

A HANDBOOK OF
**Commercial
Correspondence**

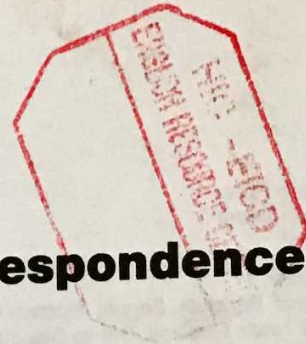
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Note

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 word processor it reflects you or your business. Therefore *what* is written and *how* it is expressed is as much a part of a business education as accountancy and economics.

A Handbook of Commercial Correspondence has been planned to give students and business people 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. Later units deal with telegrams, telexes, faxes, and electronic mail, miscellaneous correspondence, memorandums and reports, and personnel appointments. After the first two units, which deal with the presentation and style of commercial letters, each unit follows a regular pattern:

- 1 An introduction to the transaction or transactions with which the unit 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 relevant letters 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 units and a summary of the vocabulary.

The book is intended for business people, secretaries, teachers, and business studies students.

Business people 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 business people 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 business people, 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 units 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 unit 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 unit 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. Nevertheless, there are detailed explanations of them, and if you have any problems you can use the Index to refresh your memory.

Each unit 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 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 unit 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 units. Even if you think you are familiar with the subject, read it again as revision.

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, 11.1.93 means 11th January 1993 in the UK but 1st November 1993 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 file because the date was confusing.