate approach; it may conclude a stormy interview in such a way as to make another one possible; it may elucidate and enliven a sales talk midway.

Much exposition is necessary, whatever the commodity under discussion, for prospects want and have a right to know *how* and *why* and *what* and *when* and *where*.

Description may be an asset, especially at the beginning of a sales talk, for appearances impress first, in part because they come first. They attract and interest. Furthermore, description and exposition are often so interrelated and interdependent, that one is impossible without the other.

There is really no such thing as sales argument. Though the term is much used, it means only selling or talking or demonstration points. Argument rarely convinces. It not infrequently leads a person to hold more firmly to his own views. It invariably antagonizes. It never makes a friend; hence, it does not make sales, for salesman and prospect must first of all deal on amicable grounds. If a salesman wants his prospect to agree with him, he must not argue; he must show and prove and demonstrate.

Narration and exposition and description equal argument, when they are concentrated upon the selling of goods. They constitute veiled or indirect argument, the only sort admissible to business discussion. Flat contradiction on the part of a prospect should never be taken as a cue by the salesman to "contradict back."

"I don't believe that," says the prospect, abruptly.

"Perhaps it doesn't seem plausible," replies the salesman, "but if you will look through the glass when I turn the wheel, you can see exactly how it happens."

"You're all wrong about that," says another prospect, gruffly.

"Well, it's the easiest thing in the world to be wrong," answers the salesman, "and I know my statement sounds extravagant. But this letter from your partner, written while he was making an investigation tour of the field, seems to bear me out."

"This brand that Seeley offers me is better than yours, and at the same time it is cheaper," interrupts a prospect.

"You may be right about that, Mr. Dixon. I know Seeley's

line, and it is A-1 all the way through. But if you had tried ours as you have Seeley's, we believe you'd be not only satisfied but enthusiastic. Besides, practically every man of your acquaintance in town is using ours . . ."

In all these cases the salesman at first seems to agree, and from this *seeming agreement* he slants off into proof or reason or story or picture. He admits equality, even superiority, of other lines of goods. He submerges himself by means of the editorial *we-* and the *you-*attitude. And never for a moment does he permit contradiction or disagreement to swerve him from the main issues. He holds to those tenaciously but agreeably.

**Emphasis.**—The sales talk may be emphasized throughout by means of such concrete appeals as pictures, graphs, charts, devices, models, testimonials, big facts. They attract, interest, and oftentimes convince. They may induce pertinent inquiries on the part of the prospect. They may be followed up to good purpose with such inducements as terms, guarantees, samples, and free trials.

Knowledge, interest, and sincerity may be made important factors in securing emphasis to a sales talk. To illustrate by means of brief plan:

1. Knowledge—Big Fact.

There are 25,000 automobiles in your city, averaging the carrying capacity of four passengers—100,000 people in all. There are 700 street cars, averaging a carrying capacity of fifty passengers—35,000 people in all. The automobile is becoming more and more the typical vehicle of the community. Are you a typical citizen?

2. Interest—Picture Series.

These pictures show you what one man gets out of his car. It takes him to and brings him from business. It takes his children to school. It takes his wife shopping, and carries home her parcels. It gives them all a holiday outing. In the summer the boys use it as a jitney and thus make it pay its own expenses. Are you a family man?

3. Sincerity—Unusual Terms.

Equipment complete. Repairs made free of charge for first year. New annual model traded in on generous terms. Lessons in running until you have confidence. Payment as you like. Can you afford to ignore this opportunity?

Incidental emphasis may be contributed to a sales talk throughout by showing the prospect that restatement, explanation, and re-demonstration are never anything but a pleasure to the salesman. A sale may be lost forever by a salesman's evincing impatience on answering a question even for the fiftieth time. On the other hand, he must know when he has said enough on a sales point and when not to interrupt a silence. The most emphatic method of opening a sales talk is by means of a brief, direct, perhaps unusual and arresting statement. Extended comment upon the weather is to be avoided, as also are such expressions as "What can I do for you today?" . . . "As I was saying." . . . "Here is something just as good." . . . "Anything else?" . . . "Strive to please." . . . "Unusual qualities." . . . "Exceptional values." . . . "Out of stock." . . . "Expecting some in." . . . "Don't carry it." . . . "Waited on, Madam?" . . . "One moment, please." . . . "Can't you see that I'm busy?" . . . "Call again." . . . "Will that be all?" . . . "This will give you good service." . . . "Great values for the money." . . . "Efficiency is our watchword." . . . "Absolutely." . . . "What will you have?" . . . "Have it made up for you." These are business bromides, so hackneyed as to be impertinent. The salesman who would be at once artistic and emphatic should avoid them.

**Coherence.**—Interruptions are common to the work of business affairs. The telephone rings. A clerk enters. There comes an emergency call requiring the temporary absence of one of the parties to a business talk. Important letters have to be signed. And so forth. The business talk must of necessity be fortified against interruption, not by cutting off the interruption. This cannot always be done. But it must be fortified by means of the talker's ability to recover attention or interest that is thus interrupted. He may do his best, and keep his speech coherent, by deftly summarizing after an interruption what was said just previous to it. He should make no reference to the fact that an interruption has occurred, or he will simply emphasize the disconnection by referring to it. If he can resume by means of some pointed, unusual, or startling remark, or by the presentation of a graph, a picture, or a demonstration, the recovery will be the quicker and the more emphatic.



A prospect's questions should be a salesman's delight. They are hopeful signs. They must be freely invited, hospitably received, and completely answered. If they lead to brief conversations along the sales route, well and good. The prospect must be given every chance to question, to converse, to comment—to interrupt. But his interruptions threaten coherence in the salesman's talk. The salesman must, therefore, by firm but imperceptible guidance, hold the prospect's questions and comments to the point. The prospect should be made to see and feel the consecutiveness in the salesman's discussion. He may thus himself be made to assist the salesman in getting back to the salients after an interruption of any sort.

The sales talk should to some extent be based upon and follow advertising and catalog appeals. In fact, all that has been said in the previous chapter on advertising applies to the sales talk. This difference, however, may be pointed out. Advertising is telescopic; selling, microscopic. The one enters the small end of the megaphone and issues from the large; the other enters the large end and issues from the small. But the connection between the two must not be violated by the sales talk.

It is early April. Madam is looking at silks, with view to buying an Easter gown. She remarks, "These are all so thin; they are really summer silks, I think."

"But they are very reasonable," replies the saleswoman.

Wrong! Her reply is not coherent with Madam's remark. She has awkwardly mixed sales appeals. She should have said, "But Easter is very late this year, Madam."

It is the first of April. The salesman is talking tractors to a farmer. The farmer, with spring work at his heels, wants the tractor at once, but says, "I have no money coming in until May fifteenth."

"Well, that will be just in time for corn planting," returns the salesman.

Wrong! His reply does not dovetail with the farmer's remark. He, too, has confused sales appeals. He should have said, "That can be easily arranged. Take the tractor now and pay for it then."

In other words, it is extremely bad business to mix appeals in a sales talk. If the appeal to pocket is the principal one, stick to that one until it is satisfactorily settled. If weight or quality of silk con-



stitutes the appeal, satisfy that appeal before proceeding to a discussion of values. You may appeal to a prospect's pride, to his policy, to his sense of justice, to his personal tastes, and so forth, but you must not appeal to them all at once or in rapid succession if you hope to make a sale.

### PROBLEMS

1. Tell how narration, description, and exposition may be used to advantage in selling the following commodities:

Carpets, desks, houses, overcoats, pencils, rockers, swings, tractors.

2. You are attempting to sell a carpet sweeper to an old-fashioned housekeeper. Reproduce your conversation with her, based upon the points of her opposition, as follows:

- "This broom is good enough for me."
- "Your sweeper doesn't take up all the dirt."
- "Can't sweep the ceilings and walls with that thing."
- "It is too hard on the carpet."
- "Can't get into the corners with it."
- "It is too hard to push."
- "The hairs come out."
- "I don't like the noise it makes."
- "It gets out of order too easily."
- "The oil runs out and spots the carpet."
- "It scares the baby!"
- "No, sir, give me the good, old, reliable broom!"

3. You are attempting to sell a safety razor to an old-fashioned man. Reproduce your conversation with him, based upon the points of his opposition, as follows:

- "It doesn't shave closely enough."
- "It is wasteful of steel."
- "My beard is too strong for it."
- "It pulls like Jericho!"
- "Besides, a fellow *can* cut himself with it."
- "It's wrong in principle."
- "I don't believe in these new-fangled things."
- "I've used this old blade thirty years, and I guess it'll do a while longer."
- "Do you use one yourself?"
- "Well, that's not a very good shave you have."
- "Have to keep buying blades all the time."
- "It's a lazy man's razor."
- "Can't afford it."
- "Don't bother me any more."

4. Give a sales talk before the class on one of the following. Keep the commodity in your hands and point out the principal features of it, in connection with your sales points:
  - A book, a fountain pen, a football, a map, a chair, a knife, a pad, a ruler, a pair of glasses, a waste-basket.
5. Solve the following sales situations by making exactly the correct sales appeal:
  - A dressmaker objects to your sewing machine because it costs too much.
  - A milliner objects to your sewing machine because it tires her to run it.
  - A housewife objects to your sewing machine because it makes too much noise.
  - A school principal objects to your sewing machine because it is too complicated for pupils to use.
  - A young woman objects to your sewing-machine because it isn't so ornamental as the one a friend of hers uses.
6. Select some commodity other than the one mentioned in No. 5, and make the correct appeals in dealing with similar objections.

### SECTION 39

**Interviews.**—The preceding sections have dealt chiefly with the sales talk. There are, however, many man-to-man business situations where the principal object is not to sell goods. A landlord and a tenant discuss terms. An applicant applies personally for a position. Two business associates discuss a contemplated deal. A news reporter interviews a business man. An employer discusses business matters with his manager. A department head talks or dictates to his secretary. And so forth. The list cannot be exhaustive, and need not be.

The thing to remember is that, after all, it is the sales principle that is paramount in the majority of business interviews. The guidance laid down in the preceding pages applies. The landlord sells the lease to the tenant. The applicant for a position sells his service to the employer. The two business associates, discussing a deal, either sell it to themselves or refuse to do so. The news reporter buys news for his paper and sells his paper to the one interviewed, by means of throwing out to him a few salient points. And business heads, of whatever line, talking to their stenographers, are impressing beliefs or selling ideas or asking questions that will enable them to form safe sales judgments.

**Addresses.**—Again, a foreman may address his workmen in an effort to sell them some underlying principle in the policy of his firm. One workman may address his associates in order to sell to them the union idea or to incite them to strike. A salesman himself may not infrequently be called upon to sell to a number of people, constituting an audience, rather than to one or two in a private office. A manager may call his department heads or assistants together to speak to them as a group on such subjects as schedules, expansion, curtailment, turnover, overhead, or bonuses. The business man may be called upon to address his associates at a social affair, such as a dinner. He may participate in civic functions. He may address directorates, meetings, commissions, clubs of all sorts.

Whatever the demand placed upon him, the speaker should have a plan. He should talk briefly and to the point. He should begin slowly, even cautiously, in order to establish himself at the outset. If he ignores the principles of unity, emphasis, and coherence, his hearers will become restless and pay little heed to what he is saying. He should play up his audience and subordinate himself. He should see to it that his voice is sufficient to reach all, neither too low nor too loud. He should, in short, simply enlarge his personal interview to the status of a group interview.

### PROBLEMS

1. You have applied by letter for a position as private secretary to the advertising manager of a department store. You are called for a personal interview. Stage this interview by having a classmate act as the manager.

2. Imagine your classmates to be employees in a large cotton mill or other enterprise. Address them as a co-worker, urging them to strike. Urge higher wages, better conditions, shorter hours, recreation facilities, etc.

3. Address them as an employer, urging them not to strike. Grant some of their demands, but not all.

4. Make a plan that will enable you to meet one of the following speaking situations; then address your class as if the situation were really at hand:

—You are a landlord. Your tenants are angry; they want lower rents and up-to-date improvements. Address them.

—You are a manager. Letters have been coming in complaining of goods or service recently sold. Call your employees together and address them.

- You are chairman of the Old Home Week Committee. In behalf of your business associates in the town, address the visitors.
- You are a correspondence chief in a large office. Call your employees together and reprove them for carelessness in letter form and impress upon them the importance of having the letters that are sent out by the firm *look* well.
- You are an auto driver. Consider your classmates a group of news reporters. Tell them all about the accident that almost cost your employer \$10,000 because you were at first thought to be responsible. Answer the reporters' questions without contradicting yourself.

5. Read the following to your classmates just as well as you can. Then dictate it to them, as if they were stenographers. Call upon one of them to explain the difference between the reading and the dictation.

The mastering purpose in industry must be to make and keep the world habitable for all mankind. All human relations in industry must be based on justice to all—employers, employees, and the public. Both employers and employees must be effective workers, the first supplying the means and management for producing, the second supplying producing ability. Maximum production of every essential thing must be attained and maintained. Productive activity must replace idleness. Producing equipment must be utilized to the utmost. Living and working conditions for every one must permit of maximum productive activity and highest personal development. Manufacturing conservation must prevail; nothing shall be destroyed, wasted, or misapplied. No product shall cost more than what is essential in time, materials, and human effort.

6. Reproduce a business telephone conversation. You may be ordering goods from a store or talking with a salesman from whom you have bought an office desk. You start, of course, by saying, "This is Mr. — speaking." A classmate standing at the other end of the room impersonates the person you are talking to. Repeat your name and address, if you are ordering goods, and have the order read back to you. In the second case, it may be that the roltop to your desk is locked and you do not know how to unlock it. Repeat the salesman's instructions as you receive them over the telephone.

## SECTION 40

**Dress.**—Keep yourself neat and clean, if you would win and hold the respect of business men. Dress so that you will not look out of place in your job. Do not dress conspicuously; do not dress slovenly. Do not be dandyish; do not be dowdy. Remember that the rich and the reliable are plain dressers; that rogues are frequently loud dressers. If you are selling tractors to a farmer, do not be afraid of getting your clothes soiled as he shows you through his



stables and henneries. If you are invited to dine at the home of a millionaire manufacturer, wear your tuxedo with taste and confidence. Clean collars, clean cuffs, clean boots, clean nails, clean teeth, clean breath, creased trousers, well-brushed hats and coats, are among the most prominent trademarks of the gentleman. But do not be afraid to get your hands dirty, to roll up your sleeves, to put on overalls, if need be, in order to demonstrate anything that a prospect may be interested in.

All of this advice would seem to be a matter of mere common sense. So it is for those possessed of that rare quality. If you will stop to think, you will recall that your impressions of others, favorable or unfavorable, are based to a great extent upon the attention they give or fail to give to these very things. The most obvious things in life are really the most important, but to some, unfortunately, they seem the most obscure and trivial.

**Manners.**—The same is true of good manners. They are taken for granted; hence, bad manners. Always be polite and courteous; but do not interpret politeness and courtesy toward you on the part of others to mean weakness or gullibility. Do not invite yourself to luncheon with a prospect who treats you courteously. Do not interrupt a prospect while he is talking to you and try to supply conclusions to his sentences. He may interrupt you, whenever and wherever he pleases. Make no attempt to say it all. Let him see you know it all, but let him see also that you are able to keep your knowledge in reserve, under restraint. It is the worst of ill manners to appear smart. Such expressions as "You see, I've studied this thing all my life; you haven't," "I know what I'm talking about," "You need my advice before you stock up," and other such displays of self-assurance on the part of salesmen are fatal violations of courtesy. Do not overstate or bluff or flatter. You cannot deceive anybody worth while by doing so. At the same time, do not understate or lack confidence or be apologetic.

Do not chew gum or clean your nails or pick your teeth in public. Do not be in a hurry to sit down when you are offered a chair, but be seated *with* your prospect. If he is obliged to answer the tele-

phone and says, "Excuse me, please," get up and look out of the window or at some picture on the wall or at the books in a bookcase. Do not sit still and listen to his conversation over the telephone. Answer any and all questions, not because you have to, but because it is a genuine pleasure to do so. Shake hands with vigor, as if every finger were electrified with sincerity. Do not say "Pleased to meet you," or "Glad to have made your acquaintance." And do not be puzzled at recalling a man's face or name. You must remember names and faces if you are going to engage in the business of meeting and talking to men. Do not believe people when they tell you they can remember names but not faces, or *vice versa*. They are simply offering a lame excuse for mental and social laziness. Once you have sold to a man, do not forget him. Evince an interest in him and his afterward, whether or not you ever expect to sell to him again. Look after the thing he has bought of you. See that it gives satisfaction before he has an opportunity to make inquiry or to complain about it. Never use the term "Tricks of the trade." There are tricks only in treachery, never in trade. Keep well and strong and vigorous; cultivate safe habits; seek untiringly to improve your mind. Then the chances are that you will know how to be a gentleman under any conditions.

**Personality.**—According to the dictionary, this word means "that which distinguishes and characterizes a person." But the antecedent of *that* is not given. Much has been written about the word *personality*. Many efforts have been made to define it accurately. No one, however, has yet been able to arrive at a comprehensive meaning of the word. It defies the limitations of cut-and-dried definition. Like electricity, it is an undefinable force that makes itself irresistibly felt, yet which is so elusive and enigmatic as to baffle rules and explanations.

Perhaps personality is the sum total of dress, bearing, manners, knowledge, sincerity, health, education, ancestry, and a number of other good qualities. Perhaps it is the excessive evidence of one of them. Perhaps it is none of these, for some of the most distinguished-looking people impress us least, and some of the most insignificant-

*Mr. A*

*The man who says that everybody's buying*



looking people impress us most. It may be an inner light that radiates and expands from within outward. And yet, this element of personality in a man evinces itself to some people more than to others, under some conditions more than under others. It may therefore be nothing more than the response drawn from a person as the result of his company or his surroundings.

Whatever it may be, we realize that it is a valuable quality for the business man, and especially the salesman. A presence that demands respect and attention is worth anybody's striving for. A presence that is repulsive is at once a dead moral and financial loss to any one unfortunate enough to possess it.

Perhaps, when you go to a shop, you ask to have a particular person wait on you. Why? You may give a dozen reasons, but when they are all summed up, this word *personality* will cover them.



Perhaps, of two salesmen trying to sell exactly the same thing to the same person, using the very same talking points, one will succeed and the other will not. Why? Because of many things, you may say. But probably it was just *personality* that accomplished the sale.

Perhaps, in a convention hall, crowded with business men, all is buzz and confusion until—until some quiet, unassuming little man enters, apparently unobserved. But somehow or other, if he is not seen he is *felt*, and instantly the hall seems to fill up with a “distinguished presence.” Explain it any way you like. there is only one word for it—*personality*.

It will be well worth your while to study this element in human beings a great deal. Perhaps some of your classmates are “bigger” than others, though in reality they are smaller. Perhaps your teach-

*Mr. B*

*The man who says that nobody wants to buy*





ers afford interesting studies in personality. Perhaps you can read the quality in letters and books. Some one, greatly annoyed by trying to account for it, has called it *perhapsonality*. Another has cut definition short by calling it *pepsonality*.

### PROBLEMS

1. Make speeches before the class on certain of the following subjects:

- How a girl should dress to work in the kitchen.
- How a girl should dress to work in a factory.
- How a young woman stenographer should dress.
- How the manageress of a tea room should dress.
- How a private secretary should dress.
- How a salesman of clothing should dress.
- How a salesman of automobiles should dress.
- How a salesman of drugs should dress.
- How a salesman of soda water should dress.
- How a salesman of typewriters should dress.

2. Make a speech before the class in criticism of the following excerpts from a salesman's talk:

- "You need me. I need you. Now let's get together."
- "I'll make this old office of yours look like a different place in two hours."
- "Why, Mr. Prospect, you're losing a thousand dollars a month, and don't know it."
- "Don't interrupt me now: I must make this point clear first."
- "Let me show you how this office ought to be run."
- "Wait a minute. Don't rush me."
- "You turn the top thus; the slip falls out thus, and there you are."
- "Ever see anything like it? I tell you, it's the best under the sun!"
- "I see you're using the Jones' system. Well, let me tell you, friend, compared to mine, it is absolutely no good."
- "If you use this one, you'll never use any other."

3. The prospect was a very fastidious man about his personal appearance. He had asked a firm to send a salesman to see him. The salesman was very slovenly—his pockets were stuffed full of papers, his traveling case was shabby, his hair was unbrushed, his shoes were dusty. Naturally, no goods were sold. Tell your classmates what the prospect thought of this salesman and what he did in order to get the goods he needed.

4. From some story that you have read, discuss before the class a certain character's *personality*. Tell why this character impresses you, what sort of employer he would make, what sort of salesman, and explain just how you think he would act in a given sales situation.

5. In a speech before the class tell why Mr. A (page 348) can sell goods, and why Mr. B (page 349) cannot.

6. Here are the selling points of this chapter. Have members of your class use them as talking points in successive speeches; then vote to decide upon the best salesman:

### Introduction

SECTION 34—Voice  
Breathing  
PROBLEMS

SECTION 35—Pronunciation  
Enunciation  
Punctuation  
PROBLEMS

SECTION 36—Knowledge  
Interest  
Sincerity  
PROBLEMS

SECTION 37—The Prospect  
The Approach  
The Plan  
PROBLEMS

SECTION 38—Unity  
Emphasis  
Coherence  
PROBLEMS

SECTION 39—Interviews  
Addresses  
PROBLEMS

SECTION 40—Dress  
Manners  
Personality  
PROBLEMS

## CHAPTER VIII

### SALES AND ADVERTISING LITERATURE

*She trotted about from shop to shop  
Until she was faint and ready to drop—  
But she might have avoided her tiresome jog  
By simply consulting a catalog.*

**Introduction.**—The advertiser's work is not done when he has prepared copy for placement in the ordinary mediums of publicity. Nor is the salesman's work done when he has talked "sellingly" about a commodity, in following up such advertising copy. The latter must reinforce his sales talk by all sorts and conditions of special and direct advertising materials prepared for him by the former. The advertising manager's inside job of preparing a large and varied amount of sales literature is oftentimes bigger than his outside job of preparing and placing general advertising. The appropriation made to its advertising department by a large wholesale or manufacturing firm for the issuance of special sales and advertising literature, often exceeds in amount that made for so-called indirect advertising matter. And this is as it should be. The latter has very much the effect that the general conversation of a man has upon a crowd through which he is elbowing a way. The direct advertising matter talks directly to one in the crowd; it can be used just where needed; it is timely and confidential and personal.

Many business concerns have their own printing plants which they keep constantly busy turning out direct advertising aids in great number and variety for their sales forces. In addition to these private and special printing enterprises, there are in every commercial center in the country many print-shops seventy-five per cent of whose work is the printing of sales literature. In New York City alone there are twenty-seven hundred printing establishments, capitalized at sixty-three million dollars, ninety per cent of whose output is estimated to be business composition.

A complete staff of business copy writers and artists is necessary in some mercantile institutions for the preparation of the direct advertising copy issued. In certain lines of business the sales literature constitutes the sole selling force; there are no field men and no counter men, but only the desk men who prepare sales messengers to go out by post and bring back the orders. These posted messengers have to combine advertising, sales talk, display of all kinds, and every other sort of appeal, within the confines of their pages. They *are* the sales force. It goes without saying, then, that they must be not only well prepared, but extraordinarily prepared. The reputation, as well as the income of a house, depends in large measure upon the tone and dignity and force of the printed matter it issues for the purpose of assisting or taking the place of live, alert, discerning men and women in the field. Every printed word must be clear to a transparency; every sentence correct to a nicety; every paragraph concise to a refinement; every headline and title and illustration direct and purposeful to a perfection. When P. T. Barnum said, "The road to fortune is through printer's ink," he was taking for granted, of course, that there should be no jungles of inappropriate words or indistinct sentence construction or incoherent paragraphing to blur the ink and thus to obscure the road.

## SECTION 41

**Kinds.**—Sales and advertising literature may be roughly divided into four groups: (1) BOOKLETS, under which heading is included that vast amount of printed matter loosely and variously called leaflets, pamphlets, folders, prospectuses, circulars, (2) CATALOGS, (3) HOUSE ORGANS, (4) miscellaneous materials, such as novelties—blotters, calendars, rulers, paper weights, pads; parcel materials—bundle slips, labels, wrappers, special boxes, and envelopes, etc; letter materials—inserts, stuffers, ticklers, letterheads, special envelopes, postcards, announcements, etc.

No hard and fast distinctions may be drawn among these four general divisions. They are classified in this way chiefly for convenience of study. A booklet, for instance, may be a catalog at the same time that it contains matter of sufficiently permanent value



to be an effective house organ and a novelty as well. Again, an envelope stuffer may combine the features of a folder, a catalog, a novelty.

**Purposes.**—The purposes of sales and advertising literature are many and varied. It is used to follow up advertising and make it concrete. It is used to follow up purchase and retain good will. It is used as an advance agent for salesmanship. And, as pointed out above, it sometimes takes the place of the salesman and the general advertiser, of the display window and the sample case. It aims at the individual. It focuses and concentrates advertising; it supplements and emphasizes salesmanship.

Sales literature may be so graded in composition and so adjusted in distribution as to fit nicely into the steps of the sales process as discussed on pages 317 and 333. A leaflet inserted in a letter may tickle the curiosity and attract. If this be followed up with a booklet, interest may be established, and a catalog requested. The catalog may bring conviction and induce action. A bundle slip or a wrapper or a novelty of some description, sent along with the goods purchased, may retain good will and serve as a constant reminder. Such a development in the distribution of sales literature is by no means always the rule. It may be by no means usual, for such literature is constructed to meet immediate requests and demands. It must, therefore, be varied and elastic enough in its construction to be adaptable to a multitude of situations at a moment's notice. But such a follow-up plan as this just suggested has great possibilities, as has been proved again and again by business establishments that have used it.

### PROBLEMS

1. Samples of sales literature of different kinds are to be found in every home and in every school. Classify those that come under your notice according to the classification given above.

2. Take some sample of sales literature and, in the light of Chapters 6 and 7, tell what advertising and sales appeals it makes. In what respects is it distinctive or individual?

3. Study an advertisement of athletic or other goods and compare its strength of appeal to *you* with that of a booklet or catalog advertising the same kind of goods.

4. Classify the advertising and sales publications of your school or of your

father's business according to the grouping made above. Show that each type of publication may be made to serve a particular purpose.

5. Your school paper is to be issued ten days from date. Prepare four or five announcements of this event. Let the first one be brief, the second a little longer, the third still longer. One of the announcements should explain the table of contents. Price and inducement should be given late in the series.

6. As in (5) prepare a series of announcements for a ball game, a field day, a club entertainment, and other school events. Show how the series prepared for one of these needs to be different from another.

## SECTION 42

**Booklets.**—The dictionary will give you special definitions for each of the types of sales literature that are considered under this heading—leaflets, pamphlets, folders, prospectuses, circulars. The names are used almost interchangeably in business. It is clear, however, that *leaflet* indicates a form smaller than *pamphlet*, and *pamphlet* a form smaller than *booklet*. *Folder* connotes a form that is made up like a timetable, capable of unfolding so that all or most of the contents may be seen at one view. *Prospectus* originally meant the presentation of a plan in summary or outline by means of writing, picturing, and charting, such as an exposition of a real estate development. *Circular* is sometimes used to indicate a condensed statement or description conveniently constructed for widespread *circulation*. But there is no established standard size for any of these forms. All may be small enough to mail in the ordinary letter envelope. Some—booklets, folders, prospectuses—usually require special envelopes or wrappers. Nor is there any cut-and-dried rule as to the make-up and content of booklets. Differences among them reflect differences among commodities advertised and house policies. The circular issued by a banking house is usually severely dignified, without illustration or display of any kind. That of a real estate or automobile firm, on the other hand, abounds as a rule in attractive pictures and decoration and type variation. Color distinguishes the folder that advertises paints; line drawings and diagrams characterize the prospectus that advertises new inventions or improvements on established commodities.

It is the business of every one of these to make clear, to make

attractive, to make desirable, the particular thing or things it treats of. All of the devices used in advertising copy for securing effects may be applied to the construction of sales literature. Type display, balance and harmony in make-up, convenience and strikingness in form, illustration, border display, and the rest, are all essential aids. The more pretentious forms—large booklets and folders—should be provided with tables of contents or indexes. Titles should be brief, but they should have attention-getting value. The make-up should be frequently broken by headlines and illustrations. Both headlines and illustrations should have an obvious bearing upon the popular description and explanation that accompany them. Headlines, so inserted as to break the printed matter, or placed on the margin as summarizing comment, should connect definitely with the title of the booklet and should tell a coherent story in themselves, so that by reading them alone the prospect may be enabled to understand in part, and stimulated to desire more. So arranged, they are called *running headlines*. They should be printed in heavier, perhaps more decorative type, than other matter, and they should be kept short. (See page 129.)

Illustrations should have captions that connect with the headlines and with the write-up. The most profitable illustrations are those that picture the actual commodity. Those of remote interest to the commodity, used for attraction only, are of questionable value. Illustrations in color emphasize the attractiveness of a publication, especially if they are artistically shaped and placed. The square or oblong picture placed always at the top of a page becomes monotonous. Irregularly shaped pictures placed now in one position, now in another, on a page secure a variety to make-up that impresses the average prospect. Illustration panels or L's should be placed on outside margins of pages as a sort of finishing or enclosing decoration. And, as in the case of advertising copy, their lines should be focused inward or toward the copy, never outward.

Sales literature copy is prepared, as advertising copy is, by means of layouts. The final layout, the one to be sent to the printer, is called the *dummy*. This should be clear and complete in every detail in order that the printer may have the least possible correction to make when proofs are returned to him.



*An interesting excerpt from an advertising booklet*

### *Dictate to The Dictaphone*

There are no foolish gewgaws, no so-called "talking point" attachments on The Dictaphone to complicate and interfere with its perfect operation and lessen its efficiency. The Dictaphone is simplicity itself, in design, construction, and operation. The reduction of parts



to the smallest number consistent with efficiency and durability means economy of maintenance, less liability to derangement, fewer repair bills, longer life, and the certainty that the machine is ready for use when it is wanted. There is proved utility and need behind every device on The Dictaphone, and every device is built in as an integral part. When you install The Dictaphone to handle the correspondence in



your office, you do far more than buy so many dollars' worth of machinery and equipment. You install a *system* by which your correspondence can be handled most conveniently, most economically, and with vastly greater expedition than by the short-hand system.





**Catalogs.**—Catalogs are usually more formal and conventional than the above-mentioned types of sales and advertising literature. Descriptions and explanations contained in them are more technical and less popular than those in booklets. They presuppose the precedence of inspirational literature and, as a consequence, usually contain price lists and forms for placing orders and completing sales. Booklets may also contain price lists, but sales machinery is not, as a rule, emphasized in them as it is in catalogs. A certain reference value attaches to catalogs that makes them a more appealing form of literature than the other kinds. Like booklets, they may also be made sufficiently ornamental to assure a longer sojourn on the library table or the office desk.

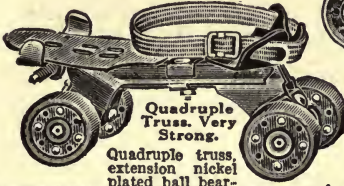

The catalog is the principal vehicle of mail order advertising and selling. In connection with such selling it comes into its fullest possibilities. Practically every large retail store conducts a mail order department and issues sales and advertising literature that pertains especially to this branch of the business. Large mail order establishments depend entirely upon their sales and advertising literature for their business, and especially upon the catalog. The great importance of the make-up and composition of a mail order catalog becomes impressive when it is considered that the largest mail order house in the United States—Sears, Roebuck and Company, of Chicago—receives from ninety thousand to one hundred eighty thousand letters daily; sends out sixty-five million big catalogs, special sales books, and special catalogs in a year; maintains a force of three hundred compositors in the largest private print-shop in the country, where more than three and a half tons of ink and more than five carloads of paper are used every day in the manufacture of sales literature; employs in all nearly forty thousand people to prepare and distribute the merchandise described in sales booklets and catalogs, and sells and delivers by means of freight, express, and mails every imaginable article of merchandise, from a knitting needle to a piano or a cream separator.

The mail order catalog must say much in the briefest, most correct language possible, for upon its clearness and accuracy depend orders amounting to hundreds of thousands of dollars. It is almost the sole guide to purchasing among large numbers of people who are

economical, only fairly well educated, and extremely insistent upon getting their money's worth. It must not be written above their heads. It must be sufficiently compact to tell the whole sales story, or sufficiently suggestive to inspire inquiry. The copy of a mail order catalog may well be built up to a very large extent upon the contents of the thousands of letters received from prospects. Properly analyzed, these letters constitute the surest possible guide for the direction of catalog appeal. Mail order houses issue not only big or general catalogs that are fairly inclusive of their whole enterprise, but special catalogs as well, that deal with individual commodities or classes of related commodities. In addition, they employ every other form of sales and advertising literature for special seasons, special localities, special offers, and so forth. There are also mail order papers widely distributed throughout rural sections of the country and supported entirely by mail order advertising. These have in times past been the means of victimizing credulous suspects, but the new era in advertising ethics (see page 317) has perhaps brought about greater reforms in these mediums than in any others. Mail order advertising is now as honest and as trustworthy as any other kind.

Connected and continuous headlining is desirable in catalogs, and color illustration is proved profitable as well as attractive. Form, line, and shape of commodities can be shown by use of black and white, but natural color is needed to make the commodity look as nearly real as possible. It is estimated that a mail order catalog printed in colors has fifteen times the drawing power of one printed only in black and white. Large catalogs should make use of every possible device for facilitating quick and easy location of contents. This can be done by means of much cross indexing, by elaborate tables of contents at the front of the catalog and at those places where classes of matter are partitioned off from one another. Commodities may be arranged in alphabetical order from one end to the other, or they may be grouped according to classification as to season or locality or department. Some of the most successful catalogers arrange the contents of a sales catalog according to the departments of a large department store, and separate the various departments one from another by means of heavy, profusely decorated partition pages.

Study carefully the excerpt below, from the catalog of a mail order house, and the one on the next page, from the booklet catalog of a manufacturing concern:

**Quadruple Truss. Very Strong.**

Quadruple truss, extension nickel plated ball bearing roller skates with self contained ball bearings. Rubber cushions. Very strong; can be used for sidewalk or rink purposes. Have strong web straps and buckles. Extend to fit shoes  $7\frac{1}{2}$  to 11 in. Shpg. wt., 5 lbs.

**6R4854—Men's and Boys' Skates.**  
Price, per pair.....\$1.80

**6R4855—Girls' Skates, as above,**  
with high leather heel cap and leather straps. Price, per pair.....\$1.92

**6R4856—Self contained Roller skates as on**  
above skates. Shpg. wt., 5 oz. Each....12c

**Ball Bearing Extension Skates.**

Extra strong construction. For sidewalk or rink. Made with double truss brace, heavy stock, rubber cushions at front and rear axles, extra large  $\frac{1}{4}$ -inch ball bearings, casehardened braces. Ball bearings and cones are inclosed and cannot come out, require no adjusting, run without friction or wedging and are self-cleaning. Sizes, 8 to 11 $\frac{1}{2}$  inches. State size, Shipping weight, per pair, 5 $\frac{1}{2}$  lbs.

**6R4832—Men's Skates.**  
Price, per pair.....\$2.38

**6R4833—Women's Skates,**  
with high leather heel band. Price, per pair.....\$2.40

**Sears, Roebuck and Co.**  
Chicago

**House Organs.**—An organ was defined by James Gordon Bennett as “a daily pamphlet published in the interest of some party, or persons, or some agitation.” House or plant organs are not issued daily, as a rule. But monthly or weekly many houses do issue a publication in the interests of their business and their employees. This may be a small magazine telling of changes and activities within the organization, containing personal and social notes, making valuable suggestions to salesmen and dealers, linking all forces of an organization into closer fellowship, and at the same time enlivening business spirit and creating new business. It may be almost wholly an inspirational periodical, furnishing information about the latest developments in the field of the business concerned and in allied fields, and presenting articles by business leaders. It may be published by the employees themselves, co-operatively organized. It may be published by the firm through a staff appointed from among the employees. It may be published by the executive or managerial





## THE PANORAM KODAKS

**T**HE Panoram Kodak does a special kind of work—a very desirable kind of work which cannot be done with a camera of any other type.

As its name implies, it is constructed so as to take panoramic pictures of outdoor groups, landscapes, mountain views, and the like.

Panoram Kodaks use the regular daylight loading N. C. Kodak film; they are carefully made, have genuine leather coverings and nickled fittings.

The No. 1 has a scope of 112 degrees, while the No. 4 embraces an angle of 142 degrees. Panoram Kodaks cannot be used successfully indoors.

*Details* For rectangular pictures, No. 1,  $2\frac{1}{4} \times 7$  inches; No. 4,  $3\frac{1}{2} \times 12$  inches. Capacity, No. 1, 6 exposures; No. 4, 4 exposures without reloading. Size of Kodak, No. 1,  $3\frac{3}{8} \times 4\frac{3}{8} \times 7\frac{3}{8}$  inches; No. 4,  $4\frac{3}{4} \times 5\frac{5}{8} \times 10\frac{1}{8}$  inches. Weight, No. 1, 24 ounces; No. 4, 46 ounces. Lenses, specially selected as to quality and focal length. Shutter, Panoram. Two tripod sockets. Brilliant finder with hood. No. 1 uses No. F. P. Kodak; No. 4, B. E. Film Cartridges, No. 4.

## Prices

	No. 1	No. 4
Panoram Kodak . . . . .	\$13.50	\$22.50
Black Sole Leather Carrying Case, with shoulder strap . . . . .	4.50	6.00
N. C. Film Cartridge, No. 1, 6 exposures, $2\frac{1}{4} \times 7$ (No. 105); No. 4, 4 exposures, $3\frac{1}{2} \times 12$ (No. 103) . . . . .	.40	.75
Ditto, 3 exposures . . . . .	.20	
Ditto, 2 exposures . . . . .		.45



officers of a firm for the purpose of knitting agents, dealers, salesmen, chain shop managers, and others into a closer and more congenial co-operation. Again, the house organ may be issued exclusively for those connected with a firm, having only such reading matter as they would fully understand and be benefited by. It may be issued in special sections—one for the men in the field; one for dealers; one for those in the home or central offices. It may be so constructed as to serve both the employee and the prospect, and to act as a sort of intermediary between them.

A study of the plant organs of different firms will reveal interesting information to the student. They are almost invariably bright and snappy in make-up, informing in content, clever in appeal. The cut on the following page presents in composite the titles of some of the most widely distributed house organs in the United States.

### PROBLEMS

1. Construct a booklet to advertise your school, its special activities and opportunities. Indicate in your dummy just where illustrations are to be used, and what they are to be.

2. Construct an illustrated catalog to advertise the different textbooks you study. Make your descriptions exact, quote prices for different bindings, enumerate salient values of each book for different classes of prospects.

3. Suppose your father to be desirous of selling his house. Construct a booklet that will help in advertising the property. Make use of both human-interest and reason-why appeals.

4. Make the dummy for a booklet you would publish if you were a manufacturer of some special commodity, such as sweaters, pencils, blouses, sleds, motorcycles. Indicate headlining, illustration, type variation, and other display devices you would use.

5. The members of your class have organized, let us say, in order to manage a co-operative movement to secure positions for all upon graduation. Construct the booklet to be issued, consisting perhaps of a brief write-up of each pupil or of groups of pupils, explaining what has been studied, the length of the course, its special aims by way of preparing pupils for business, and so forth.

6. What would you consider an appropriate table of contents for a school organ to be issued and read by pupils only? Of a school organ that made its appeal to teachers and parents as well as pupils? Study the contents of house organs that you can obtain and use them as far as possible as guides.

7. Show, by means of layout, how the booklet you prepare for the school bank



or the general organization would differ from the one you prepare for a lawn fête or a church festival.

8. Prepare the dummy for a folder that opens like a time-table, to advertise a tract of building lots. Let a broad parkway or boulevard be the central attraction or principal advertising point, and arrange your copy so that a bird's-eye view may be had, not only of the tract in which the lots are located, but of the surrounding country as well.

9. You are particularly interested in a special course of study or a certain subject and would like to see more pupils interested in it. Prepare a booklet that will induce them to take the work. Play up the principal advantages both before and after graduation. Shall the booklet be illustrated?

10. If you were preparing a sales catalog for rugs, automobiles, paintings, millinery, silks, Scotch plaids, artificial flowers, and the like, would you use color illustrations, or black and white only? Explain your answer fully. Name other commodities that do or do not demand color treatment in cataloging.

## SECTION 43

**The Letter.**—There are so many varieties of sales and advertising literature identified with the letter and with mailing processes that no attempt can be made to include them all here. The letter-head (see page 155) may contain, in addition to firm name and address, a certain amount of well-phrased advertising matter. This is sometimes printed in two colors and sometimes extended down one side or both sides of the paper. The latter is extreme, however, and not to be recommended. Some firms vary their letterheads according to departments. Some change the wording in them with every three or four hundred impressions. A bright motto may be carried at the bottom of the sheet or a clever illustration at the top. "Between ourselves" is the phrase that stands out in some of the letterheads of the Marietta Paint and Color Company. It is better to use the back of the envelope, rather than the face of it, for advertising, inasmuch as printing to any great extent on the face is likely to crowd out or submerge the address. However, both sides are sometimes used for the statement of a trade name or slogan, together with brief description or explanation.

Testimonial copy, that is, a collection of excerpts in commendation of a firm or the commodity it handles, is frequently distributed by letter for advertising and sales purposes. Such copy is sometimes printed, sometimes reproduced in facsimile, sometimes accompanied



with a photograph of the one giving the testimonial, especially if he is a person of prominence. Again, the insert may be a tickler—some device or other to excite curiosity. It may be a price list, an announcement of some special opportunity, or a motto. It may be a folder or larger form, called in the slang of mailing departments an "envelope stuffer." The matter on an insert should never be crowded; the important words and phrases should be played up by means of special type; it should be attractive. Color is much used for inserts, and is sometimes made the agent of tallying up results among prospects or communities or offerings—pink, for instance, may be used in one community; yellow for a certain commodity; gray for a special sale. When this is done, the insert is often made out in form of a ticket or coupon to be exchanged for something on presentation. It is thus made to serve both as inducement and as automatic test. Return postcards are frequently used in the same way. They afford space to be filled out in order to signify some preference or make some selection. Or the plain postcard is used as an insert, not infrequently stamped and addressed.

Announcements are sometimes written in formal style (see those on page 369). Sometimes they are in the form of small advertisements, with type display and drawings. The latter style requires skill in the playing up of certain words and phrases. The emphasis must always be brought to bear where it belongs. If it is announcement of removal, the salients are *the address from* and *the address to*. If it is announcement of opening, *when, where, what is to be exhibited* are the essentials. If you are preparing the announcement for a game, fix first of all the advertising or sales points. If it is the last game of the season, feature that fact. If it is the final and telling game in a series, play up that fact. If there has been a reduction in admission, then secure the emphasis on that. Do not draw up your announcement haphazardly, writing a word large here and a word small there, without regard to their relative importance. Of course, the minor parts of speech, such as articles, prepositions, conjunctions, should be subordinated, but so also should many of the more important words. It is only by analyzing the situation beforehand that you can discover which words deserve to be brought out boldly. Most announcements are written too hastily and without proper regard for the assortment of points and ideas. Observe the following:



*Right*

LAST GAME  
of the  
SERIES  
YOU CAN'T AFFORD TO  
MISS IT

Tickets  
25¢  
NOW

*Wrong*

Tickets 25¢

For the Last Game  
of the Series  
BUY THEM NOW  
You can't  
afford to  
miss it

Rate cards give the rates of advertising space in various publications. They usually indicate increased charge for preferred spaces, such as outside and inside covers of a monthly magazine or the middle pages of certain weeklies. Reductions are indicated for continuous advertising and for especially large spaces. Changes in rates are made from time to time to meet fluctuating costs of production. The following examples are typical:

EFFECTIVE  
SEPTEMBER 4, 1918

# SCRIBNER'S MAGAZINE

## GENERAL ADVERTISING RATES

One Page, 224 lines . . .	\$250.00
Half Page, 112 lines . . .	125.00
Quarter Page, 56 lines . . .	62.50
Eighth Page, 28 lines . . .	31.25
Less than 1/8 page, per line	1.50

Minimum space accepted 7 lines

CASH DISCOUNT of 3% allowed on all bills settled before the end of the month in which the bill is rendered

FORMS CLOSE the 1st of the month preceding date of publication.

ADVERTISING DEPARTMENT  
**SCRIBNER'S MAGAZINE**  
Fifth Avenue at 48th Street, New York  
Western Office 608 South Dearborn Street, Chicago  
Dept. of the Pacific Coast Van Nuys Building, Los Angeles, Cal.

## Railroad Man's Magazine

(Established 1906)

Circulation 150,000 net

(Monthly Average)

GUARANTEED OR REBATE

### DISPLAY RATES

One Page, one time (224 lines)	- \$150.00
Half Page, one time (112 lines)	- 75.00
Quarter Page, one time (56 lines)	- 37.50
Eighth Page, one time (28 lines)	- 18.75
One Inch, one time (14 lines)	- 9.38

Varying space charged for at the rate of \$.67 per agate line Minimum space, one-half inch (7 agate lines).

No discount for time or space.

A discount of 3% for payment on or before going to press.

Size of page, 5 1/2 x 8 Width of column, 2 1/2.

### CLOSING DATE

Forms close the 18th of the second month preceding date; thus: October 18th for last forms December issue On sale November 10th.

Contracts at these rates will not be accepted for more than one year.

This rate card in effect with the January, 1913, issue. This cancels all previous cards.

**THE FRANK A. MUNSEY COMPANY**  
175 Fifth Avenue, New York

Commercial National Bank Building  
CHICAGO

Old South Building  
BOSTON

**The Parcel.**—Branded goods are wrapped in parcels that bear upon them characteristic advertising of the firm that manufactures them. These consist of the firm name, the trade-mark, the name of the commodity, perhaps a picture of it, and very often a guarantee. Attractive slips are oftentimes furnished to retailers by manufacturers or wholesalers, to be inserted in a parcel when it is wrapped. These are called bundle slips or inserts. Specially made boxes for the delivery of goods have come to be little masterpieces in artistic design and dignified lettering. They enforce preservation by their very make-up and thus have permanent advertising value.

A small shop, such as a haberdashery, will carry a series of envelopes or folders each bearing copy of a kind of stock carried. One set of envelopes, for instance, may bear this line, "Go to Weber's for the finest silk hose"; another set this, "Men's high-grade gloves at Weber's"; still another set this, "Cravats of the latest patterns at Weber's"; and so forth. The customer who purchases handkerchiefs will take them home in an envelope advertising shirts; the customer buying pajamas will find them delivered in a box or wrapper advertising underwear. There is, therefore, an endless chain system of advertising through the medium of envelope or box or wrapper, unless, of course, some stupid clerk breaks the chain by putting gloves into an envelope advertising gloves.

**The Novelty.**—The most widely-used novelties are probably the calendar, the blotter, the fan. But pencils, pens, rulers, inkwells, thermometers, paper weights, corkscrews, and a host of other small articles are also used as novelties. A miniature of some article purchased, and folders and inserts made in unique shapes, may also be mentioned as novelties. The novelty should have one of three qualities—attractiveness, uniqueness, usefulness. If all three can be combined, so much the better. A summer resort issues its prospectus in shape and color of a beautiful maple tree. This makes it both unique and attractive. In the middle it pictures a timetable by showing the trains, marked with the time at which they leave the hot city and the time at which they arrive at the cool, comfortable summer resort. This makes it useful. Novelty bookmarks and novelty calendars, to mention but two common forms, usually also possess all three of these appeals.

Novelty copy is kept at a minimum. It usually consists of the firm name and address only. Sometimes a trade-mark or slogan is added; sometimes "Thank you" is used on it; occasionally a firm hands out a novelty with no mark at all on it, and this may be especially profitable if the novelty is highly ornamental. Sometimes a brief sales story is outlined—a device that has been employed with excellent results on a calendar. It hangs before the prospect every day for a month. He glances at it often. When he tears off May, there stands June with another brief story outlined, and so on throughout the year. There could be no more effective, economical, and persistent novelty appeal than this.

Novelties follow sales, as a rule, with the purpose of retaining good will. Some firms have used them with success in collecting difficult bills, though this policy is perhaps not to be commended. Novelties do not have to make any deliberate appeal, other than the one that is made by their own intrinsic values. They may be adapted to season and to locality. Great tact and care should be exercised in adapting them to the tastes and needs of customers. If this is undertaken at all, the novelties should be kept as nearly equal as possible in cost to the firm and in value to its customers. Small customers are never made big ones by extending them low-scale service and cheap favors.

### PROBLEMS

1. Write announcements for various school events and activities, providing for type display and illustrations.
2. Compose appropriate advertising matter to be placed on the stationery of your school athletic organization or school club.
3. Plan a series of inserts to be used by some club of which you are a member, in sending out notices of a special business meeting. The inserts may constitute reason-why copy for an increase in dues or for the renting of a larger hall for meetings, or they may be an appeal for each member to contribute toward something which the club stands in need of.
4. Plan a series of wrappers or envelopes for your school co-operative shop or for your father's business. Be sure that the copy has a purpose and that the assortment covers the principal articles of stock.
5. Plan a circular follow-up campaign for interesting pupils in the school co-operative shop. Answer an imaginary inquiry by letter and enclose insert. Follow this with a postcard. Follow this, in turn, with an announcement of new stock.



*Formal business announcements (see page 177)*

## FRANKLIN SIMON & Co.

FIFTH AVENUE, NEW YORK

AN INVITATION IS EXTENDED TO ATTEND A  
PRIVATE SHOWING OF

### PARIS MODEL HATS

THE MOST EXCLUSIVE CREATIONS

FROM ODETTE, GEORGETTE, CAMILLE ROGER,  
SUZANNE TALBOT, MAISON LEWIS, JEANNE DUC,  
LUCIE HAMAR, ROSE DESCAT, LOUISON, EVELYNE  
VARON, CAROLINE REBOUX, MARIA GUY, FELIX,  
VASSELEN VILLETARD, WILD'S, JEANNE LANVIN



MARCH 3RD TO 5TH, 1919  
FRENCH MILLINERY SALON  
FOURTH FLOOR

*You are invited to attend  
the opening of  
The Pennsylvania Roof  
atop Hotel Pennsylvania  
on  
Tuesday evening, June tenth.*

*Luncheon          Dinner          Supper  
on the roof during the summer  
Music          Dancing, seven until one.*

*Admission card for the season is enclosed*

TABLES RESERVED FOR OPENING DINNER



Send next a booklet, and then a catalog. Layout the whole series at one time and explain to your classmates the definite purpose of each piece of copy.

## SECTION 44

**Connections.**—Booklets and catalogs are treated first and foremost in this chapter, because they constitute the most important and the most largely used forms of sales and advertising literature. Many houses make no use whatever of the other forms mentioned. Some use more than have been mentioned in this chapter. In the regular, follow-up order the sequence of appeal in sales literature may run as follows:

1. A tickler is sent to a prospect.  
—No reply.
2. An insert is sent in a letter calling attention to some special opportunity.  
—A request for more information.
3. A booklet goes to the prospect.  
—A query, perhaps, about prices, if they are not listed in the booklet, or about some other matter.
4. A catalog goes to the prospect.  
—An order, accompanied with check.
5. A novelty is sent along with receipt, a bundle slip in the parcel, and the firm name and address appear on artistic labels and packing boxes.  
—A letter of thanks from customer.

It is evident, therefore, in those cases where such a sequence develops, that the literature must be worked out coherently and connectedly. The follow-up must not be permitted to break in unity at any point. Provision must be made for a "stall" at any one of the various steps. If, after sending the booklet, the firm does not hear from the prospect within a reasonable time, a polite inquiry goes forth, with an attractive insert, perhaps, different from the one previously sent.

Mail order houses have a highly developed system of following up inquiries. They keep names and addresses of all inquirers, follow them up closely and place them on regular mailing lists. These mailing lists are constantly undergoing assortment in order that they may be kept up to date. It is estimated that there are about one

hundred changes a month in a list of from seven to eight thousand names. Good live mailing lists, persistently followed up, are the life and spirit of direct mail advertising.

But the word *connections* is used here to indicate something more than follow-up. It means, for one thing, that the advertising management of a firm must keep in close touch with the sales force, if it would issue sales literature that would really be selling literature. The salesmen in the field know what is needed; the copy writers must provide it. The copy writers know the best methods of presentation; the salesmen must follow their lead in this. A salesman may report that a reason-why folder or a human-interest booklet will get the best results in a certain community with a certain commodity, that entirely different appeals are required in other places with other articles, that one sort of booklet is needed to fill the gap between his calls, and quite another sort for him to hand out at the time he calls. Thus the advertising management must vary and differentiate its literature.

A few years ago Marshall Field and Company, of Chicago, delivered 100,000 booklets to a selected list of individuals in order to increase the interest of prospects in the *Men's Store*. Two days after this delivery certain Chicago papers carried full-page related advertisements, with reproductions of copy and illustrations from the booklet itself. These advertisements were followed up by others that made similar connections with the booklets. It is estimated that the booklets cost \$25,000 and the connected advertising \$7,000. But the expenditure proved worth while, for the method here briefly indicated linked up one kind of sales literature with another, both popularly and profitably.

Again, the sales literature of a firm should knit together the whole sales organization, no matter how far afield the dealers and salesmen may be sent, into one family group of workers. It should aim to help each one of them; each one of them should contribute to its various messages from his own experiences. This means something much bigger and more potent as a unifying force than the mere furnishing of labels for local dealers to paste on the literature of the firm. The dealer or the salesman must be given the impression that the publications are made especially *for him* and for his trade.

In the same way, booklets, catalogs, circulars, and the other types of literature issued by a firm should enable a series of chain shops to work in unison, with *esprit de corps*. The various styles of literature issued may be like the parts of a large department shop advertisement. As the latter is held together by a unifying headline and editorial and related headlines, so the former should connect the shops of the system by means of title, format, spirit and purpose of content, trade names and slogans, and the like.

One of the most valuable services that sales literature can render the sales force of a house is that of presenting in compact yet varied form a summarized statement of the by-products or by-services of the concern. While each by-product may properly be given a booklet to itself, yet all may be brought together in a catalog for the convenience of the prospect as well as of the organization. When it is considered that a single munition firm makes twenty by-products and serves forty different classes of customers, it will be apparent how versatile the writer of sales literature must be and what a unifying influence that literature may exercise.

**Cautions.**—Avoid profusion in the distribution of sales literature. Too much becomes a nuisance and may drive prospects to other dealers. Avoid boldness and aggressiveness and vulgarity in form and style of expression. Slang must not be used. "You must read this," as a title, is too commanding to ingratiate. Do not make the mistake of issuing a booklet that has momentary value only. Attach something of permanent value to it, something that makes it worth keeping for a time at least. Do not construct sales literature so cheaply that its appearance invites "waste-basketting" on sight. This caution is particularly important where advertising letters are concerned. If they look too "advertisy," they will probably not be opened. Be sure that each piece of literature you send out makes an intelligent, psychological appeal. Be as careful not to insult the intelligence of others as you are not to write above their heads. Justify confidence of customers by being generous with your service and your literature, but do not permit them to regard you as easy-going and careless with either. Only cheap people are easily imposed upon. Avoid duplication in the distribution of your literature. Do

this by keeping record of dates on which certain matter was sent to prospects. Follow up cheerfully and promptly, but never in a superior tone. Be positive and constructive in all sales and dealer-help literature. This applies particularly to the issuance of rules either on bulletins or in house organs. Rules get automatic responses only; requests, spiritual responses. Note the difference:

RIGHT: *Employees are requested not to use this entrance.*  
or  
*Notice to employees—Please use other entrance.*

WRONG: *Employees must not use this entrance.*  
or  
*Employees—Notice—Do not use this entrance.*

In fine, let your sales and advertising literature bespeak the courtesy and honesty and mutual helpfulness that should characterize the dealings of the house that issues it.

### PROBLEMS

1. Suppose you wanted to link all the schools or all the homes of your acquaintances in one connected movement for some cause. Construct a booklet to be sent to each. Explain how you would vary the make-up of the booklet in order to adapt it to the different prospects.
2. Write a circular appeal to different groups of pupils, to prevail upon them to join some club in which you are interested. Vary the copy to make it appeal to seniors, to first year pupils, to pupils who are already doing more club work than they should, to pupils who prefer school athletics to school clubs, and to still other groups.
3. In a booklet that summarizes the past year's athletic activities in your school, make a strong appeal to all pupils to come out for athletics at the beginning of the new school year. Make use of testimonial copy and of illustration.
4. Imagine that you have had a great deal of difficulty collecting money due you from a customer. He finally pays you, however, and on returning the receipted bill for him, you enclose a novelty with brief copy on it. What is the novelty to be? What would be appropriate wording to inspire his good humor and retain his trade?
5. Write a booklet calculated to advertise this chapter. Make use of marginal



headlines and provide for illustrations. Follow the outline below in developing the copy:

### **Introduction**

#### **SECTION 41—Kinds**

**Purposes**

**PROBLEMS**

#### **SECTION 42—Booklets**

**Catalogs**

**House Organs**

**PROBLEMS**

#### **SECTION 43—The Letter**

**The Parcel**

**The Novelty**

**PROBLEMS**

#### **SECTION 44—Connections**

**Cautions**

**PROBLEMS**

## CHAPTER IX\*

### (REFERENCE CHAPTER)

#### SECTION 45

#### ABBREVIATIONS AND SPECIAL TERMS

*He dots his i's, he crosses his t's,  
He writes in a hand that is sure to please,  
But, oh, how he fusses and fidgets and squirms  
When he has to decipher commercial terms!*

**Abbreviations.**—Abbreviations spring out of the necessity for haste in writing or labeling or classifying. Their construction is therefore more or less haphazard and very little system is evident among their various forms. Sometimes the first letter and the last letter of a word suffice for its abbreviation, as *ht.* for *height*; sometimes the first letter, the last letter, and a letter or letters from between them, as *mdse.* for *merchandise*; sometimes the first two or three letters are used, as *art.* for *article*, or the first two letters and the last, as *amt.* for *amount*. In the abbreviation of expressions of more than one word, the initial letters only may be used, as *c. o. d.* for *cash on delivery*; the initial letters of the two most important words may be written in fractional form, as *b/s* for *bill of sale*; the first letter of the first word and two or more of the second may be used, as *b. rec.* for *bills receivable*. Again, the abbreviation may be so condensed in form as to be a sign only, as, *@* for *at*, or *%* for *per cent*, or *\$*, the monogram of U. S., for *dollar*. Another irregularity of abbreviations is the formation of the plural. Sometimes it is formed by the addition of *s*, as *bl.* for *bale* and *bls.* for *bales*. But sometimes the plural is formed by means of doubling the letter used to indicate the singular, as *p.* for *page* and *pp.* for *pages*.

\* Chapters IX, X, and XI are called reference chapters for the reason that they are made up principally of materials that require little or no explanation but that can be referred to, as necessity demands, for information or as models to follow in different phases of commercial work.

A business house not infrequently adopts a complete set of abbreviations that are peculiar to itself and are therefore unrecognizable outside the walls of that particular house; thus *e. o. m.* and *m. o. m.* proved puzzling to a young high school graduate who found them current in a concern with which he had taken a position. He attempted to look them up in reference books, but he could not find them. They were special to the house, which had two pay rolls, one for *end of month* payments and one for *middle of month* payments.

It is easily understood, therefore, that abbreviations are unclassified to a very large extent. They just spring into existence out of the necessity of a hurried moment. It will be interesting, however, to see how many of those listed alphabetically below can be made to fit into some uniform grouping. And some attempt should be made to group those that are identified with particular lines of business.

According to the best usage, words of one syllable and short words of two syllables, such as July, April, are not abbreviated, though abbreviations for them may be found in the dictionary. The names of the months, of the days of the week, and of towns and cities are never abbreviated in the best business writing, though in the writing of notes or memoranda, bills or statements, they may be. Christian names should not be abbreviated by a single letter, and should rarely be abbreviated at all; *Wm.* is allowable for *William*, but not, *Jas.* for *James* or *Jno.* for *John*. The words *north*, *south*, *east*, and *west* are not abbreviated when used in combination with proper names unless the proper names are themselves abbreviated; *North America* or *No. Amer.*, but not *No. America*. Titles used with both Christian name and surname of a person may be abbreviated, but not with the surname only; *Gen. John J. Pershing* or *General Pershing*, but not *Gen. Pershing*; *Professor Henry S. Canby*, but not *Prof. Canby*. Degrees, titles, letters that stand for organizations are abbreviated when used after names, as *James Brown, C.P.A.*, or *Thomas Maxwell, M.E.*

Abbreviations should not be capitalized unless the words or expressions they stand for are customarily so written. The abbreviations of titles and proper names should always be capitalized, however, but the capitalization of such abbreviations as *c.o.d.*, or *a.m.*, *p.m.*, for the purpose of emphasis is a dangerous precedent to estab-

lish. In printed matter abbreviations are usually differentiated by means of type variation, such as small capitals for A.M. and P.M. But no such device is afforded to long hand writing, and capitalization of all abbreviations used may induce careless errors in writing.

Most abbreviations are followed by a period. In certain cases, however, a complete Latin word is used as an abbreviation, such as *per*, *via*, and with these the period is not used. Where scattered letters are taken from a word to abbreviate it, the period may be omitted from the end provided the apostrophe is used where letters are omitted, as *for'd* for *forward*; *rec'd* for *received*; *nat'l* for *national*. It is preferable to use the apostrophe where the abbreviation constitutes a complete word, as in the case of the first illustration above.

Many business men condemn the use of abbreviations as indicative of laziness. These men issue orders to their correspondents to use abbreviations not at all or as little as possible. This is excellent policy, for abbreviations frequently lead to misunderstandings and loss of time. What is more serious, they appear to many as signs of discourtesy, especially when used in business letters. The rather long list below is supplied for reference rather than for encouragement in their extended use.

The words in parenthesis indicate the original from which the abbreviations are taken. In all cases but two—p.p.c. and r.s.v.p.—the original language is Latin. These two are from the French. This again shows the importance of some knowledge of Latin to the business man and woman. (See page 23.) The principal abbreviations used in the dictionary for explaining words are likewise included in the following list.

a.	at; acre; adjective	ad int.	(ad interim) in the mean-
aar.	against all risks		time
A.B.	Bachelor of Arts	adj.	adjective
abbr.	abbreviation; abbrevi-	ad lib.	(ad libitum) at pleasure
	ated	admrx.	administratrix
a/c	account	ad val.	} (ad valorem) according
acc. or acct.	account	or adv.	
A.D.	(anno domini) year of	adv.	advertising; advocate;
	our Lord		adverb
ad inf.	(ad infinitum) without	advt.	advertisement
	end		



ae.	} (ætatis) of age; aged	bdl. or bdle.	bundle
or aet.		bds.	bound in boards
or aetat.		b/e or b.e.	bill of exchange
agt.	agent	bgs.	bags
Al	first class	Bib.	Bible
a.m.	(ante meridian) before noon	biog.	biographer; biography
A.M.	Master of Arts	bk.	bank; book; bark
amt.	amount	bkg.	banking
anal.	analysis; analogous	bkts.	baskets
anon.	anonymous	b/l or b.l.	bill of lading
annot.	annotation; annotator	bldg.	building
ans.	answer	blk.	black; bulk
ant.	antonym	bls.	bales
a/o	account of	b.m.	board measure
a/or	and or	b.o.	branch office; buyer's option
a.p.	additional premium	b. pay.	bills payable
app.	appendix; apprentice	b. rec.	bills receivable
appt.	appointed; appointment; appointee	br.	brand
apt.	apartment	brev.	brevet
arr.	arrived; arrival; arrangement	bros.	brothers
art.	article	b/s	bushel
A. S.	Anglo-Saxon	bu.	bulletin; bushel
a/s	account sales	bx.	box
asst.	assistant	c.	(circa) about; cent; chairman
asstd.	assorted	C.	(centum) one hundred; Centigrade; Catholic
att.	attention	C.A.	chartered accountant; chief accountant; commercial agent; controller of accounts
atty.	attorney	c.a.f.	cost and freight
at. wt.	atomic weight	cap.	capital
aux.	auxiliary	capt.	captain
av.	average	car. or k.	carat
ave.	avenue	cash.	cashier
avoir.	} avoirdupois	c.b.	cash book
or avdp.		cd.	command
b.	book; born	C.E.	civil engineer
B.A.	Bachelor of Arts	cent.	(centum) one hundred
bal.	balance	cert. or certif.	certify; certificate
batt.	battalion; battery		
b.b.	bill book		
bbl.	barrel		
B.C.	before Christ		

c. f. & i.	cost, freight, and insurance	C.P.R.	Canadian Pacific Railroad
cf.	} compare; consult	c/r	company's risk
or cp.		cr.	credit; creditor; crate
or conf.		crim.	criminal
c.h.	custom house; courthouse	cr. 8vo	crown octavo book size
ch.	} (caput) chapter	crit.	critical; criticised
or chap.		cs.	case
or cap.		C.S.	civil service
ch. clk.	chief clerk	c.t.	commercial traveler
chem.	chemist; chemistry	ctge.	cartage
chf.	chief	cts.	cents
chgd.	charged	cur. or curt.	current month; current
cir. or circ.	(circa) about	c.w.o.	cash with order
ck.	check; cask	cwt.	hundredweight
cl.	class		
cld.	cleared	d.	day; died; dose; dime; pence
clk.	clerk	D	Roman numeral for 500
cm.	centimeter	dbk.	drawback
cml.	commercial	d.d.	day's date; days after date
c/o	care of	d. & wtf.	daily and weekly till forbidden
c.o.d.	cash on delivery	deb.	debenture
co.	company; county	dec.	declaration; decrease; decoration; deceased
col.	column	def.	defendant; definition; definite
coll.	collection; collector	del.	(delineavit) drew or drawn
colloq.	colloquial	Dem.	Democrat
com.	committee; commission	dent.	dental; dentistry
comm.	commentary; commerce; commonwealth	dep.	deposit
con	(contra) against	dept. or dpt.	department
con. or cont.	continued	deriv.	derivation; derived
conj.	conjunction	dft.	draft
cons.	consolidated; consolidation; constitution	D.G.	(Dei Gratia) by the grace of God
cont.	contrary; contents; contract; contractor; continental; continued	dial.	dialectic
contr.	contrary; contraction	dict.	dictionary
conv.	convention	diff.	difference
corr.	corrupted	dim.	diminutive
cor. sec.	corresponding secretary		
C.P.A.	certified public accountant		

dis.	} district; discount	etc. or &c.	(et cetera) and so forth
or disc. or disct.		et seq.	(et sequentes or sequen- tia) and the following
disc.	discovered	etym.	etymology
dist.	district; distance; distin- guished	8vo	octavo
distr.	distribution	ex.	example; exceptional; ex- aminer; executive
D.L.O.	Dead Letter Office	exc.	except; excuse
dm.	decimeter	exch.	exchange; exchangeable; exchanged
d/o	delivery order	excl.	exclusive
do.	ditto; the same	ex cp.	without coupon
dolls.	dollars	ex div. or xd.	without dividend
doz.	dozen	exec.	executor; executive
dr.	debit; debtor; doctor; drawn	exp.	exported; export; ex- pense; express
d.s.	days after sight	ext.	extra; extract
ds.	days		
D.V.	(Deo Volente) God will- ing		
dwt.	pennyweight	f.	foot; franc; folio; femi- nine; farthing; fathom; fort; following
		F.	French
e.	east	f.a.a.	free of all average
ea.	each	Fahr.	Fahrenheit
ed. or edit.	edition; editor	f.a.q.	fair average quality
e.e.	errors excepted	f.a.s.	free alongside ship
E.E.	Electrical Engineer	fcg.	foolscap
e.g.	(exempli gratia) for ex- ample	f.d.	free docks
ejusd.	(ejusdem) the same	fec.	(fecit) he or she did it
elec.	electric; electricity	ff.	following
enc. or encl.	enclosure; enclosed	f.g.a.	free of general average
e.n.e.	east northeast	f.i.c.	freight, insurance, car- riage
Eng.	English	fig.	figure; figurative
enqr.	engineer; engraved; en- graver	fin. sec.	financial secretary
entd.	entered	fir.	firkin
e. & o. e.	errors and omissions ex- cepted	f.o.b.	free on board
e.o.m.	end of month	f.o.c.	free of charge
e.s.e.	east southeast	fol.	folio; following
esp.	especially	f.o.r.	free on road; free on rail
esq. or esqr.	esquire	for'd or fwd.	forward; forwarded
et al.	(et alii) and so forth	f.o.s.	free on steamer
		f.o.t.	free on truck
		4to.	quarto

f.p.	fire plug	i.	island
fr.	franc; fragment; from; frequent	i.a.	incorporated accountant
frt. or fgt.	freight	i.b.	invoice book
ft.	foot; feet; fort; flat	ib.	{ (ibidem) the same; in the same place; from the same source
fth.	fathom	or ibid.	
fur.	furlong	id.	(idem) the same
g.	good; goods; general	i.e.	(id est) that is
g.a.	general average	ills.	illustration; illustrated
gal.	gallon	imp.	imported; improved; im- perial; imperative
gas.	gasoline	in.	inch
gen.	general	inc.	incorporated; increase
gent.	gentleman; gentlemen	incl.	inclusive
gi.	gill	incog.	incognito; unknown
gm.	gram	ind.	index; indigo; indepen- dent
g.m.q.	good marketable quality	in f.	in fine; finally; at the end
gov.	governor; government	inf.	(infra) below or back
G.P.O.	general post office	init.	(initio) from the begin- ning
gr.	grain; great	in lim.	(in limine) at the outset
gram.	grammar	in loc.	(in loco) in its place
grs.	grains; gross	in pr.	in principle
guar.	guarantee; guaranteed	in re	in regard to; regarding
h.	hour; height; high; har- bor; hundred	in s.	(in situ) in its original position
h.c.	held covered	ins.	insurance; inspector
hdkf.	handkerchief	inst.	present month; instant; institution; institute
h.e.	(hoc est) that is	int.	interest
hf.	half	inv.	invoice; inventor; in- vented
hf. bd.	half bound	invt.	inventory
hhd.	hogshead	I.O.U.	I owe you—acknowledg- ment for money lent
H.M.S.	His Majesty's Ship or Service	i.q.	(idem quid) the same as
ho.	house	I.R.O.	internal revenue officer
hon.	honorable	irr.	irregular
h.p.	half pay; horse power	ital.	italics
h.p.n.	horse power nominal	j.	judge
h.r.	house records; house of representatives	j/a	joint account
hr.	hour	jour.	journal
ht.	height		
hun. or hund.	hundred		
h.w.m.	high water mark		



J.P.	Justice of the Peace	M.	Monsieur.
jr. or jun.	junior	M	Roman numeral for 1000
k.	karat	$\overline{M}$	Roman numeral for 1,000,000
kg.	keg	M.A.	Master of Arts
kg.	kilogram	mach.	machine; machinist
or kilo.		mag.	magazine; magnitude
or kilom.		man.	manager
kilom.	kilometer	marg.	margin
l.	(libra) pound; line; law; long; league; liter; length	math.	mathematics
L	Roman numeral for 50	max.	maximum
L.	Latin	M.C.	member of congress
L. or l. or £	pounds sterling	M.D.	medical doctor
l.a.	law agent	mdse.	merchandise
lab.	laboratory	M.E.	mining engineer; mechanical engineer
lat.	latitude	meas.	measure
Lat.	Latin	mem.	member
lb. or $\text{lb}$	(libra) pound	mem.	} memorandum
l.c.	(loco citato) in the place quoted; lower case or small letter; label clause (insurance term)	or memo.	
l/c.	letter of credit	mfd.	manufactured
leg.	legal; legislation; legislature	mfg.	manufacturing
l.f.	ledger folio	mfr.	manufacturer
lib.	(liber) book	mgr.	manager
liq.	liquor; liquid	mid.	middle; midshipman
lit.	liter; literally; literature	min.	minute; minimum
log.	logarithm	Mlle.	Mademoiselle
long. or lon.	longitude	mm.	millimeter
loq.	(loquitur) he or she speaks	MM.	} Messieurs or Gentlemen
l.s.d.	pounds, shillings, pence	or Messrs.	
l.t.	long ton	Mme.	Madame
ltd.	limited	m.o.	money order
m.	(meridian) noon; mile; meter; minute; married; month; moon; masculine	mo.	month
		m.o.m.	middle of month
		m.p.	municipal police; marine police
		M.P.	member of Parliament
		m.p.h.	miles per hour
		Mr.	Mister or Master
		Mrs.	Mistress
		ms.	manuscript
		mss.	manuscripts
		m/s	months after sight

m.s.l.	mean sea level	o.p.	out of print
mt.	mount; mountain	op. or opp.	opposite
mtg.	mortgage	opt.	optician
mus.	museum; musical	o.r.	owner's risk
myth.	mythology	ord.	ordinary
		org.	organ; organization; organic
n.	north; noon; note; number; news; noun	orig.	origin; originally
n/a	no account	o.s.	ordinary seaman; old style calendar
nat. or natl.	national; natural	o/s	out of stock
nav.	naval; navigation	o/s or return	on sale or return, that is, retailer may return goods if they cannot be sold
n.b.	(nota bene) take notice	oz.	ounce
n.d.	no date		
n.e.	northeast		
nem. con.	(nemine contradicente) unanimous; no one contradicting	p.	page; pay; part; post; period
n.g.	no good	p.a.	private account; particular average
n.l. or n. lat.	north latitude	par.	paragraph; parallel
n.n.e.	north northeast	pass. tr.	passenger train
n.n.w.	north northwest	payt.	payment
no.	(numero) number; north	pc.	piece
non seq.	(non sequitur) it does not follow	p.c.	per cent; postcard
n.o.p.	not otherwise provided for	pd.	paid
N.P.	notary public	peo.	people
n.r.	no risk	per.	person; period
n/s	not sufficient	per or par	by or through
n.s.	not specified; new series; new style	per ann.	(per annum) by the year
n.u.	name unknown	per cent.	} (per centum) by the hundred
		or per cent	
		or per ct.	
o.	order	per m.	by the thousand
ob.	(obiit) died; (obiter) by the way	per pro.	} (per procuracionem) on behalf of
obj.	object; objection	or p.p.	
obs.	obsolete; observation	or p. pro.	
obt. or obdt.	obedient	pert.	pertaining
oct.	octavo size	pdf.	preferred
o/d	on demand	Ph.D.	Doctor of Philosophy
o.e.	omissions excepted	phr.	phrase; phraseology
o.k.	all correct	pk.	peck
on a/c	on account	pkg. or pkge.	package

pl.	place; plural	p.t.o.	please turn over
p.l.	partial loss	pvt. or pte.	private
p. & l.	profit and loss	pwt.	pennyweight
plf.	} plaintiff	p.x.	please exchange
or plff.		pxt. or pnxt.	} (pinxit) painted
or pltf.		or pinx.	
plur.	plurality	} q.	} query; question
pm.	premium	or qu.	
p.m.	post meridian	or qy.	
P.M.G.	postmaster-general	q.d.	(quasi dicat) as he should say
p.n.	promissory note	q.e.	(quod est) which is
p.o.	postoffice; postal order	q.e.d.	(quod erat demonstrandum) which was to be proved
p.o.d.	pay on delivery	q.e.f.	(quod erat faciendum) which was to be done
poet.	poetry; poetical	q.e.i.	(quod erat inveniendum) which was to be found out
pol.	politics; political	q.l.	(quantum libet) as much as you please
p.o.o.	postoffice order	qr.	quarter; quire
pop.	population	q.s.	(quantum sufficit) enough
pos. or poss.	possession	qt.	quart
pp.	pages	quad.	quadrangle
p.p.	parcel post; past participle	qu.	} quarterly
p.p.c.	(pour prendre congé) to take leave	or quar.	
pph.	pamphlet	or quart.	
p.p.i.	policy proof of interest	q.v.	(quod vide) which see
pr.	printer; pair	r.	right; residence
prem.	premium	rcpt. or rect.	receipt
prep.	preparation; preposition	re	regarding
pres.	president; present	rec.	record; recipe
prin.	principal	recd.	received
pro tem.	(pro tempore) for the time	ref.	reference; referred; reformed
prob.	probably	reg.	regular
proc.	proceedings	rep.	representative; republican; reporter
prof.	professor	retd.	returned
pron.	pronounced	Rev.	reverend
prop.	proposition		
prov.	province; provincial		
prox.	(proximo) next month		
prs.	personality		
pseud.	pseudonym		
p.s.	(post scriptum) postscript		
pt.	pint; point		
p.t.	post town		

r.f.d.	rural free delivery	s.o.s.	"save our ship"—a wireless distress call for ships at sea
rm.	ream; room		
Rom.	Roman		
rpt.	report	sp.	spelling; spelled
r.r. or R.R.	railroad	spec.	special; specialty
r.s.	right side	s.p.q.r.	small profits and quick returns
r.s.v.p.	(repondez, s'il vous plait) respond if you please	spt.	seaport
ry.	railway	sq.	square
		ss.	steamship
s.	shillings; south; sign; second	s.s.e.	south southeast
S.	signior; saint	s.s.w.	south southwest
s.a.	subject to approval	st.	street; strait; saint
s.b.	sales book	s.t.	short ton (2,000 pounds)
sc. or scil.	(scilicet) to wit; namely	stat.	(statim) immediately
sc. or sculp.	{ (sculpsit) he or she en- graved it	stbt.	steamboat
sch.	schooner; school	sten.	stenographer; stencil
scr.	scruple	stet.	(sto) restore; let it remain (as in correcting printed matter)
s.d.	(sine die) without naming a date	stg. or ster.	sterling
s.e.	southeast	stge. or stor.	storage
sec.	secretary; second	stk.	stock
sect.	section	str.	steamer; street
sel.	selection; selected	sund.	sundries
sen. or sr.	senior	sup.	(supra) above; superior; supreme; supplement; superfine; supervisor; superficial
ser.	service; series; sermon		
sergt.	{ sergeant	sup. ct.	supreme court
or serg.		super.	superfine
or sgt.	{ (sequentia) next; follow- ing	supp.	supplement
seq. or seqq.		supt.	superintendent
ship. or shipt.	shipment	surg.	surgeon
s.i.	short interest	s.v.	(sub verba) under word or title
s.j.	(sub judice) under con- sideration	s.w.	southwest
s.l.	salvage loss; south lati- tude	syn.	synonym; synonymous
sld.	sailed; sold	t.	ton
so.	south	t.b.	trial balance
s.o.	seller's option; sub office	t/c	till countermanded
soc.	society	tcs.	tierces
s.o.d.	seller's option to double	t.f.	till forbidden



t.g.b.	tongued and grooved and beaded	v.g.	(verbi gratia) for example
t. & g.	tongued and grooved	v.i.	verb intransitive
t.l.	total loss	via	by way of
t.l.o.	total loss only	vid. or vide	(vide) see
t.m.o.	telegraph money order	viz.	(videlicet) namely; to wit
t.o.	turn over; telegraph office	vol. or v.	volume
ton.	tonnage	v. pres.	vice-president
tr.	transpose; trustee; tare; train; transfer; translation; translator	vs. or v.	(versus) against
treas.	treasurer; treasury	v. t.	verb transitive
t.t.	telegraph transfer	w.	west
t.u.	trade union	w/b	waybill
t.u.c.	trades union congress	whf.	wharf
12mo	duodecimo	wk.	week
ult. or ulto.	(ultimo) last month	w.n.w.	west northwest
univ.	university; universal	w.s.w.	west southwest
u.s.	(ut supra) as above	wt.	weight
U.S.A.	United States of America	X	Roman numeral for ten
U.S.M.	United States Mail	Xmas.	} Christmas
		or Xms.	
v. or vs.	(versus) against	Xtian. or Xn.	Christian
V	Roman numeral for five	yd.	yard
ven.	venerable	yr.	year
ves.	vessel	zool.	zoology

## Signs

%	means	per cent	-	means	hyphen, in the Webster Dictionary
#	"	number	=	"	hyphen, in the Standard Dictionary
@	"	at or to	˘	"	acute accent
¢	"	cent	˘˘	"	grave accent
\$	"	dollar	˘˘˘	"	circumflex
'	"	feet; chief or primary accent	˘˘˘˘	"	tilde
"	"	inches; ditto; secondary accent	˘˘˘˘˘	"	long accent
¶	"	paragraph	˘˘˘˘˘˘	"	short accent or breve
†	"	obsolete	^	"	caret, used to denote omission
	"	archaic	˘ (ç)	"	cedilla, used to denote soft sound
§	"	rare; section	..	"	(above letter) dieresis
‡	"	variant			

*	means	asterisk, used to indicate footnote or other reference	4to	means	quarto	} These terms indicate the number of times a sheet of paper is folded in preparing it for a book
			8vo	"	octavo	
			12mo	"	duodecimo	
1 <sup>1</sup>	"	one and one fourth				
1 <sup>2</sup>	"	one and two fourths				
1 <sup>3</sup>	"	one and three fourths				
<	"	derived from				
δ	"	delete or take out				

### Abbreviations of States and Territories

Ala.	Alabama	Mont.	Montana
Alas.*	Alaska	Neb.	Nebraska
Ariz.	Arizona	Nev.	Nevada
Ark.	Arkansas	N. H.	New Hampshire
Calif.	California	N. J.	New Jersey
C. Z.	Canal Zone	N. Mex.	New Mexico
Colo.	Colorado	N. Y.	New York
Conn.	Connecticut	N. C.	North Carolina
D. C.	District of Columbia	N. Dak.	North Dakota
Del.	Delaware	O.*	Ohio
Fla.	Florida	Okla.	Oklahoma
Ga.	Georgia	Ore.*	Oregon
H. I.	Hawaiian Islands	Pa. or Penna.	Pennsylvania
Ia.*	Iowa	P. I.	Philippine Islands
Ida.*	Idaho	P. R.	Porto Rico
Ill.	Illinois	R. I.	Rhode Island
Ind.	Indiana	S. C.	South Carolina
Kans.	Kansas	S. Dak.	South Dakota
Ky.	Kentucky	Tenn.	Tennessee
La.	Louisiana	Tex.	Texas
Mass.	Massachusetts	Ut.*	Utah
Md.	Maryland	Vt.	Vermont
Me.*	Maine	Va.	Virginia
Mich.	Michigan	Wash.	Washington
Minn.	Minnesota	W. Va.	West Virginia
Miss.	Mississippi	Wis.	Wisconsin
Mo.	Missouri	Wyo.	Wyoming

\* These abbreviations should rarely be used.

## SECTION 46

## Foreign Words

<i>addendum</i>	Something added.
<i>agenda</i>	A detailed list of items to be laid before a meeting of any kind, for discussion.
<i>agio</i>	A term sometimes used to indicate the difference in purchasing value between gold and paper; a premium.
<i>alias</i>	An assumed name, frequently for the purpose of avoiding arrest.
<i>alibi</i>	A plea of being elsewhere at the time a crime was committed.
<i>allonge</i>	A slip of paper attached to bills or other commercial papers for the continuation of endorsements.
<i>apropos</i>	Conveniently or suitably, opportunely.
<i>bagatelle</i>	Something unimportant; a trifle.
<i>blasé</i>	Wearied or worn out, as with pleasure or dissipation.
<i>cachet</i>	A mark of distinction.
<i>chic</i>	Stylish; up-to-date; artistic; original in dress and bearing.
<i>coiffeur</i>	One who dresses the hair.
<i>coiffure</i>	A fashion of wearing the hair.
<i>cuisine</i>	A department or style of cookery.
<i>débris</i>	Waste; rubbish; ruins; fragments.
<i>début</i>	A first appearance in society or on the stage; a beginning.
<i>débutante</i>	A girl or woman who makes a début.
<i>décolleté</i>	Cut low in the neck, as a gown, leaving neck and shoulders bare.
<i>dénouement</i>	The issue or outcome of a play or novel, or of any complication.
<i>dishabille</i>	Loose, negligent attire, such as a morning wrapper.
<i>distingué</i>	Distinguished, as in carriage or bearing.
<i>distrail</i>	Absent-minded; absorbed in other than present affairs.
<i>éclat</i>	Strikingness; brilliancy; extraordinary effect.
<i>élite</i>	The choicest or most select, as of a society, army, etc.
<i>embonpoint</i>	Plumpness or moderate stoutness
<i>ennui</i>	Weariness or satiety; the state of being bored.
<i>ensemble</i>	General effect; the parts of a thing viewed as a whole.
<i>entrée</i>	A dish placed early in a menu; privilege of entrance.
<i>erratum</i>	Error. <i>Errata</i> , errors.
<i>exposé</i>	An exposure of something that brings discredit upon the person or persons concerned.
<i>ex tempore</i>	Offhand; without previous preparation, as a speech.
<i>fête</i>	A festival.
<i>fiancé</i>	One affianced or betrothed to another. ( <i>Fiancée</i> , feminine.)
<i>finesse</i>	Delicacy; refinement; cunning.
<i>garçon</i>	A boy who serves or acts as waiter.

<i>habitué</i>	A habitual visitor or frequenter of a place.
<i>imprimis</i>	In the first place; of the first order.
<i>incognito</i>	The assumption of a fictitious name or character.
<i>interim</i>	In the meantime; interval between events.
<i>manifesto</i>	A public, official, and authoritative declaration or proclamation.
<i>modiste</i>	A dressmaker or milliner.
<i>naïve</i>	Simple and innocent in attitude or behavior; artless.
<i>nouveau riche</i>	One who has recently and suddenly acquired wealth; a parvenu.
<i>nuncio</i>	A messenger.
<i>outré</i>	Unusual; eccentric.
<i>parvenu</i>	One who shows off as the result of recently acquired wealth; one of the newly rich.
<i>passé</i>	Out of date; no longer in one's prime.
<i>passim</i>	Here and there in various places; a term used in making references.
<i>penchant</i>	Bias or strong inclination in favor of something.
<i>per</i>	A Latin word meaning by means of, by, through. Much used in English commercial phrases, as per pound, per quart, etc. Not an abbreviation, and therefore not followed by a period.
<i>petite</i>	Dainty; trim; small.
<i>pourparler</i>	A preliminary conference or consultation.
<i>pronunciamento</i>	A proclamation or manifesto.
<i>protégé</i>	One cared for by another. ( <i>Protégée</i> , feminine.)
<i>quantum</i>	A certain amount.
<i>recherché</i>	Choice; rare; much sought after.
<i>régime</i>	Mode or character or time period of a government or of a business management.
<i>rendezvous</i>	An appointed meeting place.
<i>retroussé</i>	Turned up at the end, as the nose.
<i>rôle</i>	An assumed character or function; a part played by an actor.
<i>séance</i>	A session or meeting; a meeting at which a spiritualistic medium gives <b>manifestations</b> .
<i>serialim</i>	One after another in connected order; serially.
<i>siesta</i>	A short noonday or afternoon nap.
<i>sobriquet</i>	An assumed name or title.
<i>soirée</i>	An evening ball or party.



## SECTION 47

### Foreign Phrases

<i>a dato</i>	From date.
<i>a posteriori</i>	Reasoning from facts to principles or from effect to cause. Inductive or empirical.
<i>a priori</i>	Reasoning from cause to effect or from an assumption to its logical conclusion.
<i>ad infinitum</i>	Without end; perpetual.
<i>ad referendum</i>	For further consideration.
<i>ad valorem</i>	A duty charged in accordance with the accepted valuation of the merchandise.
<i>alimony pendente lite</i>	Allowance made to a woman during her suit for divorce.
<i>alma mater</i>	The institution of learning where one has been educated.
<i>beau monde</i>	Fashionable world.
<i>bona fide</i>	In good faith; honest; gilt-edged.
<i>caveat emptor</i>	An old Roman trade slogan, meaning "Let the buyer beware"; that is, the purchase is made entirely at the purchaser's risk.
<i>de facto</i>	Actually or really existing.
<i>de jure</i>	By right of law; legally; rightfully.
<i>de novo</i>	From the beginning.
<i>del credere agreement</i>	A term used to indicate that the agent is responsible to his principal for value of goods, even though buyer fail to pay. (Motto of the United States.) From many, one; one of many.
<i>e pluribus unum</i>	
<i>editio princeps</i>	A term applied to books of a first edition.
<i>en fin</i>	Briefly; in fine; at the end.
<i>en route</i>	On the way.
<i>entente cordiale</i>	Cordiality and friendliness between or among nations; also between or among business and other institutions.
<i>esprit de corps</i>	Devotion of members to an organization.
<i>et alibi</i>	And elsewhere.
<i>et sequentia</i>	And what follows.
<i>ex officio</i>	Officially.
<i>ex parte</i>	Relating to one side only, as <i>ex parte</i> testimony in a lawsuit.
<i>facile princeps</i>	Easily first or leading.
<i>fieri facias</i>	A writ of execution commanding a levy on goods to satisfy a judgment.
<i>genus homo</i>	Human race.
<i>habeas corpus</i>	A writ commanding a person having another in custody to produce the body of the person detained before a court.
<i>in esse</i>	In essence; actually existing.
<i>in situ</i>	In original site or position.

<i>in statu quo</i>	As it was before; in its original position.
<i>in toto</i>	Entirely; completely.
<i>in transitu</i>	In transit.
<i>in medias res</i>	In the middle of things; in the heart of the matter.
<i>ipso facto</i>	By the fact itself.
<i>laissez-faire</i>	The let-alone principle in action of any kind. Uncontrolled commercial and industrial competition.
<i>laissez-passer</i>	A pass or permit.
<i>lèse-majesté</i>	Treason. A crime or insult perpetrated against sovereign power.
<i>magnus opus</i>	Great work.
<i>modus operandi</i>	Method of working or operation.
<i>modus vivendi</i>	A mode of living. A temporary arrangement pending final settlement
<i>mutuus consensus</i>	Mutual consent.
<i>ne plus ultra</i>	Nothing more beyond; perfection; the utmost point.
<i>nemine contradicente</i>	No one speaking in opposition.
<i>nolens volens</i>	Willy-nilly; whether one will or not.
<i>nolle prosequi</i>	An entry of record in a civil or criminal case to signify that the plaintiff or prosecutor will not press it.
<i>nonpareil</i>	Something of unequalled excellence. A size of type. (See page 309.)
<i>nota bene</i>	Note well.
<i>obiter dictum</i>	A remark by the way or in passing.
<i>on dit</i>	It is said; they say.
<i>par accord</i>	By agreement.
<i>par excellence</i>	Superior; pre-eminently.
<i>passe-partout</i>	A light picture frame, consisting of glass on which a paste-board backing is pasted.
<i>per annum</i>	Per year; annually.
<i>per capita</i>	Per individual or per head.
<i>per contra</i>	On the contrary.
<i>per diem</i>	Per day; daily.
<i>per se</i>	By itself, himself, or herself.
<i>persona non grata</i>	A person not acceptable to a company or a place of appointment.
<i>posse comitatus</i>	The force that a sheriff of a county calls out to assist him in making difficult arrests.
<i>post mortem</i>	Expert examination of a human body after death.
<i>post obit</i>	A bond given by a prospective heir to pay a sum of money on the death of a person from whom he has expectations.
<i>poste restante</i>	A term used on mail to indicate that it is to be held till called for.
<i>prima facie</i>	At first view or value.

<i>pro rata</i>	Proportioned according to share.
<i>pro tempore</i>	For the time being.
<i>quid pro quo</i>	An equivalent in return. The substitution of one thing for another.
<i>quod vide</i>	Which see.
<i>quo warranto</i>	A judicial writ requiring a person to show by what authority he exercises an office or franchise never granted, or forfeited by some fault.
<i>sans frais</i>	Without charge or expense. A note attached to bills to be collected or protested, and implying that no expense is to be entailed in the process.
<i>sans recours</i>	Without recourse. Written sometimes on a bill of exchange to indicate that the endorsee is under no obligation in case the bill is not paid.
<i>scrip omnium</i>	A paper showing that the holder has the right to substitute other bonds or stock shares for those indicated on the scrip.
<i>sine die</i>	Without date, as of an adjournment.
<i>sine qua non</i>	That which is necessary.
<i>sub rosa</i>	In strict confidence; privately.
<i>tempus fugit</i>	Time flies.
<i>ter in die</i>	Three times a day.
<i>terra firma</i>	Latin for "firm earth"; sometimes applied to goods that have been landed safely after a hazardous voyage.
<i>vice versa</i>	On the contrary; oppositely.
<i>viva voce</i>	By spoken word; voting by voice instead of by ballot.

## SECTION 48

## Commercial Terms

<b>above par</b>	Above nominal or fixed value.
<b>accommodation bill</b>	A bill drawn by one person and accepted by another in order that the former may raise money on it; not, therefore, an actual exchange of values.
<b>account sales</b>	Sales made to those having charge accounts. A document of sales prepared by a salesman or broker on behalf of customers or principals.
<b>accountable receipt</b>	A receipt given by a person who is responsible for the goods or money represented. A pawn ticket is an accountable receipt.
<b>accounts current</b>	Running accounts as opposed to closed or newly opened accounts; statements of such accounts or of negotiations and transactions between firms or individuals.
<b>active bonds</b>	Bonds that carry fixed rate of interest throughout duration and are finally payable in full.

<b>adjudication order</b>	An order issued by a court notifying that a person is bankrupt and appointing a trustee to administer his affairs.
<b>advance note</b>	A note given a sailor when he signs for a voyage, entitling him to a proportion of his wages in advance.
<b>affreightment contract</b>	A bill of lading, or a charter, showing terms upon which goods are carried.
<b>allotment note</b>	A note or document signed by a seaman agreeing to have his wages paid in part to some other person or to a bank.
<b>all rights reserved</b>	A phrase printed beneath the copyright notice in a book to emphasize the protection of copyright.
<b>arbitration of exchange</b>	In sending money from one country to another, a man may find that he will lose less or gain more by sending it through a third country where the rate of exchange is lower. This is called <b>simple</b> arbitration of exchange. If he sends it through more than one country, it is called <b>compound</b> arbitration of exchange.
<b>argent money</b>	Ready money.
<b>at a discount</b>	Term used to indicate that something is offered for sale at less than nominal value.
<b>at a premium</b>	Term used to indicate that something is offered for sale at more than its nominal value.
<b>at sight</b>	On demand—a term used on promissory notes or bills of exchange to indicate that the money is to be paid immediately on their presentation.
<b>authorized capital</b>	The amount permitted an incorporated or limited liability company for capitalization.
<b>average bond</b>	A bond given by the consignees of a cargo to the owner or captain guaranteeing their share of the average on any loss.
<b>balance sheet</b>	A complete statement setting forth profit and loss, assets and liabilities, and other details in the business of a company for a stated period.
<b>bank stock</b>	The shares of the capital of a bank.
<b>bill of entry</b>	A detailed memorandum, entered at a custom house, of goods imported or to be exported.
<b>bill of exchange</b>	A written order from one person to another for the payment of money to a third.
<b>bill of lading</b>	A written acknowledgment of goods received for transportation.
<b>bill of lading</b>	A transportation receipt specifying goods shipped as well as conditions of shipment.
<b>bill of sale</b>	A statement given by the seller of personal property to the buyer.
<b>bill payable</b>	A written engagement to pay money, as a promissory note.



<b>bill receivable</b>	A written engagement to pay money as held by the person to whom it is payable.
<b>bonded goods</b>	Goods stored in a bonded warehouse until the necessary duties are paid on them.
<b>bonded warehouse</b>	A warehouse where bonded goods are kept.
<b>call money</b>	Money lent subject to call without notice.
<b>cash discount</b>	A reduction in advertised price in consideration of cash payment.
<b>casualty company</b>	A company that insures against accident and loss resulting therefrom.
<b>certified check</b>	A check accepted in advance by the bank on which it is drawn, thereby guaranteeing its payment.
<b>chain shops</b>	Shops under centralized management, located in many different centers, usually dealing in a single commodity, or a single line of commodities.
<b>checking accounts</b>	Comparing invoices, statements, bills, receipts, and other sales papers. Bank accounts for checking purposes.
<b>civil law</b>	That body or system of law accepted and established by the people of a state or other community for their government.
<b>clearing-house</b>	An office where bankers exchange checks and drafts, and adjust balances. A large city financial institution to which banks send daily all checks and drafts and like paper for assortment and return to original banking houses.
<b>clear title</b>	Title against which there is no claim, as of property clear of mortgage.
<b>clearance sale</b>	A sale held to clear out all stock in a certain line, before restocking.
<b>closing-out sale</b>	A sale held for the purpose of selling all goods before retiring from business or making business changes; sometimes, also, a clearance sale.
<b>collateral security</b>	Property, money, etc., given as security additional to one's personal obligation.
<b>common law</b>	A system of law that has originated in custom or usage.
<b>common stock</b>	Original capital put into an enterprise.
<b>credit note or memorandum</b>	A notice given a purchaser indicating allowance for goods returned or for money deposited toward future purchases.
<b>crude materials</b>	Raw, unprocessed products.
<b>cut price</b>	A price lower than the original one; reduced price.
<b>days of grace</b>	The time allowed for the payment of a bill after it falls due.
<b>death warrant</b>	An official order for the execution of a person.
<b>double entry</b>	A mode of bookkeeping by which a transaction is recorded from both the debtor and the creditor point of view. <b>Single entry</b> shows the debit side only.

deferred stock	Stock that is not issued until some contingency makes more capital necessary.
department shop or store	A retail merchandising establishment divided into many different departments and dealing in all kinds of goods.
endowment insurance policy	A policy that guarantees to the holder the payment of the amount called for at a specified time, provided premiums are paid regularly in full.
fair copy	A revised draft of a legal document prepared for the perusal of counsel or client.
fee simple	An estate of inheritance free from condition.
first-class paper	Gilt-edged securities of any sort.
floating capital	Capital that is kept free for the purpose of current business development.
free lance	A newspaper or magazine writer who prepares and submits manuscript on his own account, without being under definite contract with any office.
free list	Goods listed as being free from tariff duties. Persons accorded free admission or other privilege.
free trade	Freedom from duties of the export and import commerce of a country.
gold bonds	Bonds payable in gold.
good will	The value of a business as an active firm, by way of reputation, patronage, and initiative.
grand jury	A jury that sits to hear complaints and to decide whether there is sufficient ground for criminal accusation and procedure.
gross	Twelve dozen.
great gross	Twelve gross as a unit.
green grocer	A retailer of fresh vegetables.
gross tonnage	The cubical capacity of a ship plus the area of any enclosed space for stores above tonnage decks.
guaranty company	A company that insures to those holding bonds or mortgages the payment of principal and interest.
guard book	A book kept in many business offices for the purpose of keeping receipts, bills, invoices, vouchers, and other such business papers, handy for ready reference.
hard cash	Coin, rather than paper money. Actual money as distinguished from debts or claims to be collected or settled.
heavy stock	Stock that is used in the traffic of heavy goods, such as railway cars.
high seas	Those parts of the seas outside the continental three mile limit.
in ballast	A term used to signify that a ship carries no cargo except materials loaded upon her to maintain stability.

<b>in bond</b>	A term used to indicate that goods are held in a bonded warehouse or elsewhere, under customs officers' authority until such time as the owners meet their obligations of taxes or duties. On the sale of such goods the buyer is usually obliged to pay customs duties in addition to price for goods themselves.
<b>income tax</b>	A tax levied by a government on income.
<b>inconvertible paper</b>	Paper money for which cash cannot be easily obtained, owing to some unforeseen business or industrial occurrence.
<b>joint stock company</b>	A company or partnership whose capital is divided into shares (usually transferable), some of which are held by each of the members.
<b>legal tender</b>	The general name given to money that may be legally used in business transactions. In the United States it may be gold, silver, or paper, the last including checks, banknotes, and gilt-edged securities, such as Liberty Bonds.
<b>legal tender</b>	Gold, silver, nickel, and copper coins, as well as paper money, that pass currency in any sort of business transactions.
<b>letter of administration</b>	Power given by a court to some one (usually the next of kin) to administer the estate of a deceased person.
<b>letter of credit</b>	A letter, carried by a traveler as a rule, issued by a bank, authorizing banks in distant places to pay certain amounts to the holder.
<b>letter of marque and reprisal</b>	A commission issued by a government authorizing a private person to take the property of a foreign state, or of its citizens or subjects, as redress for injuries.
<b>limited company or limited liability company</b>	A public company whose members are individually responsible for the company's debts to a specified amount, usually not exceeding the amount of stock that each holds.
<b>lot money</b>	A broker's charge to a buyer by lot of goods handled.
<b>lump sum</b>	A gross sum covering several items.
<b>market price</b>	The price that anything brings in the open market.
<b>mercantile agency</b>	An agency or bureau for furnishing information regarding the standing of business enterprises.
<b>mercantile agents</b>	Agents who act for manufacturers and wholesalers.
<b>money of account</b>	A monetary denomination used in keeping accounts but not represented by a coin in circulation—the mill and the eagle in the United States; the guinea in England; the tael in China.
<b>money market</b>	The market where money is the commodity bought and sold; the sphere of financial dealings.

<b>mutual life insurance company</b>	A company in which the policy holders are themselves the proprietors, among whom profits are distributed.
<b>net or register tonnage</b>	Gross tonnage less space for machinery, crews' quarters, etc.
<b>net price</b>	The price without any discount.
<b>net weight</b>	Minus tare; after deducting weight of box or package.
<b>not negotiable</b>	Not to be transferred or changed for less than face value. Words written across a check or draft for the protection of the original drawer against any claim.
<b>odds and ends</b>	Miscellaneous commodities for sale.
<b>on call</b>	Term applied to a loan that must be returned on short notice or on demand or call.
<b>opening accounts</b>	Entering new names on a ledger for credit and debit transactions.
<b>open account</b>	An account that is running and unsettled.
<b>open credit</b>	Credit extended by a bank or a firm to a customer without guarantee or security.
<b>open policy</b>	An insurance policy that does not define the value of the property insured and allows of certain insertions, additions, and endorsements subsequent to its issue. The term is also applied to a business house that makes frank, open, and unqualified statement of its business policies.
<b>outstanding accounts</b>	Unpaid bills. Accounts that are unsettled.
<b>paid-up capital</b>	The actual money deposited on the allotted shares of a company.
<b>petit jury</b>	A jury that sits at a trial in civil and criminal cases.
<b>pilot file</b>	A file on which papers are kept by the flat system of filing.
<b>pin money</b>	Money set aside for personal expenses.
<b>placement money</b>	Money for placement or investment.
<b>post entry</b>	Entering an item on the books after the date of transaction.
<b>predatory wealth</b>	Wealth accumulated unfairly, by imposing upon others, or by disguised theft.
<b>preferred stock</b>	Stock on which dividends must be paid first, before those paid on common or on deferred stock.
<b>price list</b>	A list showing the prices at which goods are held for sale, very often listing articles by letters or numbers for facilitating ordering by mail.
<b>prices current</b>	A statement of the ruling prices of stocks, merchandise, or other property, at a given time, or continuously.
<b>prime cost</b>	The first cost of an article on its being taken from the factory.
<b>prize money</b>	The proceeds of the sale of a maritime prize, distributable among the officers and crew making the capture.
<b>probate court</b>	A court having jurisdiction over the proof of wills, guardianships, and the settlement of estates.



profit sharing	The distribution of profits between employers and employees; a co-operative method of business management.
promissory note	A written promise to pay a definite sum to a specified person or persons at a specified time.
proprietary company	A company, first to be organized in a certain line of business, which distributes rights and gives backing to subsidiary companies.
raw material	The natural products out of which manufacturers make commodities for the market.
registered stock	Stock for which a certificate of title is given the holder, whose name is kept on the company's books.
rendering accounts	Sending out bills or other accounts to customers at regularly stated periods.
renewal of a bill	Extending the time for payment by the rendering of a new bill, or by a statement on the old bill to the effect that extension is agreed to by all parties concerned.
reserve price	The lowest price at which an owner will sell his goods.
restraint of trade	A term used to denote the situation when small business in any line is forced to the wall by big business combination or monopoly; also, when the seller of a business may not engage in a similar business within a reasonable distance of his original business for a certain specified time.
revenue officer	One appointed to prevent smuggling.
rolling stock	Any wheeled conveyance, such as wagons, trucks, cars, engines, used for the carriage of goods.
round robin	A number of signatures, as to a petition, written in a circle so as to avoid giving prominence to any single name.
sale ring	A group of bidders or buyers who combine at a public or general sale for their own mutual benefit.
salesman or saleswoman or salesperson	One who sells. (Saleslady is a vulgarism.)
sale warrant	A partial receipt given customers who have made deposit on a sale to be completed as soon as possible.
sample cards	Cards used for the mounting of samples, as for tailors' fabrics.
scale for smalls	A scale of freight or express charges for packages weighing less than a stipulated amount.
scrip certificate	A certificate held by a shareholder showing titles of his securities.
second class paper	Any substitutes for money, used exactly as money, such as drafts, bills of exchange, etc.
seizure notes	Notes used by a customs officer to attach goods not properly acquired.

<b>set-off</b>	The placing of one debt over against another in business transactions of any sort.
<b>share certificate</b>	A formal receipt given to the holder of shares, setting forth his interests in the company and the terms of the shareholding contract.
<b>ship broker</b>	One who deals in shipping shares. One who makes all preliminary arrangements for a ship's leaving port, finding cargoes, etc.
<b>ship chandler</b>	One who deals in cordage, canvas, and other furnishings for vessels.
<b>shipping weight</b>	The amount of weight in a ship's cargo.
<b>ship's clearance</b>	A certificate issued by a customs official showing that a ship has met all demands by way of dues before sailing from or on arrival at port.
<b>ship's manifest</b>	A statement containing details of a ship's cargo.
<b>ship's report</b>	A statement of the ship's cargo to be presented at port of entry within twenty-four hours of arrival.
<b>short loans</b>	Advances of money lent for short periods at a stated rate of interest.
<b>side line</b>	An auxiliary line of goods sold by a dealer, or especially by a commercial traveler.
<b>sight bill</b>	A bill that must be paid on demand.
<b>sinking fund</b>	A fund set aside for the purpose of gradually wiping out a debt, or "sinking" a debt or loan.
<b>sliding scale</b>	A term used to indicate that workmen are paid in accordance with the rise and fall in the profits of employers. A fluctuating wage scale.
<b>spot cash</b>	Immediate payment in money for goods delivered.
<b>spot sale</b>	Immediate delivery of goods on purchase.
<b>state's evidence</b>	Testimony introduced by the prosecution in a criminal case. A confederate who confesses his own guilt and testifies against his accomplices.
<b>stoppage in transit</b>	The stopping of the delivery of goods by a seller when he discovers that the purchaser is insolvent.
<b>stoppage of payment</b>	The declaration by a debtor that he is unable to pay his bills; the notification by the drawer of a check to his bank that the check is not to be paid.
<b>strike a balance</b>	To find the difference between debits and credits.
<b>suspension of payment</b>	The notification by a firm or an individual that liabilities cannot be met, whereupon the creditors take over the business.
<b>taking up a bill</b>	The term applied to a bill when it is paid.
<b>terminal cost or charge</b>	The price paid to railway and shipping companies for loading, unloading, storing, or otherwise looking after goods for transportation.

time policy	An insurance policy whose maturity is limited to a certain time, usually applied to marine insurance.
trade name	The name by which an article or a firm is designated in trade. A name given by a manufacturer to a proprietary article.
trade slogan	A trade word, phrase, or sentence used as a distinguishing characteristic of some branded commodity or service, given by a dealer or a manufacturer to a proprietary article, or the like.
tramp vessel	A vessel that carries cargoes from one port to another, picking up freight wherever it happens to have free bottom.
trust fund	Money set aside, by will or other means, for the benefit of some designated person or persons or organization.
unit of value or standard	An established coin or amount used as the basis for all monetary calculations. In the United States the unit of value is the dollar; in Great Britain, the sovereign; in France, the franc; in Italy, the lira; in Japan, the yen.
upset price	The lowest price that a seller can accept at an auction of his goods in order to "come out even." The required price.
watered stock	The increase of the capital of a company without a complementary increase in the company's assets or valuation.
waybill	A paper carried on railways or other transportation lines listing and detailing goods carried from one place to another, and giving shipping directions.
weight note	A paper issued by a dock or other landing company, setting forth weight and other specific details of goods delivered.
winding up affairs	The final disposition of the affairs of a company before it closes business.
without reserve	A complete and comprehensive statement, with nothing held back. When no fixed price is placed upon goods and they go to the highest bidder, they are said to be offered without reserve.

## CHAPTER X

### (REFERENCE CHAPTER)

#### SECTION 49

### BUSINESS REPORTS AND PROOF MARKS

*Of all proceedings make a fair report,  
For sessions oft are long, and memory short.*

**Reports.**—Reports vary in form and content according to the circumstance that calls them forth. The secretary's report of a recitation or of a club meeting is called the *minutes*. It should be a short, exact statement of the proceedings, starting with the call for attention and presenting the business in its order of occurrence. It is usually headed with date and with the salutation: "Mr. President, Ladies and Gentlemen:" and concluded with "Respectfully submitted," and signature.

The following is an excellent example of secretarial report. In addition it embodies a brief notice and a brief form of resolution, both of which, along with the report itself, may be used as models:

#### ( C O P Y )

MINUTES OF THE ANNUAL MEETING OF THE STOCKHOLDERS OF  
THE GUARANTY TRUST COMPANY OF NEW YORK  
HELD AT THE OFFICE OF THE COMPANY, No. 140 BROADWAY  
IN THE BOROUGH OF MANHATTAN, NEW YORK CITY  
ON JANUARY 16, 1918, AT ELEVEN O'CLOCK A.M.

At the time and place above specified, there appeared in person, and by proxy, stockholders owning a majority of the stock of the corporation, to wit: 182290 shares, out of a total issue of two hundred fifty thousand shares, who organized the meeting by choosing Mr. Charles H. Sabin, as Chairman, and Mr. F. W. Ellsworth, as Secretary of such annual meeting.

There was produced from on file in the office of the corporation, and read at the meeting, due proof of service of two weeks' notice in writing upon each stockholder



of record, such notice having been served personally, or by mail, postage prepaid, directed to each stockholder at his last known postoffice address, on December 31, 1917, said notice being as follows:

### GUARANTY TRUST COMPANY OF NEW YORK

140 Broadway

To the Stockholders of

Guaranty Trust Company of New York:

The annual meeting of the Stockholders of Guaranty Trust Company of New York, will be held at the office of the Company, 140 Broadway, in the Borough of Manhattan, New York City, on Wednesday, January 16, 1918, at 11 o'clock A.M., for the election of Directors, and of Inspectors of Election; to vote on a proposition to decrease the membership of the Board of Directors from thirty to twenty seven; and to transact such other business as may be properly brought before the meeting.

F. W. Ellsworth,  
Secretary.

There was also produced from on file in the office of the corporation, and read at the meeting, proof by affidavit of the due publication on December 31, 1917, and January 8 and 15, 1918, of a copy of such notice in *The Evening Post*, a daily newspaper of general circulation, regularly printed and published in the City of New York.

The Chairman announced that the meeting would proceed to the election by ballot of nine directors, to serve for three years, or until their successors are elected, and of three Inspectors of Election for the ensuing year, of whom any two may serve; and would also proceed to vote by ballot on a proposition to decrease the membership of the Board of Directors from thirty to twenty seven.

Jefferson Clark, William P. Dixon, and Norman Henderson, elected at the last annual meeting to be Inspectors of Election to act at this annual meeting, before entering upon the discharge of their duties, were severally duly sworn to faithfully execute the duties of Inspectors at such meeting with strict impartiality, and according to the best of their ability, and the oath, so taken, was duly reduced to writing, and severally subscribed by them.

The polls were thereupon declared open, and, after remaining open for one hour, having been closed, the Inspectors of Election reported that the stockholders owning 182290 shares of stock, being a plurality and being all votes cast at such election, had voted in favor of and elected the following named persons, none others having been nominated, to serve as directors for three years, or until their successors are

elected; and also had voted in favor of and elected the following named persons, none others having been nominated, to serve as Inspectors of Election at the annual meeting to be held in 1919:

*DIRECTORS:*

T. DeWitt Cuyler	182290	
James B. Duke	182290	
Daniel Guggenheim	182290	
Alexander J. Hemphill	182290	To serve for three years or until their successors are elected.
Walker D. Hines	182290	
Edgar L. Marston	182290	
William C. Potter	182290	
John S. Runnells	182290	
Harry Payne Whitney	182290	

*INSPECTORS OF ELECTION FOR 1919 MEETING:*

Jefferson Clark	182290	To serve as Inspectors of Election at the an- nual meeting in 1919.
William P. Dixon	182290	
Norman Henderson	182290	

The Inspectors of Election reported also that stockholders owning a majority of the stock of the corporation, being all the stockholders present in person or by proxy, had voted in favor of the adoption of the following:

*RESOLUTION:*

RESOLVED: That the number of directors of Guaranty Trust Company of New York be reduced from thirty, the present number, to twenty seven, and Article I of the By-laws be amended so as to read as follows:

"The Board of Directors of this Company shall consist of twenty-seven members. At each annual meeting of the stockholders, which shall be held on the third Wednesday of January, nine directors shall be elected to serve for three years, or until their successors are elected."

Accordingly, as a result of such balloting and electing, the Chairman of the meeting declared the forenamed persons duly elected to serve as directors and Inspectors of Election, and the foregoing resolution adopted, as above stated.

The Inspectors of Election thereupon made and executed their certificate in writing of the result of the vote taken at this meeting for nine directors to serve for three years, or until their successors are elected, and of three Inspectors of Election for the ensuing year; and the said certificate together with the oath taken and subscribed by them, as aforesaid, was directed to be filed immediately in the office of the Clerk of the County of New York, that being the County in which this meeting

has been held. A verified copy of the minutes of the meeting was also directed to be filed with the Secretary of State, Superintendent of Banks, and the Clerk of the County of New York.

Signed: F. W. Ellsworth,  
Secretary.

## SECTION 50

**Proof Marks.**—The most useful person in a business office is he who can turn his hand to the largest variety of tasks at a moment's notice. Some knowledge of how proofs are marked for correction by the printer will be found an asset by almost any business worker. It will be especially valuable, naturally, to those who have to do with the preparation and manufacture of sales and advertising literature.

The first proofs returned by the printer are called **GALLEY PROOFS**. They are long, narrow strips with wide margins on which to indicate corrections. The next proof is called **PAGE PROOF**. This is made up in regular page size, and is corrected according to markings on the galleys. The third proof—if there is a third—is called **FOUNDRY** or **PLATE PROOF**. This is the final proof and should be perfect, as corrections in it are possible only with difficulty. The marks used in proofreading are given below. It is a good plan to familiarize yourself with these marks in the correction of school compositions. Following the proof marks are specimen pages of proof—the first, incorrect copy; the second, marked copy; the third, correct copy.

# Proof Reader's Marks

Place these  
marks in  
the copy

Place these  
marks on  
the margin

If you want these changes made

means insertion.

means insert the letter *b*.

means insert the word *bank*.

means insert a hyphen.

means insert a period.

means insert a semicolon.

means insert marks that belong above the line.

means insert an apostrophe.

means insert quotations.

means place rule under word or words.

means combine letters as ligature.

means insert dash.

means transpose the letters as indicated:  
business, transfer.

means transpose words as indicated: He  
only has one.

means allow matter to remain as it formerly was. The change at first indicated is not desired. Dots are placed under proposed change.



## Proof Reader's Marks

Place these  
marks in  
the copy

Place these  
marks on  
the margin

If you want these changes made

/

*I or g*  
(dele)

means take out altogether. If space is to be filled with other matter, it can be arrowed in.

↪

*tr*

when it is desirable to transpose whole sentences or paragraphs, the matter to be transposed is placed in parentheses and arrowed to proper position.

└

└

means bring letters, words, or other matter down.

┐

┐

means bring letters, words, or other matter up.

/

9

means reverse an upturned letter.

]

]

means move matter to right.

[

[

means move matter to left.

□

□

means indent.

^

#

means more space at place indicated.

∴

∴

means less space between letters.

✓

✓

means less space between words, or between words and punctuation marks.

>

*I ld*

means less space between lines. Followed by *ld.* or *lead*, it means take out lead.

>

*lead } or  
ld }*

means more space between lines.

✓

*eq. #*

means make spaces equal.

## Proof Reader's Marks

Place these  
marks in  
the copy

Place these  
marks on  
the margin

*If you want these changes made*

		means straighten margin.
≡≡≡	≡≡≡	means straighten lines.
==	==	means straighten alignment of letters.
≡≡≡		means capitalize.
==	<i>Caps.</i>	
	<i>S. caps. for</i>	means small capitals.
	<i>am. c }</i>	
—		means italics.
	<i>ital</i>	
—		means change from italics to roman.
	<i>rom.</i>	
/		means small letters—lower case letters.
	<i>l. c</i>	
/		means letter of wrong face or style is to be changed.
	<i>w. f</i>	
/	X	means type is imperfect.
/	⌞	means take out flaws caused by leads, or other blurs.
[	H	means new paragraph.
∞	No H	means no new paragraph—matter to be continued as one paragraph.
^	<i>cf. copy</i>	means printer has not followed copy.
—	<i>qy. or ?</i>	means something is not understood or something is questioned.
[ or ]	<i>center</i>	means set in center of page.
[	<i>run over</i>	means carry forward to next line or page.

## *Incorrect copy*

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Adele Millicent Smith

Printed by  
The John C. Winston Co.  
Philadelphia

### EXERCISES IN PROOFREADING BY ADELE MILLICENT SMITH

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#### EXERCISE V

#### EARLY PRINTING-PRESSES

The first printer had but small presses, made entirely of wood. There power also was slight and they printed as a rule, but one page a time. the screw was of wood, and worked by a bar," much the same as a modern napkin press. The chief thing was to obtain an even surface on the "bed" upon which the page of type rest; and secondly, an even surface for the "Platen," which was lowered as the bar turned the screw, and thus pressed the paper upon the face of the type. The evenness of impression, as well as colour in many old books, show that this was accomplished with great success, and proves what good mechanics they were fore hundred years ago.

It is a task which we could not accomplish so successfully where our modern tools and appliances withdrawn

\* \* \* \* \*

There was nearly always two workmen to one press. One "beat" the "Form," that is he dabbed two big soft balls covered with ink all over the type; the other placed the white paper on the "tympan, and ran the hole, by means of a whinch, beneath the *platen*, and then made a strong pull at the bar.

THE PENTATEUCH OF Printing: Blades

# Marked copy

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Adèle Millicent Smith

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Philadelphia

## EXERCISES IN PROOFREADING BY ADELÉ MILLICENT SMITH

### EXERCISE V—CORRECTED

#### EARLY PRINTING-PRESSES

The first printer had but small presses, made entirely of wood. There power also was slight and they printed, as a rule, but one page a time. The screw was of wood, and worked by a bar," much the same as a modern napkin press. The chief thing was to obtain an even surface on the "bed" upon which the page of type rest; and secondly, an even surface for the "Platen," which was lowered as the bar turned the screw, and thus pressed the paper upon the face of the type. The evenness of impression, as well as colour in many old books, show that this was accomplished with great success, and proves what good mechanics they were four hundred years ago. It is a task which we could not accomplish so successfully where our modern tools and appliances withdrawn.

There was nearly always two workmen to one press. One "beat" the "Form," that is, he dabbed two big soft balls covered with ink all over the type; the other placed the white paper on the "tympan," and ran the galle, by means of a winch, beneath the platen, and then made a strong pull at the bar.

THE PENTATEUCH OF Printing: Blades

x of  
2/  
\* cap  
\* the  
=  
ed/2/c/  
l.e. ?  
=  
n/2/1  
2/5/  
eat/9  
m/  
now/=  
t/0

d/  
w/  
Am.e./ital.0



*Correct copy*

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Philadelphia

**EXERCISES IN PROOFREADING**  
BY  
**ADELE MILLICENT SMITH**

---

**COPY -V**

**EARLY PRINTING-PRESSES**

The first printers had but small presses made entirely of wood. Their power also was slight and they printed, as a rule, but one page at a time. The screw was of wood, and worked by a "bar," much the same as a modern napkin press. The chief thing was to obtain an even surface on the "bed" upon which the page of type rested; and, secondly, an even surface for the "platen," which was lowered as the bar turned the screw, and thus pressed the paper upon the face of the type. The evenness of impression, as well as of colour, in many old books, shows that this was accomplished with great success, and proves what good mechanics they were four hundred years ago. It is a task which we could not now accomplish so successfully were our modern tools and appliances withdrawn.

\* \* \* \* \*

There were nearly always two workmen to one press. One "beat" the "form," that is, he dabbed two big soft balls covered with ink over all the type; the other placed the white paper on the "tympan," and ran the whole, by means of a winch, beneath the platen, and then made a strong "pull" at the bar.

**THE PENTATEUCH OF PRINTING *Blades*.**

## CHAPTER XI

### (REFERENCE CHAPTER)


#### SECTION 51

#### BUSINESS FORMS

*Draw the papers up, I pray you, so particularly tight,  
That in case of legal battle only I can win the fight!*

**Business Forms.**—"Sign here, please" is a warning as well as a direction. No one should sign any paper whatever unless and until the form and content of it are perfectly clear to him. Every business worker should be able to recognize at sight those business forms that are in most general use. He should know exactly the place and purpose of each in the sphere of business negotiation, and he should be able to fill in the blank spaces of each safely and accurately. While there may be some variation in the phraseology and make-up of a single kind of form, according to the tastes or policies or customs of different houses, the most commonly used forms will be found to adhere in the main pretty closely to type. The private individual is not infrequently called upon to draw up business forms for his own personal use. The business employee is expected to be able to compose and revise, to file and assort, to pass upon and execute business forms. Some of these may be peculiar to his house, for practically every business house finds it necessary to devise certain forms special to its own uses. Others he will find in general use, among the departments of his own house as well as among the various business houses of the country and of the world. Space permits the reproduction in this book of but a few of the more general business forms. But these are sufficient perhaps for the beginner in business. For the more special forms, as well as for a greater variety of kinds, the business student must look to the subjects of study usually comprised under the heading **COMMERCIAL BRANCHES**.

# Bank check

No.	191
	
Pay to the order of	Dollars
\$	

# Bank draft

DRAFT	\$	
	Pay to the order of	
	Dollars,	
	In College Currency, value received, and charge same to account of	
	No.	To
	Due	

# Promissory note

\$	New York	19
after date promise to pay		
to the order of	Dollars	
at Value received.		
We	Due	

*Parcel receipt form*

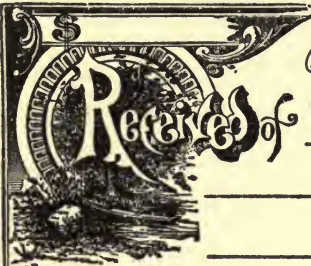
	_____ 19__
<b>Received From</b> _____	
<b>For</b> _____	
<i>in good order the following packages.</i>	

*Bill head*

TELEPHONE GARAGE 2646 7088	NEW YORK, _____ 191__
<b>JULIUS BLUMBERG,</b>	
<b>PRINTER, STATIONER, LAW BLANK PUBLISHER,</b>	
<b>262 GRAND STREET, NEAR CHRYSTIE.</b>	
_____	
_____	
<small>SHOULDERS PLEASE FIND CHECK IN PAYMENT OF BILLS DUE AS PER STATEMENT BELOW. IF ANY BILLS ARE DUE AND SHIPPED PLEASE SEND DUPLICATE OF SAME AT ONCE.</small>	
<small>SHOULDERS</small>	



*General receipt form*

	New York, _____ 190
	_____ Dollars
	No. _____

*Special receipt form for monthly rent*

<b>TERMS OF LETTING ONE MONTH ONLY.</b>	
NEW YORK, _____ 19	
Received	from _____
_____ Dollars for Rent	
of _____	No. _____ Street,
for one month ending _____ 19	
\$ _____	

**SALESPeople MUST READ AND OBSERVE  
THESE INSTRUCTIONS**

1. Always be courteous and obliging to customers.
2. Checks must be written legibly, with the name of goods and figures made distinct and plain.
3. Always write the initial of Customer's name.
4. A clear distinct copy of check must always appear on duplicate.
5. The amount of sale and clerk's number must be entered correctly on the "Addres Ticket."
6. Items must be returned and added correctly.
7. C. O. D. Checks must be kept neatly, and no checks wasted.

R. H. Macy & Co.

CHICKEN NO.

CHECKED BY:



Do not destroy this slip. It must be presented in case any adjustment connected with this transaction be necessary.

*P. H. Macy & Co*

THIS BILL MUST BE PUT ON PACKAGE

[illegible][illegible]

ADDRESS TICKET ORIGINAL M. O. D. C. O. D.	
1 2 3 4 5 6 7 8 9 10 11 12	P. H. Hughes & Co DEPT _____ Name _____ Address _____ 534 23 Folio _____ Please Order to be on File. DATE _____ Clerk _____ Am't _____
ORDER OF SERVICE	
1 2 3 4 5 6 7 8 9 10 11 12	ORDER OF SERVICE 534 23 Folio _____ ORDER NO. _____ DATE _____ Total _____
IF YOU HAD A DEPOSITOR'S ACCOUNT YOU WOULD NOT HAVE BEEN ASKED TO PAY THIS BILL ON DELIVERY BILL TO BE PINNED ON PACKAGE	

Notice of protest

United States of America,  
State of New York,  
City of New York,        } ss:  
County of..... On the.....day of.....19  
at the request of.....  
I,.....a Notary Public of the State of New York,  
duly commissioned and sworn, dwelling in.....did  
present the original.....hereunto annexed,  
to.....  
at.....  
and demanded.....thereof, which was refused.....

Whereupon I, the said Notary, at the request aforesaid, did **Protest**, and  
by these presents do publicly and solemnly **Protest**, as well against the  
Drawer and Endorser of the said.....as against  
all others whom it doth or may concern, for exchange, re-exchange and all costs,  
damages and interest already incurred, and to be hereafter incurred for want of  
.....of the same.

Thus Done and **Protested** in the City of New York, aforesaid, in the presence of  
John Doe and Richard Roe, witnesses,  
IN TESTIMONIUM VERITATIS,  
.....  
Notary Public.

Notice of protest

New York,.....19  
**Please to take Notice**, That a Promissory Note made by  
.....  
for.....Dollars  
dated.....  
payable at.....  
endorsed by you, having been this day presented for payment which was duly de-  
manded and refused, is **protested** for non-payment, and that the holder  
look to you for the payment thereof.  
Your obedient servant,

Notary Public.

To

*Notice of protest*

United States of America,  
State of New York,  
City of New York,  
County of .....

I, ..... a Notary Public of  
ss.: the State of New York, duly commissioned and  
sworn, do hereby Certify that on the ..... day of

..... one thousand nine hundred and ..... due notice of the present-  
ment and protest of the said ..... after demand and refusal of pay-  
ment thereof, by notice, partly written and partly printed, signed by me, was given by  
me to the ..... respective endorsers of the said instrument, by depositing  
the same in the Post Office at ..... (prepaying the postage  
thereon), duly directed and superscribed to said .....  
endorsers, as follows, to wit: To .....  
.....  
.....  
.....  
.....

to above named place being the reputed place of residence of the person to whom  
such notice was so addressed, and the Post Office nearest thereto.

**In Testimony Whereof,** I have hereunto set my hand and affixed my  
official seal at .....

Notary Public.

Protest, \$ .....

FOR

..... 19 .....

Notary.

Fees,  
Notices,  
Postage,  
\$



*Trade acceptance*

No. .... 19...\$.  
 .... after ..... pay to the order of OURSELVES  
 ..... Dollars.

The obligation of the acceptor hereof arises out of the purchase of goods from the drawer, maturity being in conformity with original terms of purchase.

To.....

Due.....19..

ACCEPTED

Date.....19..

Payable at.....

Location of Bank.....

Signature.....

## Lease

**This Agreement** BETWEEN

as Tenant WITNESSETH:—That the said Landlord let unto the said Tenant and the said Tenant hired from the said Landlord

for the term

to be used and occupied

upon the conditions and covenants following:

**1st.** That the Tenant shall pay the rent

**2nd.** That the Tenant shall take good care of the premises

and at the end or other expiration of the term, shall deliver up the demised premises in good order or condition, damages by the elements excepted.

**3rd.** That the Tenant shall promptly execute and comply with all statutes, ordinances, rules, orders, regulations and requirements of the Federal, State and City Government and of any and all their Departments and Bureaus applicable to said premises, for the correction, prevention, and abatement of nuisances or other grievances, in, upon or connected with said premises during said term; and shall also promptly comply with and execute all rules, orders and regulations of the New York Board of Fire Underwriters for the prevention of fires, at own cost and expense.

**4th.** That the Tenant shall not assign this agreement, or underlet or under-lease the premises, or any part thereof, or make any alterations on the premises, without the Landlord consent in writing; or occupy, or permit or suffer the same to be occupied for any business or purpose deemed disreputable or extra-hazardous on account of fire, under the penalty of damages and forfeiture.

**5th.** That the Tenant shall, in case of fire, give immediate notice thereof to the Landlord who shall thereupon cause the damage to be repaired forthwith; but if the premises be so damaged that the Landlord shall decide to rebuild, the term shall cease and the accrued rent be paid up to the time of the fire.

**6th.** That said Tenant agree that the said Landlord and Agents, and other representatives, shall have the right to enter into and upon said premises, or any part thereof, at all reasonable hours for the purpose of examining the same,

or making such repairs or alterations therein as may be necessary for the safety and preservation thereof.

**7th.** The Tenant also agree to permit the Landlord or Agents to show the premises to persons wishing to hire or purchase the same; and the Tenant further agree that on and after next preceding the expiration of the term hereby granted, the Landlord or Agents shall have the right to place notices on the front of said premises, or any part thereof, offering the premises "To Let" or "For Sale," and the Tenant hereby agree to permit the same to remain thereon without hindrance or molestation.

**8th.** That if the said premises, or any part thereof, shall become vacant during the said term, the Landlord or representatives may re-enter the same, either by force or otherwise, without being liable to prosecution therefor; and re-let the said premises as the Agent of the said Tenant and receive the rent thereof; applying the same, first to the payment of such expenses as may be put to in re-entering and then to the payment of the rent due by these presents; the balance [if any] to be paid over to the Tenant who shall remain liable for any deficiency.

**9th.** That in case of any damage or injury occurring to the glass in the or damage and injury to the said premises of any kind whatsoever, said damage or injury being caused by the carelessness, negligence, or improper conduct on the part of the said Tenant Agents or Employees, then the said Tenant shall cause the said damage or injury to be repaired as speedily as possible at own cost and expense.

**10th.** That the Tenant shall neither encumber nor obstruct the sidewalk in front of, entrance to or halls and stairs of said building, nor allow the same to be obstructed or encumbered in any manner.

**11th.** The Tenant shall neither place, or cause, or allow to be placed, any sign or signs of any kind whatsoever at, in or about the entrance to said or any other part of same, except in or at such place or places as may be indicated by the said Landlord and consented to by in writing. And in case the Landlord or representatives shall deem it necessary to remove any such sign or signs in order to paint the or make any other repairs, alterations or improvements in or upon said or any part thereof, they shall have the right to do so, providing they cause the same to be removed and replaced at expense, whenever the said repairs, alterations or improvements shall have been completed.

**12th.** It is expressly agreed and understood by and between the parties to this agreement, that the Landlord shall not be liable for any damage or injury by water, which may be sustained by the said Tenant or other person ; or for any other damage or injury resulting from the carelessness, negligence, or improper conduct on the part of any other Tenant or Agents, or Employees, or by reason of the breakage, leakage, or obstruction of the Croton Water or soil pipes, or other leakage in or about the said building.

**13th.** That if default be made in any of the covenants herein contained, then it shall be lawful for the said Landlord to re-enter the said premises, and the same to have again, re-possess and enjoy. The said Tenant hereby expressly *wave* the service of any notice in writing of intention to re-enter, as provided for in §1505, of the Code of Civil Procedure and in the third section of an Act entitled "An Act to abolish Distress for Rent and for other purposes" passed May 13, 1846.

And the said Landlord doth covenant that the said Tenant on paying the said yearly rent, and performing the covenants aforesaid, shall and may peaceably and quietly have, hold and enjoy the said demised premises for the term aforesaid.

And it is further understood and agreed, that the covenants and agreements herein contained are binding on the parties hereto and their legal representatives.

**In witness whereof** the parties hereto have hereunto set their hands and seals this.....day of.....one thousand nine hundred and

*Sealed and delivered in the presence of*

**In Consideration** of the letting of the premises within mentioned to the within named.....and the sum of one dollar to me paid by the part of the first part.....do hereby covenant and agree, to and with the part of the first part above named, and legal representatives, that if default shall at any time be made by the said.....in the payment of the rent and performance of the covenants contained in the within lease on part to be paid and performed, that will well and truly pay the said rent, or any arrears thereof, that may remain due unto the said part of the first part, and also all damages that may arise in consequence of the non-performance of said covenants, or either of them, without requiring notice of any such default from the said part of the first part.



**Witness**.....hand and seal this.....day of.....  
 in year one thousand nine hundred and  
 WITNESS.

**Lease**

Dated,.....19..

State of.....  
 .....of..... } ss.:  
 County of.....

On this.....day of.....in the year  
 one thousand nine hundred and.....before me personally came

to me known and known to me to be the individual described in and who executed  
 the foregoing instrument, and.....acknowledged to me that he  
 executed the same.

*Will*

**I**, .....  
 being of sound and disposing mind and memory, and considering the uncertainty of  
 this life, do make, publish and declare this to be my last **Will** and **Testament**  
 as follows, hereby revoking all other and former Wills by me at any time made.

First, after my lawful debts are paid, I give.....

I hereby appoint.....  
 .....to be Execut.....of  
 this my last Will and Testament.

**In Witness Whereof**, I have hereunto subscribed my name, and affixed  
 my seal, the.....day of.....in the year  
 one thousand nine hundred and

## WITNESSES:

.....  
 .....  
 .....

Subscribed by.....the Testat.....named in  
 the foregoing Will, in the presence of each of us, and at the time of making such sub-  
 scription, the above Instrument was declared by the said Testat.....to be  
 .....last Will and Testament, and each of us, at the request of said Tes-  
 ta.....and in.....presence and in the presence of each other, signed  
 our names as witnesses thereto.

.....Residing.....  
 .....Residing.....  
 .....Residing.....

**Last Will and Testament**

OF

Dated,.....19..

*Articles of co-partnership*

# Articles of Agreement, *Made the* *day of* *one thousand nine hundred and* **Between**

*as follows :* *The said parties above named have agreed to become co-partners in business,*  
*and by these presents do agree to be co-partners*  
*together under and by the name or firm of*  
*in the* *buying, selling and vending all sorts of goods, wares and*  
*merchandise to the said business belonging, and to occupy the*

*their co-partnership to commence on the* *day of*  
*and to continue*

*and to that end and purpose the said*

*to be used and employed in common between them for the support and management of the said business, to their mutual benefit and advantage. And it is agreed by and between the parties to these presents, that at all times during the continuance of their co-partnership, they and each of them will give their attendance, and do their and each of their best endeavors, and to the utmost of their skill and power, exert themselves for their joint interest, profit, benefit and advantage, and truly employ, buy, sell, and merchandise with their joint stock, and the increase thereof, in the business aforesaid. And also, that they shall and will at all times during the said co-partnership, bear, pay and discharge equally between them, all rents and other expenses that may be required for the support and management of the said business ; and that all gains, profit and increase, that shall come, grow or arise from or by means of their said business shall be divided between them*

*and all loss that shall happen to their said joint business by ill-commodities, bad debts or otherwise shall be borne and paid between them*

*And it is agreed by and between the said parties, that there shall be had and kept at all times during the continuance of their co-partnership, perfect, just, and true books of account, wherein each of the said co-partners shall enter and set down, as well all moneys by them or either of them received, paid, laid out and expended in and about the said business, as also all goods, wares, commodities and merchandise, by them or either of them, bought or sold, by reason or on account of the said business, and all other matters and things whatsoever, to the said business and the management thereof in anywise belonging ; which said book shall be used in common between the said co-partners, so that either of them may have access thereto, without any interruption or hindrance of the other. And also, the said co-partners, once in*

*or oftener if necessary, shall make, yield and render, each to the other, a true, just and perfect inventory and account of all profits and increase by them or either of them, made,*

and of all losses by them or either of them, sustained ; and also all payments, receipts, disbursements and all other things by them made, received, disbursed, acted, done, or suffered in this said co-partnership and business ; and the same account so made, shall and will clear, adjust, pay and deliver, each to the other, at the time, their just share of the profits so made as aforesaid.

**And** the said parties hereby mutually covenant and agree, to and with each other, that during the continuance of the said co-partnership, of them shall nor will endorse any note, or otherwise become surety for any person or persons whomsoever, nor will sell, assign, transfer, mortgage or otherwise dispose of the business of the co-partnership, nor each of share, title and interest therein without the written consent of the parties hereto. And at the end or other sooner termination of their co-partnership the said co-partners each to the other, shall and will make a true, just and final account of all things relating to their said business, and in all things truly adjust the same ; and all and every the stock and stocks, as well as the gains and increase thereof, which shall appear to be remaining, either in money, goods, wares, fixtures, debts or otherwise, shall be divided between them

AND

Article of  
**Co-Partnership.**

Dated,.....19

State of.....  
.....of.....  
County of.....

ss.:

On the.....day of.....in the year  
one thousand nine hundred and.....before me personally came.....

to me known, and known to me to be the individual described in and who executed the foregoing instrument, and.....acknowledged to me that he executed the same.



### Contract form

## Articles of Agreement, *Between*

and

of the first part,

of the second part,

The part of the first part, in consideration of  
covenant and agree to

The part of the second part, in consideration of  
covenant and agree

**In Witness Whereof,** *the parties hereunto have set their hands and seals*  
*the* day of *in the year one thousand nine*  
*hundred and*

*Sealed and delivered in the presence of*

# Contract.

*Dated,.....19...*

State of..... }  
..... of..... } ss.:  
County of..... }

On the.....day of.....in the year  
one thousand nine hundred and.....before me personally came.....

to me known, and known to me to be the individual described in and who executed the foregoing instrument, and.....acknowledged to me that he executed the same.

*Power of attorney*

**Know all Men by these Presents,**

**THAT**

have made, constituted and appointed, and by these presents do make, constitute and appoint

true and lawful attorney for and in name, place and stead

unto said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes, as might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney or substitute shall lawfully do or cause to be done by virtue hereof.

**In Witness Whereof,** have hereunto set hand and seal the day of in the year one thou-

sand nine hundred and

Sealed and delivered in the presence of

**State of**  
County of

} ss.: **Be it Known,** That on the day  
of one thousand nine hundred and  
before me  
a Notary Public in and for the State of  
duly commissioned and sworn, dwelling in the  
personally came and appeared

to me personally known, and known to me to be the same person described in and who executed the within Power of Attorney, and acknowledged the within Power of Attorney to be act and deed.

**In Testimony Whereof,** I have hereunto subscribed my name and affixed my seal of office the day and year last above written.

TO

Power of Attorney

Dated,.....19..

*Affidavit*

0-57-27-21

State of New York, } ss.:  
County of \_\_\_\_\_ }

\_\_\_\_\_ being duly sworn, says that

Sworn to before me, this \_\_\_\_\_ day }  
of \_\_\_\_\_ 19 }

# INDEX

- a* and *an*, 76  
 Abbreviations, 375-387  
 Abstract noun, 27  
 Accent, 44; 46  
 Accuracy, 11  
 Acknowledgment, 177; letter of, 207-209  
 Addison, quoted, 289  
 Additive connectives, 60  
 Address, in letters, 154-158  
 Addresses, 344  
 Adjective, 32; after verb, 80; clause, 61; phrase, 59  
 Adjustment, letter, 212-218; right kind, 217; with acknowledgment, 213; wrong kind, 216  
 Adverb, 35  
 Adverbial, clause, 61; connectives, 61; phrase, 59  
 Adverbs, transitional, 123  
 Advertisement, blind, 183; classified, 294  
 Advertisements, newspaper and magazine, 278  
 Advertising, 288-310; campaigns, 316-317; cautions, 307-308; certified, 294; character copy, 310; classified, 294; clauses, 103-104; coherence, 306-307; color, 305; connections, 316; copy, 298; 300-301; display, 297; emphasis, 303-306; focus, 303; *GLOBE*, N. Y., 311; *GOODRICH*, 296; headlines, 299; human-interest, 310; keying, 314-315; kinds, 294; layout, 298; 300; literature, 352-374; local, 278; 295; localized national, 278; mediums, 294; national, 278; 295; phrases, 60; 67-69; policies, 317-318; prospect, 291-292; publicity, 295; reason-why, 312; repetition in, 304; retail, 295; sense-appeal, 313; sentences, 103-104; styles, 295-297; tests, 314-315; trade-marks, 302; unity, 299-303; wholesale, 295; words, 9; 10; 23  
*Advertising and Selling Practice*, review, 140  
*Ætna Life Insurance Company*, quoted, 109; 227  
 Affidavit, 428  
 Affirmation, adverbs of, 35  
*again*, 70  
 Agencies, newspaper, 264  
*all*, 77  
 Allegory, 102  
 Alliteration, 101  
 Allusion, 101  
*along with*, 77  
 Alphabetical filing, 251  
 ALPHABETICAL INDEXING, illustration, 250  
 Alphabetizing, 246-249  
*Amberg File and Index Co.*, quoted, 246; 249  
*an* and *a*, 76  
*and which*, 81  
 Angier Mills letters, 225; 228-229  
 Anglo-Saxon, 22  
 Announcements, sales, 365; 369; social, 176-177  
 Anticlimax, 101  
 Antithesis, 102  
 Antonym, 6  
*any*, 76  
*anybody*, 76  
 Apostrophe, figure, 100; mark, 41  
 Appeals, 112-113  
 Application, letter of, 183-187  
 Approach, in selling, 331-333  
 Archaism, 9  
 Argument, 141  
 Article, 32  
 Article, leading, 271  
 Articles of co-partnership, 424-425  
*as*, 82  
*as good as*, 72  
 ASSORTING BOX FOR FILING, illustration, 247  
*as well as*, 77  
 Attitude, in business talk, 321; 327-336; in sales letter, 219  
 Attorney, power of, 427  
 Autoplate, 267  
 Auxiliary verb, 33  
 Balanced sentence, 65  
 Bank check, draft, 412  
 Barbarism, 8  
 Barnum, P. T., quoted, 353  
 Barrett, George E., quoted, 139  
 Beat, newspaper, 264  
 Bennett, James Gordon, quoted, 360  
 Bentham, Jeremy, quoted, 59  
*between*, 79  
 Bill head, 413  
 Blind advertisement, 183  
 Blind headlines, 276  
 Blocked paragraph, 106-108  
 Body, of letter, 159  
 Booklets, 353; 355-356; 361; 371  
 Book review, 140  
 Books about words, 10 (footnote)  
 Boxed heads, 128-129  
 Brackets, 93  
 Breathing, 322  
 "Bromides," 183  
 Bundle slips, 353; 367  
 Business, abbreviations, 375-387; dress, 345; forms, 411-428; letter, 148-254; literature, 352-374; paragraph, 106-147; reports, 401-



- 404; sentence, 56-105; talk, 320-351; terms, 392-400; word, 1-55
- Business forms, 411-428; affidavit, 428; bill head, 413; check, 412; contract, 426; co-partnership, 424-425; draft, 412; lease, 419-422; power of attorney, 427; promissory note, 412; protest, 416-417; receipts, 413-414; sales slip, 415; trade acceptance, 418; will, 423
- but*, 71
- but also—not only*, 80
- Butz, Ralph H., quoted, 122
- Cablegrams, 244-245
- Cable regulations, 195; 198
- Calendars, 353; 367-368
- Campaigns, advertising, 316-317
- Capital, 39-41
- Carlyle, Thomas, quoted, 321
- Cartoons, 276
- Case, 30
- Catalogs, 353; 358-359
- Cautions, in advertising copy, 307-308; in composition types, 144; in letter writing, 164-167; in sales literature, 372-373; in written form, 41-42
- Center heads, 128; 130
- Certified advertisement, 294
- Character copy, 310
- CHARACTER TYPE, illustration, 305
- Check, bank, 412
- Chicago Record Herald*, quoted, 272-273
- Chronological order, 134
- Circulars, 355
- Claim, letter, 209-212; letter inviting, 211; wrong kind, 212
- Classes, word, 6
- Classified advertisement, 294
- Clause, 60; advertising, 103-104; restrictive, 78; 80
- CLEARING-HOUSE, NEW YORK, illustration, 57
- Climax, 101
- Closed punctuation, 157
- Closing, of letters, 159-160; illustrations of, 161
- Coherence, illustration of, 123-127; in advertising copy, 306-307; in business talk, 340-342; in paragraph, 122-127; in sentence, 75-83; method of, 123
- Coined words, 8
- Collection letter, 233-239
- Collective noun, 27; 77
- Colloquialism, 8
- Colon, 91
- Color, in advertising, 305
- Combinations, awkward, 96
- Comma, 88-90
- Commercial casualty letter, 203
- Commercial terms, 392-400
- Common gender, 29
- Common noun, 27
- Commodity, 280-291
- Comparative degree, 32-33
- Comparative, double, 71
- complaint*, 209
- Complete predicate, 61
- Complete subject, 61
- Complex sentence, 62-64
- Compound, adverb, 35; preposition, 36; sentence, 62-63
- Compound-complex sentence, 62
- Condition connectives, 61
- Conjunction, 35
- Conjunctions, transitional, 122
- Connecting words, 35
- Connections, advertising, 316; sales literature, 370-372
- Connectives, 60-61
- Connotative words, 6
- Constructions, unnatural, 96
- Contract form, 426
- Contrast, for emphasis, 120
- Contrasting connectives, 60
- Co-ordinate, clause, 60; conjunction, 35; connection, 60
- Co-partnership, articles of, 424-425
- Copy, advertising, 298; 300-301; cautions, 307-308; coherence in, 306-307; emphasis in, 303-306; unity in, 299-303; focus, 296; 303; human-interest, 310; newspaper, 270; novelty, 368; reason-why, 312; sense-appeal, 313; testimonial, 364
- Correct idioms, 98-100
- Correlative conjunction, 35
- Correlative connectives, 60
- Corrupt forms, 11
- Courtesy, 119
- Credit, information, 200; inquiry, 197
- Cross indexing, 249
- Curiosity, 115
- Curtis Publishing Company, facts, 86
- Cut, 276
- Cut-in heads, 128-129
- Daily mail, 174-175
- Dash, 91-92
- Data, in letter, 160-164
- Dead headlines, 276
- Dealer-help letter, 227; 230-233
- Dealer-information letter, 201
- Decked headline, 275
- Declarative sentence, 62
- Deductive order, 124
- Definite article, 32
- Degrees of comparison, 32-33; 35
- Demonstrative pronoun, 27
- Denotative words, 6
- Dependent clause, 60
- Descriptive adjective, 32
- Description, 136
- DICTAPHONE, illustration, 357
- Dictionary, importance of, 1; signs in, 386; words in, 2
- Direct application, 183; 186-187
- Display advertising, 297
- "Don'ts," newspaper, 272-273
- Double comparative, 71

- Double negative, 71  
 Draft, bank, 412  
 Drake, Maxwell, quoted, 222-223  
 Dress, business, 345
- each*, 76-77  
*each other*, 77  
 EASTMAN BOOKLET, illustration, 361  
*Editor and Publisher*, quoted, 278  
 Editorials, 271; 274  
 Efficiency and industry, 116  
*either*, 76-77  
*Electrical Merchandising*, quoted, 119; 142-143  
 Emotion words, 36  
 Emphasis, illustrations of, 121-122; in advertising copy, 303-306; in business talk, 339-340; in paragraph, 120-122; in sentence, 73-75; method of, 120  
 Enunciation, 324  
 Envelope, 170-171  
 Envelope stuffers, 365  
 Epigram, 102  
 Epithet, 102  
 Essex cars, 112  
 Euphemism, 101  
*every*, 76  
*everybody*, 76  
 Exclamation point, 88  
 Exclamatory sentence, 62  
 Explanatory words, 35  
 Exposition, 138
- Fable, 102  
 Facts about Curtis Publishing Company, 86;  
 Marshall Field Company, 69-70; Sears,  
 Roebuck Company, 93-94; F. W. Wool-  
 worth, 85-86  
 Fast train, letters, 125-126  
 Feature story, 270-271  
 Feminine gender, 29  
 Figures of speech, 100-103  
 Filing, 250-253  
 Final punctuation, 87  
 FINANCIAL DISTRICT, NEW YORK, illustration,  
 xviii  
 First person, 30  
 Flash headline, 275  
 Flat filing, 251  
 Focus, advertising copy, 303  
 Fold, of letters, 171-172  
 Folders, 355  
 Follow-up, letter, 224-233  
 Foreign phrases, 390-392  
 Foreign words, 7; 22; 388-389  
 Form letter, 227; 229  
 Formal notes, 176-177  
 Forms, business, 411-428; corrupt, 11  
 Franklin Simon & Co., announcement, 369  
 French idiom, 97; 103
- Generic words, 6  
 Geographical filing, 251-252  
 GEOGRAPHICAL FILING, illustration, 252  
 Gerund, case before, 32; 80  
*get*, 96  
*Globe*, N. Y., advertisement, 311  
 GOODRICH TIRES, illustration, 296  
 Grammar vs. reading, 121  
 Groups, word, 3  
 Guaranty Trust Co., report, 401-403
- Habit, newspaper and magazine, 281  
 Hanging paragraph, 106-108  
 Harvey letters, 234-238  
 Heading, in letters, 153-154  
 Headlines, advertising, 299; decked, flash,  
 jump, scare, 275; blind, dead, 276; in ad-  
 vertisements, 297  
 Heads, 128-131  
 Hendiadys, 101-102  
 Homonym, 6  
 Hotel Pennsylvania, announcement, 369  
 House organs, 353; 359; 362-363  
 Human-interest copy, 310; story, 270-271  
 Hyphen, 37-39
- Idiom, 97  
 Idioms, list of, 98-100  
*if*, 81  
 Illustrations, CHARACTER TYPE, 305; DICTA-  
 PHONE, 357; EASTMAN KODAK, 361; FILING,  
 247; 248; 250; 252; GOODRICH TIRES, 296;  
 LETTERHEADS, 155; LETTER CONCLUSIONS,  
 161; LINO TYPE, 258-259; 266; 277; MAGA-  
 ZINE TITLES, 287; MAN WHO SAYS THAT  
 EVERYBODY'S BUYING, 348; MAN WHO SAYS  
 THAT NOBODY WANTS TO BUY, 349; NEWS-  
 PAPER TITLES, 286; NEW YORK CLEARING-  
 HOUSE, 57; NEW YORK STOCK EXCHANGE,  
 107; NEW YORK FINANCIAL DISTRICT, xviii;  
 NOISELESS TYPEWRITER, 136; PLANT ORGANS,  
 363; PREST O CHANGE, 135; PRINTING PRESS,  
 257; SEARS, ROEBUCK CATALOG, 360; SLUGS,  
 265; TRADE-MARKS, 302; VAN RAALTE AD-  
 VERTISING COPY, 300-301  
 Illustrations, newspaper and magazine, 276  
 Imperative sentence, 62  
*in addition to*, 77  
*in company with*, 77  
 Incorrect idioms, 98-100  
 Indefinite article, 32  
 Indented paragraph, 106-108  
 Independent clause, 60  
 Indexing, 249-250  
 Indirect application, 183-185  
 Inductive order, 124  
 Industry and efficiency, 116  
 Infinitive phrase, 59  
 Infinitive, split, 83  
 Information, letter of, 195-201  
 Inquiry, letter of, 194-197  
 Inserts, 353; 365  
 Inside address, in letters, 154-158
- Gender, 29  
 General description, 137  
 General recommendation, 188

Interest, in sales talk, 328  
 Interjection, 36  
 Internal punctuation, 88  
 Interrogative pronoun, 27  
 Interrogative sentence, 62  
 Interviews, newspaper, 273; sales, 332; 334; 343  
 Introduction, card of, 190; letter of, 189-192  
 Introductory paragraph, 124  
 Inventions, word, 8  
 Invitations, 176-177  
 Irregular verb, 33  
 Item, news, 270-271

*Journal of Heredity*, quoted 2  
 Jump headline, 275

*Kant Slip*, quoted, 143-144  
 Kelly-Springfield house organ, quoted, 143-144  
 Key word, 119  
 Keying, advertising, 314-315  
*kind*, 76  
 Kinds, advertising, 294; sales literature, 353  
 Knowledge, advertiser's, 290; salesman's, 327-328

Latin, 23; abbreviations, 377; prefixes, 24; roots, 24; suffixes, 25

Layout, 298; 300

Lead, 271

Lead, 268-269

Leading article, 271

Leaflets, 355

Lease, 419-422

LETTER CONCLUSIONS, illustration, 161

LETTERHEADS, illustration, 155

Letters, acknowledgment, 177; 207-209; address in, 154-158; adjustment, 212-218; advertising, 364-366; *Ætna Life*, 277; *Angier Mills*, 225; 228-229; application, 183-187; body of, 159; business, 148-255; cautions, 164-167; claim, 209-212; closing of, 159-160; collection, 233; commercial casualty, 203; credit, 197; 200; dealer-help, 233; dealer information, 201; enclosures, 162; envelope, 170-171; fold, 171-172; follow-up, 224; form, 227; 229; *Harvey*, 234-238; heading of, 153-154; information, 195-201; inquiry, 194-197; letterheads, 155; newspaper, 181-182; notification, 202-204; official, 178-181; order, 205-207; *Packard*, 201; 230-232; parts of, 153-170; picture, 167-168; recommendation, 188-189; remittance, 172-174; 207; sales, 122; 219-224; salutation in, 158-159; semi-business, 178; signature, 160-161; social, 176-177; special data, 160-164; stationery, 172; worst, 151

Letter-writing, baby rules, 113; grown-up rules, 114

*like*, 82

Limiting adjective, 32

Linotype, 266; illustration of, 277

LINOTYPE KEYBOARD, illustration, 266

LINOTYPE MATTER, illustration, 258; 259

Literature, sales and advertising, 352-374; an-

nouncements, 365; 369; booklets, 353; 355-356; 361; 371; bundle slips, 353; 367; calendars, 353; 367-368; catalogs, 353; 358-359; cautions, 372-373; circulars, 355; connections, 370-372; envelope stuffers, 365; folders, 355; house organs, 353; 359; 362-363; inserts, 353; 365; kinds, 353; leaflets, 355; letter, advertising, 364-366; mail order, 358-360; novelties, 353; 367-368; pamphlets, 355; parcels, 353; 367; prospectuses, 355; purposes, 354; rate cards, 366; testimonial, 364

Local advertising, 278; 295

Localism, 7

Localized national advertising, 278

Loose sentence, 64

Magazine (see *newspaper*), 256-287

*Magazine of Wall Street*, quoted, 139

MAGAZINE TITLES, illustration, 287

Mail, daily, 174-175

*Mailbag*, quoted, 109; 122; 222-223; 227

Mail order catalogs, 358-360

Make-up, newspaper and magazine, 267-269

MAN WHO SAYS THAT EVERYBODY'S BUYING, illustration, 348

MAN WHO SAYS THAT NOBODY WANTS TO BUY, illustration, 349

Management, newspaper and magazine, 263-266

Manners, business, 346

Manufacture, newspaper, 266

Marks, proof, 401; 404; 405-410

Marshall Field Company, facts, 69-70; booklets, 371

Masculine gender, 29

Mediums, advertising, 294

*Merchandising*, 290

Metaphor, 100

Metonymy, 100

Minutes, 401-404

Mixed figures, 102-103

Modifiers, agreement of, 76; placement of, 75

Morgue, newspaper, 264

Motion words, 33

*Motor Age*, quoted, 140

*much*, 76

Murta, Duke, quoted, 109

Name words, 27

Narration, 133

National advertising, 278; 295

Negation, adverbs of, 35

Negative, double, 71

*neither*, 76-77

Neuter gender, 29

New words, 8

News, agencies, 264; article, 271; beat, 264; feature story, 270-271; headlines, 275-276; human-interest story, 270-271; item, 270-271; lead, 271; paragraph, 271; record, 270; scoop, 264; stories, 269-274

Newspaper, advertisements in, 278; and magazine, 256-287; beat, 264; cartoons, 276; copy, 270; don'ts, 272-273; editorials, 271;



- 274; habit, 281; headlines, 275-276; illustrations in, 276; interviews, 273; leading article, 271; letter, 181-182; make-up, 267-269; management, 263-266; manufacture, 266; morgue, 264; paragraph, 271; policy, 280-281; power, 282; rules, 275; scoop, 264; stories, 269-274; sub-titles, 261; titles, 261; 286-287; value, 281-282; "yellow," 280
- nobody*, 76
- Noiseless typewriter, 136
- NOISELESS TYPEWRITER, illustration, 136
- Nominative case, 30
- none*, 76-77
- Note, promissory, 412
- Notice of protest, 416-417
- Notification, letter of, 202-204
- not only—but also*, 80
- Noun, 27; clause, 61; phrase, 59
- Novelties, advertising, 353; 367-368
- Novelty copy, 368
- Number, 27
- Numeric indexing, 252
- Objective case, 30
- Official letters, 178-181
- Old words, 9
- one another*, 77
- Onomatopoeia, 101
- Open punctuation, 157
- Order, chronological, 134; deductive, 124; inductive, 124; letter of, 205
- Organs, house, 133; 353; 359; 362-363
- out*, 70
- Outlines, topical, 117
- over*, 70
- Packard letters, 201; 230-232
- Page, C. W., advertisement, 311
- Paint, 290-291
- Pamphlets, 355
- Parable, 102
- Paradox, 102
- Paragraphs, blocked, 106-108; business, 106-147; coherence in, 122-127; editorial, 274; emphasis in, 120-122; hanging, 106-108; indented, 106-108; introductory, 124; newspaper, 271; plan in, 111; purpose in, 110; styles of, 106-109; summary, 124; transitional, 124; unity in, 118-119; variety in, 127-131
- Parallel sentence, 65
- Parcel receipt, 413
- Parcel sales materials, 353; 367
- Parentheses, 93
- Participial conclusion, in letters, 166
- Participial phrase, 59
- Period, 87
- Periodic sentence, 64-65
- Periodical, 260
- Person, 30
- Personal pronoun, declined, 30; defined, 27
- Personality, 348-349
- Personification, 100
- "Pet" expressions, 96
- Phrasal adverb, 35
- Phrasal preposition, 36
- Phrase, 59-60
- Phrases, advertising, 67-69; foreign, 390-392; idiomatic, 98; stereotyped, 149-150; transitional, 123
- Picture words, 32
- Plan, in paragraph, 111-117; in selling, 333-336
- Plans, topical, 117
- Plant organs, 113; 353; 359; 362-363
- PLANT ORGANS, REPRESENTATIVE TITLES, illustration, 363
- Plural number, 27-29
- Policies, advertising, 317-318; newspaper and magazine, 280-281
- Position, for emphasis, 120
- Positive degree, 32-33
- Possessive case, 30
- Postage, 171
- Power, newspaper, 282
- Power of attorney, 427
- Predicate, 61; agreement of, 76
- Prefixes, 24; 50
- Preposition, 35
- Prepositional phrase, 59
- "*Prest o change*," 134-135
- PREST O CHANGE, illustration, 135
- Principal clause, 60
- Printing press, 267; illustration of, 257
- Promissory note, 412
- Pronoun, 27
- Pronouns, transitional, 123
- Pronunciation, 44; 323-324
- Proof marks, 401; 404; 405-410
- Proof-reading, 404-410
- Proper noun, 27
- Proportion, for emphasis, 120
- Propriety, 12
- Prospect, advertising, 291-292; selling, 331
- Prospectuses, 355
- Protest, notice of, 416-417
- Provincialism, 7
- Publicity, 295
- Punctuation, final, 87; internal, 88; open and closed, 157; oral, 324-325
- Purpose, in paragraph, 110-111
- Purposes of sales literature, 354
- Question mark, 88
- Quotation marks, 92
- RAILROAD MAN'S MAGAZINE, rate card, 366
- Rate cards, 366
- Reading vs. grammar, 121
- Reason-why copy, 312
- Receipt, general, 414; parcel, 413; rent, 414
- Recommendation, letter of, 188-189
- Record, news, 270
- Regular verb, 33
- Regulations, cable, 195; 198
- Relative pronoun, 27
- Remittances, in letter, 172-174; letter of, 207



- Rent receipt, 414  
 Reo cars, 108  
 Repetition, for emphasis, 120; in advertising, 304; monotonous, 96  
 Reports, 401  
 Restrictive clause, 78; 89  
 Resulting connectives, 60  
 Retail advertising, 295  
 Reuter, Julius, 264  
 Review, book, 140  
 Rhyme, 96  
 Rhythm, 95  
 Roots, 24  
 Rules, 275  
 Rules for apostrophe, 41; capital, 39-41; copy, 270; hyphen, 37-39; letter writing, 113; 114; plural, 27-29; possessive, 30-32; punctuation, 87-93; spelling, 47-54  
 Running heads, 128-129  
 Ruskin, John, quoted, 2
- Sales, approach, 331-332; cautions, 372-373; coherence, 340-342; dress, 345-346; emphasis, 339-340; interviews, 332; 334; 343; letters, 122; 219-224; literature, 352-374; manners, 347; plan, 333-336; prospect, 331; sincerity, 328-329; talk, 320-351; unity, 337-339  
 Sales slip, 415  
 Salutation, in letters, 158-159  
*same*, 78  
 Scare headline, 275  
*Scientific American*, quoted, 140  
 Scoop, newspaper, 264  
 SCRIBNER'S MAGAZINE, rate card, 366  
 SEARS, ROEBUCK, CATALOG, illustration, 360  
 Sears, Roebuck Company, facts, 93-94  
 Second person, 30  
 Secretarial report, 401-404  
 Segregation of trades, 114  
 Semi-business letter, 178  
 Semicolon, 90  
 Sense-appeal copy, 313  
 Sentences, advertising, 103-104; agreement in, 76-77; business, 56-105; coherence in, 75-83; emphasis in, 73-75; idiomatic, 97-100; kinds, 61-62; 64-65; modifiers in, 75-76; punctuation of, 87-94; reference in, 78-79; relationship in, 79-83; rhythm in, 95-96; summary, 111; topic, 111; unity in, 70-73  
 Sequence, pronouns, 78; verbs, 82  
*Shall and will*, 11-12  
*Should and would*, 11-12  
 Signature, in letters, 160  
 Signs, 386-387  
 Simile, 100  
 Simple, adverb, 35; predicate, 61; preposition, 35; sentence, 62; subject, 61  
 Sincerity, in sales talk, 328-329  
 Singular number, 27  
 Slang, 8  
 Slips, bundle, 353; 367  
 Slugs, 267; illustration of, 258; 259; 265
- Social letter, 176-177  
*somebody*, 32; 76  
*sort*, 76  
 Special recommendation, 189  
 Special terms, 375; 388-400  
 Specific words, 6  
 Spelling, 47-54  
 Split infinitive, 83  
*Springfield Republican*, quoted, 272  
 STATE AND ALPHABETICAL FILING, illustration, 248  
 States, abbreviations of, 387  
 Stationery, 172  
 STOCK EXCHANGE, NEW YORK, illustration, 107  
 Stories, newspaper, 269-274  
 Strong verb, 33  
 Stuffer, envelope, 365  
 Styles, advertising, 295-297  
 Subject, 61; agreement of, 76  
 Subject filing, 252  
 Subordinate clause, 60  
 Subordinate conjunction, 35  
 Subordinate connectives, 61  
 Subjunctive, 83  
 Sub-editorials, 274  
 Sub-titles, newspaper and magazine, 261  
 Suffixes, 25; 49-50  
 Summary paragraph, 124  
 Summary sentence, 111  
 Superlative degree, 32-33  
 Synecdoche, 101  
 Synonym, 7  
 Synonyms, adjectives, 14; adverbs, 14; nouns, 12; prepositions, 14; verbs, 16
- Talk, business, 320-351; addresses, 344; approach, 331-333; attitude, 321; 327-336; breathing, 322; coherence in, 340-342; emphasis in, 339-340; enunciation, 324; interest, 328; interviews, 332; 334; 343; knowledge, 327-328; manners, 346; plan, 333-336; pronunciation, 323-324; punctuation, 324-325; sincerity, 328-329; unity in, 337-339; voice, 321-322; you-attitude, 333; 335
- Technical description, 136  
 Technical words, 7  
 Telegrams, 241-244  
 Terms, commercial, 392-400; special, 375; 388-400  
 Territories, abbreviations of, 387  
 Testimonial copy, 364  
 Tests, advertising, 314-315  
*than*, 72; 79  
*that*, 61; 78  
*"The Man Who Doesn't Care,"* 142-143  
*"The Man Who Is Stupid,"* 143-144  
 Third person, 30  
 Titles, newspaper and magazine, 261; 286-287  
*together*, 70  
*together with*, 77  
 Topic sentence, 111  
 Topical plans, 117  
 Trade acceptance, 418

TRADE-MARKS, illustration, 302  
 Trade segregation, 114  
 Transitional paragraph, 124  
 Transitional words and phrases, 122-123  
 Troubles, spelling, 47-48  
*try*, 81  
 Typewriter, noiseless, 136  
 Unity, illustration of, 119; in advertising copy, 299; in business talk, 337-339; in paragraph, 118-119; in sentence, 70-73; method of, 118-119  
*unless*, 82  
*up*, 70-71  
 U. S. Treasury Dept., quoted, 139-140  
 Value, newspaper and magazine, 281-282  
 VAN RAALTE ADVERTISING COPY, illustration, 300-301  
 Variety, in paragraph, 127-129  
 Verb, 33  
 Vertical filing, 251  
 Victrola, story of, 126  
 Voice, 321-322  
 Vulgarism, 8  
*we*, editorial, 274  
 Weak verb, 33  
*which*, 30; 78  
*who*, 30; 78

Wholesale advertising, 295  
 Will, 423  
*Will and shall*, 11-12  
*Wise spending*, 139-140  
*with assistance of*, 77  
*without*, 82  
 Woolworth, F. W., facts, 85-86  
 Word, key, 119  
 Words, accuracy in, 11-12; advertising, 9; 10; 23; Anglo-Saxon, 22-23; antonym, 6; archaism, 9; apostrophe, 41; barbarism, 8; books about, 10; business, 1-55; capitalization, 39-41; cautions, 41-43; classes, 6-10; coined, 8; colloquial, 8; connecting, 35-36; connotative, 6; denotative, 6; emotion, 36; explanatory, 35; foreign, 7; 22; 388-389; generic, 6; groups, 3-6; homonym, 6; hyphenation, 37-39; invention, 8; Latin, 23-27; list, 51-54; localism, 7; motion, 33-35; name, 27-32; new, 8; picture, 32-33; plural, 27-29; possessive, 30-32; prefix, 24-25; pronunciation, 44-46; propriety, 12-18; provincialism, 7; root, 24; slang, 8; specific, 6; spelling, 47-54; suffix, 25-26; synonym, 7; technical, 7; vulgar, 8  
 Worst letter, 151  
*Would and should*, 11-12  
 "Yellow" newspaper, 280  
*you-attitude*, 219; 333; 335







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