

CORRESPONDENCE TRAINING PROGRAM

COURSE OUTLINE

Instructional Basis

Dartnell Sound-Slide Films:
How to Write Effective Business Letters

Basic Procedures

Film Presentations

Discussion

Writing Aids

Practice Writing

Class Schedule

9:00 - 10:45

Tuesday through Friday

Following Tuesday

No Monday Meetings

CORRESPONDENCE TRAINING PROGRAM

First Session

9:00 - 9:45

Introduction

1. Objectives of Course - chart
2. Importance of Blue Cross-Blue Shield letters
3. Need for improvement indicated - survey of department letters
4. Accomplishments through better letters
5. Preview of Course
 - (a) Class schedule - days and hours
 - (b) Film presentations
 - (c) Discussions - class participation
 - (d) Writing aids
 - (e) Practice writing - use of department letters

9:45 - 10:00

Break

10:00 - 10:45

- A. Film 1 - Confusion and Waste in Business Correspondence
 1. Film presentation
 2. Silent trailer analysis and discussion
- B. General discussion - questions and opinions
- C. Use of References
 1. Correspondence Manual
 2. Dictionary
 3. Other references
 - (a) Instant Speller
 - (b) Plain English Handbook
 - (c) Department Manuals - policies and procedures

CORRESPONDENCE TRAINING PROGRAM

Second Session

9:00 - 9:45

A. Dictation principles and practices - charts

1. Do's and Don't's
2. Common problems and corrective measures
3. Dictator-transcriber relationships

B. Review

1. Objectives - five-day goal
2. Use of references
 - (a) Correspondence Manual
 - (b) Dictionary
3. Silent trailers to Film 1 - reshow trailers only

9:45 - 10:00

Break

10:00 - 10:45

A. Film 2 - Keep Sentences Short - Avoid Unnecessary Words

1. Film presentation
2. Silent trailer discussion

B. General discussion

C. CHOP-IT Exercises

1. Develop first two exercises in class
2. Assign - next three exercises

D. Issue charts

1. Diction
2. Perplexing Phrases

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Third Session

9:00 - 9:45

A. Review

1. Dictation principles and practices
2. Film 2 silent trailers

B. Film 3 - Develop Your Vocabulary

1. Film presentation
2. Silent trailer discussion

9:45 - 10:00

Break

10:00 - 10:45

A. CHOP-IT Exercises

1. Analysis and discussion - assigned exercises
2. Assignment - remaining five exercises

B. Department letters

1. Analyze and rewrite one example in class
2. Assign two or three for "homework"

C. Issue charts

1. For Favorable Impression
2. Basic Writing Tools
3. Letter Writing Guides

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Fourth Session

9:00 - 9:45

A. Review

1. All charts issued at third session
2. All points developed in all three sessions

B. Film 4 - Organize for Reader Interest and Action

1. Film presentation
2. Silent trailer discussion

C. Issue organization chart - Step Up to Better Letters - 2 parts

9:45 - 10:00

Break

10:00 - 10:45

A. Analyze and discuss CHOP-IT homework

B. Department letters

1. Analyze and discuss original letters - indicated changes
2. Review student rewrites

C. Additional department letters for revision

CORRESPONDENCE TRAINING PROGRAM

Fifth Session

9:00 - 9:45

A. Department letters

1. Analysis of original letters
2. Discussion of student revisions
3. Issue instructor versions of revisions

B. Suggestions for continued development

9:45 - 10:00

Break

10:00 - 10:45

A. Film 5 - Develop a Conversation Style (Wrap-up)

1. Film presentation
2. Silent trailer discussion

B. General review and recap

1. Major points covered by films
2. Review of all charts

C. Closing

1. Keep striving for better letters
2. Individual assistance available - door's open
3. Instructor's appreciation

THE ART OF LETTER WRITING

By

Carl V. Cefola, Director of Publicity
Mutual Life Insurance Company

FILE Cresp. Course
X REF. _____
DATE 3/6/62 BY JW

Approximately 600 billion dollars of life insurance is in force on 127 million individual policyowners. It means seven out of ten persons in the United States own life insurance.

Such apparent confidence in life insurance would indicate that the public holds it in high regard, and appreciates the protection and investment values of life insurance. But what about the companies ——— the people who see the product and those who administer the funds? Does the public regard them as highly as it does their product?

Unfortunately, they may not, and too many of us in the life insurance business ignore this possibility. But why is it that the life insurance industry is the butt of so many public jokes and ridicule? Go to any newspaper or magazine morgue (library) and analyze the stories about life insurance. Examine, also, all the radio and television scripts of commentators. What will you discover? The majority of stories, both printed and broadcast, find some fault with the industry! And more often than not, we will find some joke or criticism about the stilted, unintelligent language of the industry's contracts, forms and, especially, its letters.

Is this too harsh a critique? Perhaps. But while the life insurance business continues to be the butt of jokes, we can ill afford to laugh along with them. . . lest gentle ridicule turn to sharp criticism.

MAKING AN IMPRESSION

Each month, the Home Office of one of the large companies answers about 21,000 policyowner letters. Multiply the letters written by all life insurance companies and we will find they can scarcely escape making an impression --- good or bad.

Hundreds of millions of dollars in good will are lost each year because of poorly conceived, ill-advised, unrealistic, and outmoded correspondence sent to policyowners. For the price of a four-cent stamp on a poor letter, we can offset the millions of dollars spent in advertising and promotion, and create needless handicaps for the selling force.

For example, is there anything more ridiculous than these few sentences taken from some recent letters?

1. "As we don't know how to get in touch with you, please send us

your present correct address."

2. "We have been authorized to make monthly advances to Miss Wade."
3. "We dislike to delay the case any more than is absolutely possible."
4. "If you don't receive this letter, please let us know."

Is it any wonder, then, that newswriters and broadcasters enjoy "open season" on the communication practices of life insurance companies? Is it any wonder that more and more policyowners are asking themselves: "How can I entrust my hard earned money to such people who do not appear to think straight and who cannot express themselves clearly? How can I trust them to administer competently my life insurance estate after I am gone?"

AN IMPORTANT TASK

Accordingly, one of the most important tasks facing the life insurance business today is proper communication with policyowners. Business is increasing. Competition is severe. And the public is becoming more and more vocal and sophisticated about the products they buy.

In the past, people bought life insurance mostly on faith.

Today, they want to know and understand what they are buying. So life companies must explain and tell the policyholders what they want to know — IN LANGUAGE THEY CAN UNDERSTAND. This is not to imply that the average policyowner's mind is simple. But the trouble with our business is that we have built up a jargon of our own. In writing to policyowners, we all too often forget that people tend to mistrust things they do not understand.

For example, would most policyowners understand such expressions as: commuted values, reversionary additions, accelerated maturity, mode of settlement, pure endowment, etc.?

It should be generally recognized that correspondence still remains a sadly neglected phase of our business. All companies should see to it that adequate correspondence programs are carefully organized and put into operation. And steps must be taken to improve correspondence. This article, within the space allotted, will outline the principles of good letter writing, and will discuss some helpful do's and don'ts.

SOME BASIC FACTS

Let us first examine some basic facts. First, it is important to recognize that there is a real art to writing in a clear, gracious, concise and persuasive manner. Only one person in 50 is capable of doing it without proper training.

True, most Home Office people are college graduates, or have at

least finished high school. But formal education normally has very little to do with the ability to write good letters. Letter writing is the art of impressing and influencing people favorably. . . just as in selling, advertising, speaking and all other forms of promotion and publicity. This means people must be taught how to approach and handle others properly in their written messages, under a variety of circumstances, and how to inject sales appeal into them. Failure to grasp these human requisites prevents many, even with excellent educations, from writing good letters.

There is another problem which must not be overlooked. Many employees, after they have been in the business for awhile, develop a stilted way of writing which has become so ingrained from constant use over the years that it becomes second nature. With proper training, they can improve their letter writing. Experience has shown that "older" employees are generally conscious of this handicap and will often make more of an effort than many younger persons to improve their letter-writing techniques.

A SHIFT IN ATTITUDE

Another fact is that letter writing has changed drastically over the last ten years, and so has the public's attitude. We notice that more and more policyowners are writing to Home Offices. And we notice that more correspondence is being directed to the President of the Company. The public wants to know, and they are not hesitating to "go right to the top."

The first step in becoming a skillful correspondent is to take stock of ourselves, making a sincere effort to correct whatever is found wrong.

It is important to remember that letters must be organized to be successful.

There are two basic weaknesses in poor letters:

1. Failure to read and understand thoroughly the letter to be answered;
2. Most correspondents become so engrossed in the factual information their letters should contain, they often forget the other requisites.

To correct this first weakness:

- Read each letter carefully before answering
- Underline important points or questions requiring a specific reply
- Number the points or questions in the order of importance
- Gather all the information needed for a complete, accurate and intelligent answer
- Decide on the exact purpose of the letter, and,

- Plan the clearest and most gracious way to word the message

To avoid the second weakness, remember that practically every letter is judged consciously or unconsciously from these five general standpoints:

- Physical Appearance
- Continuity
- Phraseology and Clarity
- Completeness and Accuracy
- Tone and Sales Appeal

So much for weaknesses. Let's examine good letter writing from the positive side.

TEN PRINCIPLES

Here are ten principles to follow to help us write clear, concise, gracious and persuasive letters.

1. Write as we would talk... avoid unfamiliar words and ponderous, stilted phrases. Do not clutter letters with routine expressions.
2. Express ourselves clearly... say what we want to say in as few words as possible, without being curt. Avoid long-winded, involved and repetitious letters.
3. Be natural and sincere... write as one person to another; admit mistakes graciously and willingly.
4. Be friendly, courteous and cooperative... be genuinely helpful to others with problems. Avoid making letters sound as though we are granting our readers a favor by even bothering to write.
5. Keep an open mind... show genuine appreciation for the other person's point of view, his rights, wishes and needs. Avoid jumping to conclusions or writing hasty, thoughtless letters we may later regret.
6. Always be tactful and diplomatic... do not hurt anyone's feelings. Give him an opportunity to "save face" when we know he is wrong.
7. Be thorough and accurate... put down on paper exactly what we intend to convey so our letters will not be misunderstood or misconstrued. Get all the facts before starting to write, and decide on the exact purpose of the message.
8. Be patient and considerate... control feelings.
9. Be understanding of human nature... get over to the reader's side of the fence, and influence him favorably. Write in terms of "you," rather than "we."
10. Dramatize letters... make them alive, persuasive and compelling. Avoid being too statistical, drab and uninteresting.

In general, these are the ten basic principles or "commandments" of good letter writing. Write them down on a card or small sheet of paper (as shown below). Keep the card handy — on the desk, in a corner of the desk pad, or in any convenient spot.

Before signing a letter, scan the ten "commandments" and be sure no "sin" has been committed.

TEN PRINCIPLES OF GOOD LETTER WRITING

1. Write As We Would Talk
2. Be Clear And To The Point
3. Be Natural And Sincere
4. Be Friendly, Courteous and Cooperative
5. Keep An Open Mind
6. Be Tactful And Diplomatic
7. Be Thorough And Accurate
8. Be Patient And Considerate
9. Be Understanding Of Human Nature
10. Dramatize. Avoid Drab, Uninteresting Sentences

A good letter writer will follow these rules diligently. Granted this might slow us down a bit at the outset. But before long the "habit" will be acquired and it will become second nature to follow the ten principles.

The principles point the way toward having letters reflect a proper attitude, and create good will and understanding among the people with whom we correspond. Here are some specific suggestions for applying the principles.

1. Talk Interestingly On Paper
2. Make Letters LOOK Easy To Read
3. Get Letters Off To A Fast Start
4. Avoid Poor Openings
5. Avoid Non-Stop Sentences And Confusing Paragraphs
6. Write Letters That Read Easily
7. Put Your Points In Natural Sequence

TALK INTERESTINGLY ON PAPER

Probably one handicap — particularly in the life insurance business — is the fear of breaking old customs. Life insurance is believed by many to be a highly technical business. Accordingly, we acquire insurance terminology and we tend to rely on the style of others who have been in the business a longer period of time. Instead, we should avoid outmoded cliches and write as we normally talk.

Few people, unfortunately, write as they would talk. Because they can't actually see their readers...many persons "freeze up" when they write to them. They become machines turning out stock phrases aimed at nothing more personal than a name, address or number. There is not the faintest trace of one person talking to another. Letters thus become unnatural and stilted — difficult to write, and more difficult for the reader to understand.

Here is some canned phraseology to avoid:

INSTEAD OF THIS	USE
According to our records	We find
At the present time	Now
At an early date	Soon
Be in a position to	Able to
Complying with your request	As you requested
Due to the fact	As or Since
Enclosed you will find	Enclosed is
In accordance with	As
In the amount of	For
In order that	So
In the event that	If
In view of the fact	Since
Under date of	On
It is our opinion	We feel
Kindly arrange to send	Please send
Pending receipt of	Awaiting
Self-addressed stamped envelope	Return envelope
The following information	This information
To the attention of the writer	To my attention
Noted in our records	We've recorded
We are not in a position to	We are unable to
We do not appear to have received	We haven't received
We have checked our records	We have checked
We are in receipt of	We've received
Your letter dated	Your letter of

MAKE LETTERS LOOK EASY TO READ

Obviously, the first requirement of any letter is that it must be neat and well typed. This is up to the secretary. But it's up to the dictator to make the letter LOOK easy to read.

He can do that by not crowding the entire message into one paragraph. This faulty habit destroys the appearance and balance of letters. By the same token, don't crowd too much reading matter on one page. Don't use long paragraphs...hold them to six or eight lines.

GET LETTERS OFF TO A FAST START

One of the greatest stumbling blocks for most correspondents is getting the letter off to a fast, interesting, and gracious start. This can be accomplished by remembering that openings have four objectives:

1. Arrest the reader's attention
2. Arouse his interest

3. Put him in a receptive frame of mind
4. Make him want to read on into the body of the letter

Following are some examples of good vs. weak openings. They will help get individuality, attention and interest value into the first lines of every letter. But first a note of warning. When writing the same types of letters day in and day out, it is easy to formulate bad habits. To save time...and thinking...we fall into a mental rut, and grab for some canned phrase. This, of course, should be avoided.

Here are some good vs. weak openings:

- Weak: We acknowledge with thanks your letter requesting
Better: We are delighted to (explain) (tell you)
Weak: In accordance with your request, enclosed please find
Better: It is a pleasure to send you
Weak: According to our records, your (state what)
Better: The moment your letter arrived, we checked and found that
Weak: We are in receipt of
Better: We greatly appreciate your (writing) (sending) us
Weak: In reply to your letter of (date) we will gladly consider your request to
Better: Of course we will be glad to consider your request to

AVOID POOR OPENINGS

Actually, this point could have been combined with the preceding section on getting letters off to a fast start. But it is helpful to distinguish between the two and to treat this point separately.

The first point was to get into the subject of the letter quickly and in such a way that we excite interest, establish a degree of rapport and command and maintain attention.

Now we will consider the other side of the same coin: avoiding the things which will alienate the reader.

There are three types of openings which will surely fail to arrest the reader's attention, arouse his interest, and put him in a receptive mood:

1. Long-winded
2. Blunt
3. Too flip or novel

Long winded beginnings generally bore a reader. A contributing factor to long openings is to quote from the reader's letter or one previously written. It is sometimes necessary to identify the purpose of the message, but don't take 75 to 100 words to do it! Get to the point quickly.

Blunt openings, on the other hand, also fail to put the reader in a receptive mood, especially if the message must turn down a request, remind the reader to do something, or pass along some disappointing news. This calls for tact. Start such letters by telling readers how sorry we are not to be able to comply with their wishes...or show them why it's to their advantage to answer promptly or to do what we are asking them to do. Never censure a policyholder. Remember one of the ten principles of good letter writing: Let him save face.

Don't be too flip or novel. To avoid stereotyped beginnings, many writers try to be too novel. This is dangerous, especially if we do not know the person to whom we are writing.

Letters can get off to an interesting start if we will use the same common sense and courtesy we would use if we were talking to the reader.

Here are a few examples of what we mean:

Weak: This is to advise you that we are unable...

Better: We are extremely sorry...

Weak: Though we have written you several times, you have failed...

Better: You will undoubtedly recall...

AVOID NON-STOP SENTENCES AND CONFUSING PARAGRAPHS

A serious mistake made by many correspondents is to string a number of independent ideas into a single sentence. This is confusing. A good rule to follow is that "a sentence is a group of words which expresses one and only one complete thought."

There is no rule as to how long sentences should be. Fact is, it makes monotonous reading if all of them are practically the same length. Vary them, but it would be a good idea to try to contain them within 20 words. If it is difficult to keep sentences down to readable length, try this simple plan. Use a period instead of joining ideas together with an "and," "but," "for," "therefore." Then start a new sentence or paragraph with one of these introductory words:

Accordingly

Also

Besides

Consequently

Meanwhile

Furthermore

Finally

Fortunately

Frequently

Then, too

However

In addition

As a result

Moreover

Obviously

And, of course, there is no objection to starting sentences with the conjunctions: AND, BUT, FOR. In many cases they are preferable. They help carry the reader from one thought to another. They give a letter continuity. The oldest book in the world uses them throughout...the Bible.

Another way to keep sentences short and crisp is never to start them with a qualifying phrase such as:

According to our reports	With regard to
Under the circumstances	We refer to
In view of the fact	Please be advised
In answer to your question	In reference to
In connection with	For your information

These phrases often are cumbersome and unnecessary, and do not add to the meaning or clarity of sentences.

These criticisms also apply to paragraphs. Keep them short... deal with one point at a time.

WRITE LETTERS THAT READ EASILY

Most people read thoroughly only that which looks and actually is easy to read. How, then, can letters be made to read easily?

Basically, every letter should have a definite Opening... Body... Closing.

The Opening should indicate what the letter is about... in a way that will arouse the reader's interest, and carry him on into the message.

The Body is the explanatory part, and should give information fully and clearly.

The Closing should create a friendly feeling toward you and your company... and bring about action by the reader when desired.

PUT POINTS IN NATURAL SEQUENCE

Many letters, of course, must cover or answer a number of points. When this is necessary, select the one of most interest to the reader, and make it the highlight of the letter. Then cover the others in the order of their importance. The main thing to remember is to deal thoroughly with each point before going on to another.

Incidentally, most news stories in newspapers are handled in this manner. Avid readers of newspapers undoubtedly will recognize this.

OMIT UNIMPORTANT DETAILS

The tendency of some writers is to go into too much detail in the mistaken belief that this will make letters clearer. Knowing what to include or omit calls for good judgment. Be able to visualize readers... their mentality and background... and then write on their level of thinking.

To be perfectly safe...at all times...JUST KEEP IT SIMPLE!

As a matter of fact, this long article could have been written in just these few words:

Question: How can I improve my letter writing?

Answer: JUST KEEP IT SIMPLE!

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