

Katharine Gibbs
Handbook of
Business
English

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Katharine Gibbs
**HANDBOOK
OF
BUSINESS
ENGLISH**

MICHELLE QUINN

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FOREWORD

There is a notion abroad that important secretarial positions are few in number; that most secretarial positions are primarily stenographic and mechanical. On the contrary there is today a great and unsatisfied demand for secretaries of a high type in positions that offer opportunities of fascinating interest and rapid advancement in business, professional, and journalistic fields.

The business training that will prove a recognized passport into these fields must be more than facility with notebook and typewriter; it must represent a working knowledge of the principles and practices of modern business and professional life

—Katharine M. Gibbs
Founder
The Katharine Gibbs School


When Katharine M. Gibbs wrote these words in 1922, she expressed the educational philosophy that still guides the Katharine Gibbs School today in each of its locations. It was her firm belief that the finest secretarial training not only teaches technical skills but also teaches the principles and theories that underlie those skills.

This emphasis on understanding basic principles is reflected in the Katharine Gibbs English curriculum. We at the Gibbs School believe that a true mastery of the English language requires a thorough understanding of its structure. To use the language fluently and well, one must know not only that a given sentence is correct but also understand *why*.

The *Katharine Gibbs Handbook of Business English* is the handbook used by Gibbs students in their English courses. As such, the book covers all aspects of English grammar, style, and usage with the same thoroughness that has made the Gibbs curriculum famous.

As any person in business will attest, a mastery of good English is probably the most valuable tool one can have in a business career.

Eleanor Vreeland


President
The Katharine Gibbs School

PREFACE

Over the years business people have consistently telephoned the Katharine Gibbs School nearest their offices to ask an "English question." How to decide between *who* and *whom*, whether to capitalize a title after a name, how to form the possessive of a noun in the name of an organization or a publication—these are just a few of the problems that confront the careful writer and the conscientious secretary. Discussing such specific questions has often led to more general requests. Callers have asked for help with basic grammar and writing rules. They have expressed the need for a reference book that is written in clear, simple language; that includes model letters as well as current trends in written business English; and that is available to everyone in the business world, not just to Gibbs students and graduates. The *Katharine Gibbs Handbook of Business English* is the answer to these requests.

A totally new book, not just a revision, the *Katharine Gibbs Handbook of Business English* covers the content, mechanics, and format of nontechnical written business communications. Whether the production equipment is a standard typewriter or the latest in word-processing systems, the letter that is ready for a signature must illustrate the qualities of effective business writing and incorporate the correct and current rules of style, grammar, punctuation, and usage. The *Katharine Gibbs Handbook of Business English* gives clear, detailed coverage to each of these topics.

The author gratefully acknowledges the guidance and support of Eve Rouke, *Director of Education for the Katharine Gibbs Schools*; the dedication and editorial expertise of Rosanna Hansen and Curtis Cox; the confidence of Kathleen Achorn, *former director of the Katharine Gibbs School, Norwalk, Connecticut* and of Jean Bailey, *Secretarial Studies Dean, Katharine Gibbs School, Norwalk, Connecticut*; the recommendations of Sister Barbara Dewey, SSND, *English Instructor, Katharine Gibbs School, Norwalk, Connecticut*; Sister Joan Dineen, SSND, *Head of the English Department, Girls Catholic High School, Malden, Massachusetts*; Anita W. Hardie, *Secretarial Studies Dean, Katharine Gibbs School, Montclair, New Jersey*; Thomas J. McGowan, *Customer Service Representative, United States Postal Service, Stamford, Connecticut*; Geraldine C. Pelegano, *Head of the English Department, Wolcott High School, Wolcott, Connecticut*; Jane Porter, *Liberal Arts Dean, Katharine Gibbs School, Norwalk, Connecticut*; the special efforts of the Katharine Gibbs Advisory Committee: Patricia Boeze, *Norwalk, Connecticut*; Dorothy Bloodgood Kennedy, *Huntington, New York*; Deborah R. Naclerio, *New York, New York*; and Patricia F. St. Pierre, *Montclair, New Jersey*; the definitions for the "Glossary of Word-Processing Terms" contributed by Eileen Tunison, *Editor of Today's Office, Garden City, New York*; the secretarial assistance of Mary Doukas, Mary Fletcher, and Karen Kaechele; and the patience of family and friends, especially that of Lorraine, John, Maureen, and Patty, who lived with every comma, period, and exclamation point.

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CHAPTER I

NUMBERS,
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AND
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PART I NUMBERS

Numbers are an essential part of every business communication. Every business letter includes, at the least, the numbers involved in the date and in the addresses. Time, measurements, and prices are also common parts of a business message. A number that is expressed incorrectly or ambiguously may result in costly misunderstanding. For example, there is a great difference between "three million-dollar contracts" (three contracts) and "\$3 million contracts" (each contract is worth \$3 million).

In general, numbers should be written in a style that is appropriate to their particular context. Following are the three basic styles of expressing numbers in business writing.

Formal Style

Formal circumstances require formal writing. A graduation diploma, an invitation to a state dinner, and an official announcement or proclamation are usually written in formal style. In addition, high-level executive correspondence uses the formal style of expressing numbers to avoid giving them an emphasis that is not intended. In formal writing, all numbers are spelled out.

Technical Style

Many businesses are involved in communicating specialized (technical) information. Scientific, technological, and building industries use numbers in countless situations. In technical writing, numbers are expressed in figures.

Nontechnical Business Style

Business correspondence can certainly contain technical references. It can also on occasion be intentionally formal. The more formal the style, the less frequently figures will appear.

Because most contemporary writers agree that reading numbers expressed in figures is easier and faster, they tend to favor the use of figures whenever feasible. However, the ordinary business letter, memorandum, or report will observe the following rules of nontechnical business English.

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BASIC RULES

- Always spell out a number that begins a sentence, or rephrase the sentence so that the number falls within it.

Ten thousand copies were printed in June.

In June we had 10,000 copies printed.

- If no special rule applies . . .

Spell out numbers under 11 and numbers that are to be de-emphasized.

The contract has been in effect for seven years.

Write in figures numbers starting with 11 and numbers that require special emphasis.

The warehouse has shipped 12 cartons.

- Be consistent. Having decided how to express a particular number, adhere to that style throughout a given text.

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Abbreviations

Always use figures with abbreviations. (Although abbreviations seldom appear in nontechnical business writing, an occasional technical reference may require their use.) In addition, except at the beginning of a sentence, the words *number* and *numbers* are always abbreviated and capitalized before a figure.

She ordered Nos. 14 and 15.

Number 23 is missing.

He used 35-mm film.

Addresses

Within a sentence write out house, building, and street numbers under the number 11.

He moved to Six East Fourth Street.

Use figures starting with the number 11.

Nelson's Bookstore is at 12 East 54th Street.

All street names through Ninety-ninth Street may be written out.

ACCEPTABLE: . . . 12 East Fifty-fourth Street.

ZIP Codes are written in figures without commas. They are typed a single space after the state when they are part of an address within a sentence.

She lives at 6399 Lakeland Avenue, El Toro, CA 92630. Please forward her mail to that address.

In an address that appears on an envelope or is set off within a letter, use a double space between the state and the ZIP Code.

Please forward this order to me at the following address:

6399 Lakeland Avenue
El Toro, CA 92630

Advertising and Sales

For quick reading, for ease of comprehension, and for emphasis, numbers in advertising and sales writing are almost always expressed in figures.

At Kramer's you can have 2 for the price of 1!

Agas and Anniversaries

In general, express the age of a person or thing in words.

When she was eleven years old, her family moved to Europe.

That fifteen-year-old house needs extensive renovation.

Use figures . . .

In significant statistics

Inoculation is necessary for children between 2 and 6 years of age.

Immediately following a name

John Rowe, 43, suffered a stroke.

In an expression of age that includes months and days. (Do not use internal punctuation.)

He gave his age as 50 years 6 months 13 days.

In general, write out ordinal numbers (*first, second, third, and so forth*) used with anniversaries.

Shortly after their twelfth anniversary, they were able to buy a home.

Use figures when . . .

More than two words would be needed to express the number

In the year 2001 our country will celebrate its 225th anniversary.

Special emphasis is desired.

I don't believe that you are celebrating your 50th anniversary!

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Consecutive Numbers

When two numbers that are expressed the same way come together in a sentence, use a comma to separate them.

Of the seven, two were disqualified.

In 1980, 200 workers went on strike.

When two numbers precede and modify a noun, write out the first number unless the second number is significantly shorter.

She bought twelve 20-cent stamps.

BUT

She bought 200 twenty-cent stamps.

Credit Terms

Numbers in credit terms are expressed almost exclusively in figures.

PREFERRED: Their terms were 2 percent 10 days, net 30 days.

ACCEPTABLE: Their terms were 2 percent ten days, net thirty days.

Dates

Use cardinal figures (1, 2, 3, and so forth) when a date follows a month.

on June 2

on Tuesday, June 2,

Use either ordinal numbers (*first, second, and so forth*) or figures with ordinal endings (*1st, 2nd, 3rd, 4th, and so forth*) when a date appears either before a month or alone.

on the second of June

on the 2nd of June

since the 3rd (or third)

Current usage does not require a comma after a year or between a month and year. It is important, however, to be consistent within a given text.

on June 2, 1982,

on June 2, 1982 (current usage)

in June, 1982,

in June 1982 (current usage)

Foreign or military correspondence usually shows the date as a cardinal figure written before the month and year without commas.

on 2 June 1982

Decimals

Numbers with decimals are expressed in figures. To prevent misreading, place a zero before a decimal that does not have a whole number unless the decimal itself begins with zero.

We drove 23.321 miles on one gallon of gasohol.
 He found a discrepancy of 0.3 percent.
 Her measurement was .004 inch shorter than mine.

Fractions

In general, spell out common fractions.

She covered three fourths of the lesson.

Use figures if the fraction . . .

Would be long and awkward and has a two-digit denominator

$\frac{3}{16}$ $\frac{5}{32}$ $\frac{17}{64}$

Is used in a technical context

six $\frac{1}{4}$ -pound weights

Needs emphasis

to divide them by $\frac{3}{4}$

Is used with a whole number.

7 $\frac{1}{2}$ inches

In typing, do not mix fractions that appear on the typewriter keyboard with those that do not. Leave one space between a whole number and a fraction; leave no space before or after the diagonal bar.

The room is 27 $\frac{3}{4}$ feet long.

Use a hyphen in a fraction before a noun.

She waited one-half hour.

Do not use a hyphen . . .

In a fraction that stands alone

I ate one half.

In a fraction that precedes an of phrase.

I ate one half of the pie.

Indefinite Numbers

Express indefinite numbers in words.

a few thousand students

cost them millions

hundreds of books

Law and Finance

In legal or financial correspondence and documents, express important numbers in words followed by confirming figures enclosed in parentheses.

A check for twenty-five thousand dollars (\$25,000) will be drawn today.

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Military and Political Divisions

Express military and political divisions in words.

the Third Armored Battalion

the Sixteenth Congressional District

Money

Use figures for exact and approximate amounts beginning with 1 cent. Write out the word *cent(s)*.

I remember when a postage stamp cost 5 cents.

Use the dollar sign with exact and approximate amounts beginning with \$1. Repeat the dollar sign before amounts in succession.

Their dresses sell for \$25.60 and \$34.25.

An even number of dollars is written without a decimal point and two zeros except in a tabulation that includes amounts expressed in dollars and cents.

He pays me \$20 a week.	BUT	\$11.56
		20.00

A sum of money may combine with one or more words to form a one-thought modifier of a following noun. Hyphenate accordingly.

a \$50-a-month raise

an 18-cent stamp

a one-half-cent increase

The words *cent(s)* and *dollar(s)* become possessive nouns when they are followed by the word *worth*.

Five dollars' worth of supplies

about 2 cents' worth

When a sum of money expressed with the dollar sign precedes *worth*, no possessive is shown.

He bought \$5 worth of supplies.

Sums of money in round numbers with seven or more digits may be expressed in three ways. The first column is usually preferred.

\$1 million	1 million dollars	\$1,000,000
\$25 billion	25 billion dollars	\$25,000,000,000
\$3.2 million	3.2 million dollars	\$3,200,000

Numbers as Numbers

When referring to a number as a number, use figures. Do not underscore or italicize the figure.

Many people consider 7 a lucky number.

Numbers for Identification

When you identify an object by giving it a number, the number is always written in figures. The noun preceding the number is capitalized.

She will meet us at Gate 6.

The dictating equipment is in Room 12.

Because the words *line*, *sentence*, *verse*, *paragraph*, and *page* represent small units, capitalizing them before a number is optional.

The figures to which I referred are on page 6.

OR

... Page 6.

Percentages

Use figures starting with 1 percent.

We had a 2 percent increase in sales last month.

Use decimals or write out numbers under 1 percent. Do not use fractions such as $\frac{1}{2}$ or $\frac{1}{3}$.

He predicts a 0.5 percent tax increase.

Their price estimates are one-third percent lower this month.

Do not put a hyphen between the word *percent* and the number that precedes it.

They gave us a 15 percent discount on our purchases.

Do not use the percent symbol (%) except in technical and statistical material.

Ratio and Proportion

Express ratios and proportions in figures.

The votes were 2 to 1 in favor of expansion.

Mix the dry ingredients with the liquid in proportions of 3 to 1.

Related Numbers

Numbers used in a similar way within a text should be expressed in the same way. If one number is expressed in figures, all related numbers should be expressed in figures.

Of the 18 students present, only 6 completed the work.

They have cakes that feed 10, 20, or 30 people.

We will have 7-, 10-, and 12-minute timings.

The fact that a number at the beginning of a sentence must be written as a word does not affect the expression of the numbers which follow it.

Seven-, 10-, and 12-minute timings are on this week's schedule.

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Numbers that are unrelated (not used in a similar way within a text) should be expressed according to the individual rules that apply to them.

I told those 12 students they could have five more days to finish their projects.

Roman Numerals

Do not use periods after Roman numerals except when they enumerate main topics in an outline.

Volume III Edward VIII BUT IV. Social Needs

Round Numbers

Round numbers that would require only two words may be expressed in words.

There were two hundred people present.

With millions and billions . . .

Use a combination of figures and words.

They expect 3 million people to see that show.

Use figures with related numbers below a million or with a number that cannot be expressed in a combination.

They expected 1,000,000 people, but only 800,000 attended.

Symbols

Symbols appear infrequently in business writing except as technical references. However, except at the beginning of a sentence, the dollar sign symbol always appears before exact amounts of money starting with \$1.

We agree that \$200 is a fair price.

Two hundred dollars seems a fair price.

Telephone Numbers

In general, telephone numbers are written in figures with the Area Code in parentheses followed by a space and with a hyphen after the exchange.

PREFERRED: (203) 568-1400

ACCEPTABLE: Area Code 203 568-1400

203 568-1400

203 LOwell 8-1400 (*used infrequently today*)

Temperature

Temperature readings are usually expressed in figures (except zero) with the word *degrees*.

The temperature was 85 degrees when he started out.

It will be zero degrees tomorrow.

Time

Clock time Use figures with A.M. (a.m.) and P.M. (p.m.).

The meeting will begin at 8:30 A.M. (or 8:30 a.m.)

NOTE: In printed material, A.M. and P.M. are set in small capitals.

Noon and midnight can be used alone or with the figure 12.

I studied from 9:30 A.M. until midnight.

We finished at 12 noon.

According to current usage time may be written in words or in figures when used with *o'clock* or when hours and minutes are expressed.

They made a reservation for eight (or 8) *o'clock*.

We were in our seats by seven-thirty (or 7:30).

Express precise time in figures with a colon between the hour and the minutes.

The show begins at 8:15 P.M.

BUT

She will arrive about four-thirty this afternoon.

When time is expressed in words, a hyphen separates the hour from the minutes unless the minutes contain a hyphen.

They started at seven-thirty (or 7:30).

They started at seven forty-five (or 7:45).

Special years Years that have academic or historical significance may be expressed in abbreviated figures.

the Class of '81 the Spirit of '76

Decades may be expressed in several ways.

the 1970s the seventies the nineteen-seventies

the mid-1960s the mid-sixties

Centuries may be expressed in words or in figures.

the 1600s the sixteen hundreds

the 21st century the twenty-first century

Weights and Measures

Express numbers in figures.

We bought 5 feet of wire.

Write out units of weight and measurement except in technical or tabular matter.

STANDARD: inch, foot, yard, pint, quart

METRIC: gram, liter, meter