

A HANDBOOK OF

**COMMERCIAL
CORRESPONDENCE**

A ASHLEY

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KARACHI NAIROBI DAR ES SALAAM CAPE TOWN

and associated companies in
BEIRUT BERLIN IBADAN NICOSIA

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Note

The companies, organizations and people
mentioned in the specimen letters and
documents in this book are entirely fictitious,
and any similarity with actual companies,
organizations or people is coincidental.

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Introduction

Correspondence is essential in establishing and confirming transactions in commerce. Typed or produced on a microprocessor it reflects you or your business. Therefore *what* is written and *how* it is expressed is as much a part of a commercial student or businessman's education as accountancy and economics.

A Handbook of Commercial Correspondence has been planned to give students and businessmen a working knowledge of commercial writing and practice in modern contexts. It covers all aspects of transactions from addressing and laying out a letter to orders and procedures involving representative agencies, banking, insurance, shipping and delivery, complaints, non-payment of accounts, and so on. Appendices deal with telegrams and telexes, miscellaneous correspondence, and memorandums and reports.

After the first two chapters, which deal with the presentation and style of commercial letters, each chapter follows a regular pattern:

- 1 An introduction to the transaction or transactions with which the chapter is concerned and an explanation of the terminology used in them and the functions of the organizations likely to be involved in them.
- 2 An analysis of the objectives to be achieved when writing letters of the sort under consideration, and lists of

alternative phrases, sentences or paragraphs which can be substituted in different cases.

- 3 Specimen letters and specimen transactions, together with questions and comments on the language, style and roles of the correspondents.
- 4 A brief review of the chapters and a summary of the vocabulary.

The book is intended for three groups: businessmen and secretaries, teachers, and business studies students.

Businessmen and Secretaries

As a handbook this should prove invaluable in outlining letters, using alternative expressions, and adding to your knowledge of commerce.

British and overseas businessmen will gain from the simple direct language used and see how it is possible to be polite without seeming timid, direct yet not rude, concise rather than abrupt, and firm but not inflexible.

The letters and documents used reflect authentic transactions so that overseas businessmen, in particular, will get the sense of commercial practice in the UK and a detailed understanding of the terminology and the sometimes confusing roles of different commercial organizations, e.g. merchant banks and commercial banks, Lloyd's and insurance companies, The Baltic Exchange and The Shipping Conference.

Teachers

The information on commercial practice and the specimen letters and transactions in this book have been carefully built up to suit the needs of business students, whether English-speaking or learners of English, as well as giving the teacher, who might not be familiar with commerce, a good grounding in the subject.

The opening chapters quickly introduce terms which are repeated throughout, and each transaction is planned so that teachers and students are fully aware of the roles of the correspondents and the organizations they are dealing with. Where there is continuity in a transaction, following through from order to completion, students should be encouraged to refer back to previous correspondence.

The short questions following the specimen letters will reinforce understanding of the language and nature of the transaction. Role plays based on the transaction can be acted out by groups in negotiations between buyers and sellers and communications between the various organizations involved in the transactions, such as banks and agencies.

The brief review and vocabulary summary at the end of each chapter can be used later in the course as revision material. Careful use of the Index will focus attention on those areas of commercial practice or terminology with which students are having difficulty.

Students

This book allows you to work by yourself, taking you through the different stages of business

transactions. By studying the information and correspondence as you progress through each chapter you should be able to understand the roles of the correspondents and the agencies they are dealing with. There is no need to worry about the commercial terms as they are constantly repeated and you will soon become used to them as you see them used in the context of the letters. Nevertheless, there are detailed explanations of them, and if you have any problems you can use the Index to refresh your memory.

Each chapter contains two kinds of material to read. The first explains the style and content of a particular kind of business letter, and gives you information about the organizations involved, e.g. banks, insurance and shipping companies. The second kind of material is the specimen letters themselves. Study both kinds carefully, and also the various documents illustrated in the book, and you will get a clear picture of commerce, commercial terminology and the functions of the various organizations.

Where there is a reference to previous correspondence, e.g. 'This letter follows on from the correspondence at 3.3.4 and 4.3.5', go back and remind yourself what happened before this part of the transaction. You should also complete the short questions at the end of letters to make sure you understand them.

The reviews at the end of each chapter are not only summaries, but references to be used later in the book if you need to remind yourself of a topic.

Finally, do not try to take short cuts by skipping any chapters. Even if you think you are familiar with the subject, read it again as revision.

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Structure and presentation

1

Layout 1 (sender's address, dates, inside address, order of addresses, style and punctuation of addresses, 'for the attention of', salutations, the body of the letter, complimentary closes, signatures); layout 2 (letterheads, references, per pro, company position, enclosures); layout 3 ('private and confidential', subject titles, copies); addressing envelopes.

1.1

Layout 1

The letter shown on the next page is from a private individual in Denmark to a company in the UK. It shows some of the features of a simple business letter.

1.1.1

Sender's address

In correspondence that does not have a printed letterhead, the sender's address is written on the top right-hand side of the page.

In the UK, in contrast to the practice in some countries, it is not usual to write the sender's name before the sender's address.

1.1.2

Date

The date is written below the sender's address, sometimes separated from it by a space. In the case of correspondence with a printed letterhead, it is also usually written on the right-hand side of the page (see 1.2).

The month in the date should not be written in figures as they can be confusing; for example, 11. 1. 85 means 11th January 1985 in the UK but 1st November 1985 in the USA. Nor should you abbreviate the month, e.g. Nov. for November, as it simply looks untidy. It takes a moment to write a date in full, but it can take a lot longer to find a misfiled letter which was put in the wrong place because the date was confusing.

Sender's address

Bredgade 51,
DK 1260,
Copenhagen K,
DENMARK

Date

6th May 1984

Inside address
(Receiver's address)

Soundsonic Ltd.,
~~Warwick House,~~
Warwick Street,
Forest Hill,
London SE23 1JF
UNITED KINGDOM

Attention line

For the attention of the Sales Manager

Salutation

Dear Sir or Madam,

Body of the letter

Please would you send me details of your quadrophonic
sound systems which were advertised in the April edition of
Sound Monthly?

I am particularly interested in the Omega range of
equipment that you specialize in.

Complimentary close

Yours faithfully,

Signature

B. Kaasen

B. Kaasen

Many firms leave out the abbreviation 'th' after the date, e.g. 24 October instead of 24th October. Other firms transpose the date and the month, e.g. October 24 instead of 24 October. These are matters of preference, but whichever you choose you should be consistent throughout your correspondence.

1.1.3

Inside (or receiver's) address

This is written below the sender's address and on the opposite side of the page.

1 Surname known

If you know the surname of the person you are writing to, you write this on the first line of the address, preceded by a courtesy title and either the person's initial(s) or his/her first given name, e.g. *Mr J.E. Smith* or *Mr John Smith*, not *Mr Smith*.

Courtesy titles used in addresses are as follows:

Mr (with or without a full stop; pronounced /'mɪstə/; the unabbreviated form *mister* should not be used) is the usual courtesy title for a man.

Mrs (with or without a full stop; pronounced /'mɪsɪz/; no unabbreviated form) is used for a married woman.

Miss (pronounced /mɪs/; not an abbreviation) is used for an unmarried woman.

Ms (with or without a full stop; pronounced /mɪz/ or /mɔz/; no unabbreviated form) is used for both married and unmarried women. Many women now prefer to be addressed by this title, since the question of whether they are married or unmarried has

nothing to do with their business activities. It is also a useful form of address when you are not sure whether the woman you are writing to is married or not.

Messrs (with or without a full stop; pronounced /'mesəz/; abbreviation for *Messieurs*, which is never used) is used occasionally for two or more men (*Messrs P. Jones and B.L. Parker*) but more commonly forms part of the name of a firm (*Messrs Collier & Clerke & Co.*).

Special titles which should be included in addresses are many. They include academic or medical titles: *Doctor (Dr.)*, *Professor (Prof.)*; military titles: *Captain (Capt.)*, *Major (Maj.)*, *Colonel (Col.)*, *General (Gen.)*; aristocratic titles: *Sir* (which means that he is a Knight; not to be confused with the salutation *Dear Sir* and always followed by a given name – *Sir John Brown*, not *Sir J. Brown* or *Sir Brown*), *Dame*, *Lord*, *Baroness* etc.

Esq (with or without full stop; abbreviation for *Esquire* and pronounced /es'kwɪə/) is seldom used now. If used, it can only be used instead of *Mr* and is placed after the name. Don't use *Esq* and *Mr* at the same time: *Bruce Hill Esq.*, not *Mr Bruce Hill Esq.*

All these courtesy titles and special titles, except *Esq*, are also used in salutations. (See 1.1.7)

2 Title known

If you do not know the name of the person you are writing to, you may know or be able to assume his/her title or position in the company, (e.g. *The Sales Manager*, *The Finance Director*), in which case you can use it in the address. (See the letter at 3.3.3.)

3 Department known

Alternatively you can address your letter to a particular department of the company (e.g. *The Sales Department*, *The Accounts Department*). (See the letter of 3.3.2.)

4 Company only

Finally, if you know nothing about the company and do not want to make any assumptions about the person or department your letter should go to, you can simply address it to the company itself (e.g. *Soundsonic Ltd.*, *Messrs Collier & Clerke & Co.*).

1.1.4**Order of inside addresses**

After the name of the person and/or, company receiving the letter, the order and style of addresses in the UK, as recommended and used in this book, is as follows:

Name of house or building
 Number of building and name of street
 or road
 Name of town or city and postcode
 Name of country

Industrial House
34-41 Craig Road
Bolton BL4 8TF
UNITED KINGDOM

(You are advised to follow the above order and style, even though variations are possible: for example, the name of the county, e.g. Lancashire, may, if known, be written on the line below the name of the town or city; the postcode may be written on a separate line; the name of the town, as well as the country, may be in capital letters.)

See also 1.4 *Addressing envelopes*.

1.1.5**Style and punctuation of addresses**

Both the addresses may be 'blocked' (i.e. each line is vertically aligned with the one above) as in the letter at 1.1, or 'indented', as below:

Bredgade 51,
DK 1260.
Copenhagen K,
DENMARK

There are no rules stating that one style or the other must be used, though blocking, at least in addresses (see 1.1.8 for blocking and indenting the body of a letter), is more common. In any case you must be consistent, i.e. do not block the sender's address and then indent the inside address.

If punctuation is used, each line of the address is followed by a comma, except the last line, as in the letter at 1.1. But the majority of firms now use open punctuation, i.e. without any commas, as in the letter at 1.2.

1.1.6**'For the attention of'**

An alternative to including the recipient's name or position in the address is to use an 'attention line' as in the letter at 1.1. and as here:

International Industries Ltd
 1-5 Greenfield Road
 Liverpool L22 0PL

For the attention of the
Production Manager

Dear Sir,

1.1.7

Salutations

Dear Sir opens a letter written to a man whose name you do not know.

Dear Sirs is used to address a company.

Dear Madam is used to address a woman, whether single or married, whose name you do not know.

Dear Sir or Madam is used to address a person of whom you know neither the name nor the sex. Notice that Ms Kaasen in the letter at 1.1 uses this form; she does not assume that the Sales Manager of Soundsonic must be a man. See also 2.6.1. *Titles, names and addresses*.

When you do know the name of the person you are writing to, the salutation takes the form of *Dear* followed by a courtesy title and the person's surname. Initials or first names are not generally used in salutations: *Dear Mr Smith*, not *Dear Mr J. Smith* or *Dear Mr John Smith*.

The comma after the salutation is optional (*Dear Sir,* or *Dear Sir*).

Note that in the USA a letter to a company usually opens with *Gentlemen*, followed by a colon, not with *Dear Sirs*.

1.1.8

The body of the letter

This may be indented, as in the letter at 1.1, or blocked, as in the letter at 1.2.

This again is a matter of choice; some firms feel it wastes the typist's time to indent. But whichever style you use, you must be consistent and use that style all through the letter.

It is usual to leave a line space between paragraphs in the body of the letter;

if the blocked style is used, this is essential.

1.1.9

Complimentary closes

If the letter begins *Dear Sir*, *Dear Sirs*, *Dear Madam* or *Dear Sir or Madam*, it will close with *Yours faithfully*.

If the letter begins with a personal name – *Dear Mr James*, *Dear Mrs Robinson*, *Dear Ms Jasmin* – it will close with *Yours sincerely*.

Avoid closing with old-fashioned phrases such as *We remain yours faithfully*, *Respectfully yours* etc.

The comma after the complimentary close is optional (*Yours faithfully,* or *Yours faithfully*).

Note that Americans tend to close even formal letters with *Yours truly* or *Truly yours*, which is unusual in the UK in commercial correspondence. But a letter to a friend or acquaintance may end with *Yours truly* or the casual *Best wishes*.

The position of the complimentary close – on the left, right or in the centre of the page – is a matter of choice. It depends on the style of the letter (blocked letters tend to put the close on the left, indented letters tend to put them in the centre) and on your firm's preference.

1.1.10

Signatures

Always type your name after your handwritten signature. Even though you may think your signature is easy to read, letters such as 'a', 'e', 'o', 'r' and 'v' can easily be confused.

It is, to some extent, a matter of choice whether you sign with your initial(s) (*D. Jenkins*) or your given name (*David Jenkins*), and whether you include a courtesy title (*Mr, Mrs, Miss, Ms*) in your signature or not. But if you give neither your given name nor your title, your correspondent will not be able to identify your sex and may give you the wrong title when he/she replies. It is safer, therefore, to sign with your given name, and safest of all to include your title.

Including titles in signatures is, in fact, more common among women than among men, partly because many women like to make it clear either that they are married (*Mrs*) or unmarried (*Miss*) or that their marital status is not relevant (*Ms*), and partly because there is still a tendency to believe that important positions in a company can only be held by men. It would do no harm for men to start including their titles in their signatures.

In the letter at 1.1, Ms Kaasen gives her title in her handwritten signature. It is also possible to include the title in the typewritten signature, usually in brackets as in these two examples:

Yours faithfully,

A handwritten signature in cursive script that reads "T Shurgold". The "T" is large and loops around the "S".

(Miss) T. Shurgold

Yours sincerely,

A handwritten signature in cursive script that reads "J Howatt". The "J" is large and loops around the "H".

J. Howatt (Mr)

SOUNDSONIC Ltd.

Warwick House, Warwick Street, Forest Hill, London SE23 1JF

Chairman John Franks O.B.E. Directors S.B. Allen M.Sc., N. Ignat, R. Lichens B.A.

Telephone (01) 566 1861 Cables SONNIC Telex: 819713

Your ref: 6 May 1984

Our ref: DS/MR

Date: 11 May 1984

Ms B. Kaasen
Bredgade 51
Copenhagen K
DENMARK

Dear Ms Kaasen,

Thank you very much for your enquiry which we received today.

I am enclosing our catalogue and price-list for the equipment you said you were interested in. I would like to draw your attention to pages 31-35 in the catalogue where you will find full details of the Omega range.

We would welcome any further enquiries you have, and look forward to hearing from you.

Yours sincerely,
p.p. Soundsonic Ltd.

D. Sampson

D. Sampson
Sales manager

Enc.

1.2

Layout 2

Here is the firm's reply to the letter from the prospective customer in Denmark. It shows some further features of a normal business letter, and uses the kind of layout (blocked, open punctuation etc.) which this book regards as standard.

Letterhead

References

Per pro

Company position

Enclosure

1.2.1

Letterheads

The printed letterhead of a company gives a great deal of information about it.

1 Type of company

The abbreviation *Ltd.* after the company's name tells you that the company has *limited liability*, which means that the individuals who own the company, or part of it, i.e. the shareholders, are only responsible for their holding (the capital they have contributed) and no more than that if the company goes bankrupt. It is a warning, therefore, to people giving the company credit that in bankruptcy they can only get what the company owns, not the personal possessions of its shareholders. The abbreviation *PLC* (*Public Limited Company*) is now often used to show that the company's shares can be bought by the public; *Ltd* continues to be used for private limited companies whose shares are not available. In the USA the term *Incorporated (Inc.)* is used.

SOUNDSONIC Ltd.

SP Wholesalers PLC

Hartley-Mason Inc.

The abbreviation *& Co.* tells you that the company is a *partnership* between two or more people. If it is a family concern, the word *Son, Sons, Bros (Brothers)* or, very occasionally, *Daughter(s)* may be added. Partnerships may have limited liability or unlimited liability.

F. Lynch & Co. Ltd.

R. Hughes & Son Ltd.

If neither *Ltd.* nor *& Co.* appear after the company's name, then it may be a *sole*

trader, a single person doing business in his own name and on his own account.

If the company is a *joint stock company*, the names of the directors will appear on the letterhead.

2 Board of Directors

The name of the Chairman (or, in the USA, the President), who runs the concern, will be given, as well as the names of the Directors, who decide the overall policy of the firm. The Managing Director (in the USA, Chief Executive), who takes an active role in the day-to-day running of the company, may be mentioned if he is different from the Chairman.

3 Addresses

In addition to the address of the office from which the letter is being sent, the letterhead may also give the address of the head office or registered office if different and the address of any *branches* or other offices the company owns (see the letter at 3.3.3).

Telephone and telex numbers and a cable (telegram) address are also given.

4 Registered number

This usually appears in small print, sometimes with the country or city in which the company was registered.

The VAT number (Value Added Tax) may also be given. See the letter at 3.3.2.

1.2.2

References


References are quoted to indicate what the letter refers to (*Your Ref.*) and the correspondence to refer to when replying (*Our Ref.*).

References may either appear in figures, e.g. 661/17 in which case 661 may refer to the chronological number of the letter and 17 to the number of the department, or, as in the letter at 1.2, in letters, DS/MR, in which case DS stands for Donald Sampson, the

writer, and MR for his secretary, Mary Rodgers.

Note that the 'Your Ref.' given in the letter at 1.2 is a date, as B. Kaasen had not mentioned any reference in the original letter.


See also 1.3.2 *Subject titles*.

Yours faithfully,
p.p. Watson & Jervis Ltd.

Sales Manager


1.2.3

Per pro

The term *per pro* (p.p.) is sometimes used in signatures and means *for and on behalf of*.

Yours faithfully,

p.p. J. Mane
Managing Director

Secretaries sometimes use *p.p.* when signing letters on behalf of their bosses.

Yours faithfully,

(Ms.) T. Lovette
Chief Accountant

1.2.4

Company position

When signing on behalf of your company, it is useful to indicate your position in the firm in the signature.

Enc.
Bill of lading (5 copies)
Insurance certificate (1 copy)
Certificate of origin (1 copy)
Bill of exchange (1 copy)

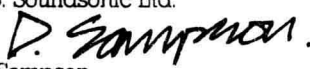
1.2.5

Enclosures

If there are any enclosures, e.g. leaflets, prospectuses etc., with the letter, these may be mentioned in the body of the letter. But many firms in any case write Enc. or Encl. at the bottom of the letter, and if there are a number of documents, these are listed.

1.3**Layout 3**

The final letter in this section shows
some final features of a business letter.

SOUNDSONIC Ltd.	
Warwick House, Warwick Street, Forest Hill, London SE23 1JF	
Chairman John Franks O.B.E. Directors S.B. Allen M.Sc., N. Ignot, R. Lichens B.A.	
Telephone (01) 566 1861 Cables: SONNIC Telex: 819713	
Your ref:	
Our ref: DS/MR	
Date: 21 September 1984	
<p>Ms B. Kaasen Bredgade 51 Copenhagen K DENMARK</p>	
Private and confidential	<input type="checkbox"/> <u>Private and confidential</u>
Subject title	<input type="checkbox"/> <u>Non-payment of invoice 322/17</u>
<p>I am sorry to see that, despite several reminders, you have not yet paid the above-mentioned invoice. Unless, therefore, the account is cleared within 14 days of the above date, I shall have no alternative but to place the matter in the hands of our solicitors.</p>	
<p>Yours sincerely, p.p. Soundsonic Ltd.</p>	
 D. Sampson Sales manager	
Copies	<input type="checkbox"/> c.c. Messrs. Poole & Jackson Ltd., Solicitors

1.3.1

'Private and confidential'

This phrase may be written at the head of a letter, and more importantly on the envelope, in cases where the letter is intended only for the eyes of the named recipient.

There are many variations of the phrase – 'Confidential', 'Strictly Confidential' – but little difference in meaning between them.

1.3.2

Subject titles

Some firms open their letters with a subject title. This provides a further reference, saves introducing the subject in the first paragraph, immediately draws attention to the topic of the letter, and allows the writer to refer to it throughout the letter.

It is not necessary to begin the subject title with *Re*: e.g. *Re: Application for post of typist*.

1.3.3

Copies

Cc. (= carbon copies) is written, usually at the end of the letter, when copies are sent to people other than the named recipient.

Sometimes you will not want the named recipient to know that other people have received copies. In this case, b.c.c. (= blind carbon copies) is written on the copies themselves, though not, of course, on the top copy.

1.4

Addressing envelopes

Envelope addresses are written in a similar way to inside addresses (see 1.1.3, 1.1.4, 1.1.5) but, for letters in or going to the UK, British Telecom recommends that the postcode is written on a line by itself at the end of the address, and that the name of both the town and the country are written in capital letters.

Mr G. Penter
49 Memorial Road
ORPINGTON
Kent
BR6 9UA

Messrs W. Brownlow & Co.
600 Grand Street
LONDON
UNITED KINGDOM
W1N 9UZ

1.5

Points to remember

- 1 The layout and presentation of your letter are important as they give the reader the first impression of the firm's efficiency.
- 2 There are two styles of letter, blocked and indented. Both are acceptable, but the blocked style will probably save time.
- 3 Write both addresses in as much detail as possible and in the correct order.
- 4 Make sure you use the recipient's correct title in the address and salutation. If in doubt as to whether a woman is single or married, use *Ms*.
- 5 Do not abbreviate dates.
- 6 Choose the correct salutation and complimentary close. When you begin with *Dear Sir* or *Dear Sirs* or *Dear Madam* or *Dear Sir or Madam*, end with *Yours faithfully*. But if you use a personal name in the salutation, then close with *Yours sincerely*.
- 7 Make sure your references are correct.
- 8 Make sure your signature tells your reader what he/she needs to know about you.

salutation
 courtesy title
 Dear Sir/ Sirs/ Madam/ Sir or Madam
 Dear Mr .../ Mrs .../ Miss .../ Ms ...
 (USA) Gentlemen:

complimentary close
 Yours faithfully/ sincerely
 (USA) Yours truly
 signature

blocked style
 indented style
 open punctuation

attention line
 for the attention of
 private and confidential
 references

Your Ref:
 Our Ref:
 subject title
 p.p. (per pro)
 Enc.: Encl. (enclosure)
 c.c. (carbon copy)
 b.c.c. (blind carbon copy)

Ltd. (limited liability)
 PLC (public limited company)
 (USA) Inc. (incorporated)
 & Co. (and company)
 sole trader
 joint stock company

Board of directors
 Chairman, (USA) President
 Managing Director, (USA) Chief
 Executive
 Sales Manager
 Finance Director
 Chief Accountant

1.6

Words to remember

letterhead
 sender's address
 inside (receiver's) address
 postcode
 telex number
 registered number
 VAT number
 cable/telegram address