

Northern New England School of Banking

Seminar in Written Communication Skills

Presented by:

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University of New Hampshire

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**The first rule of business
communication is:**

ALL of your writing

Is

ENTIRELY

PUBLIC!



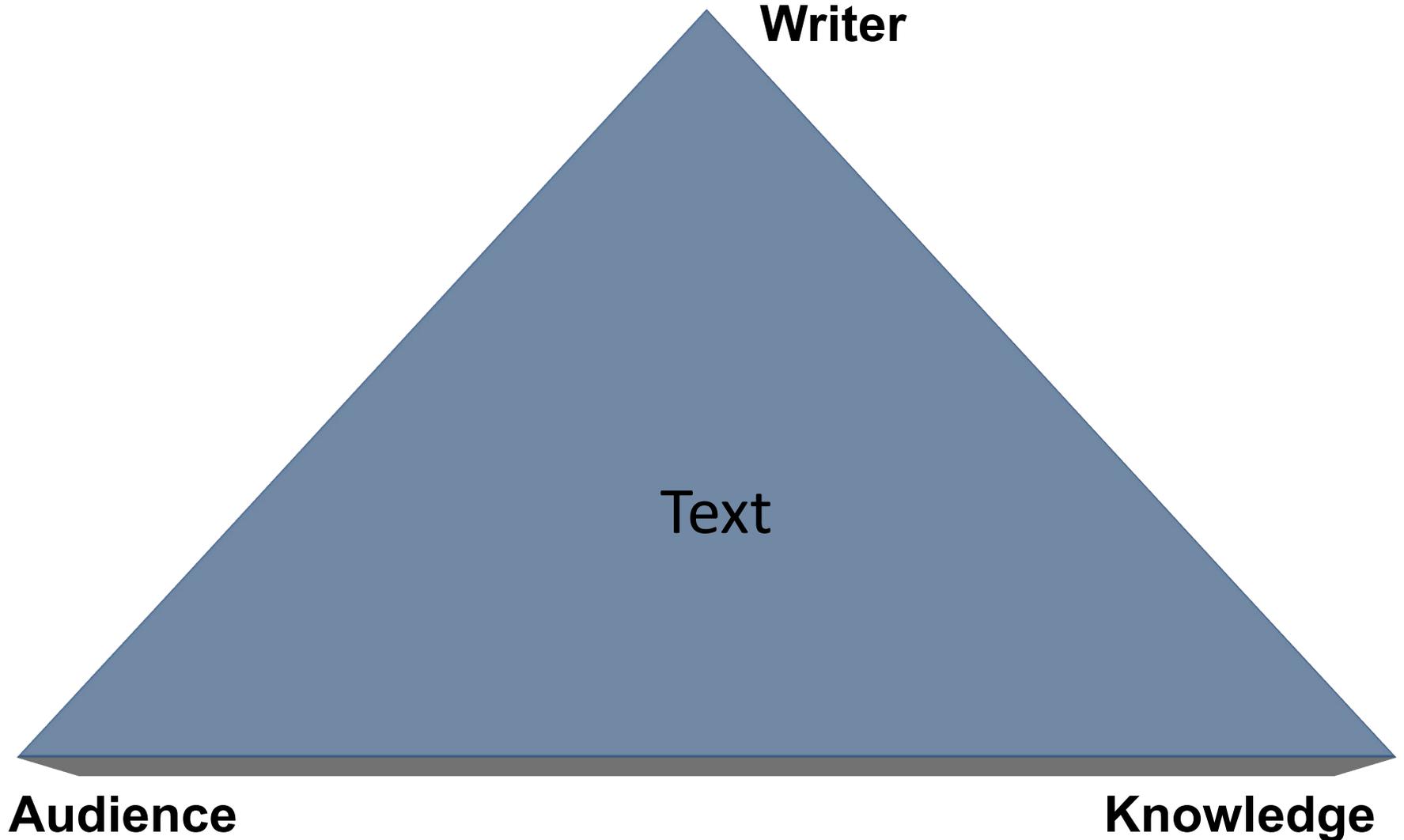


TIME IS
MONEY

Professional Writing

- Narrative is inefficient—don't save the best for last
- Headers, bullet points, and white space should be considered—organization is a key skill in business
- Long sentences and long paragraphs can most likely be edited to communicate more quickly and efficiently

Aristotle's Triangle



Business Letter

Step One: Visualization (Audience)

Step Two: Formulation (Purpose)

Step Three: Gathering Pertinent Information
(Invention)

Step Four: Design of Plan (Arrangement)

Step Five: Compose (Style & Delivery)

Step Six: PROOFREAD!

Business Letter Format

123 Main Street
Portsmouth, NH 03824

October 26, 2018

Mr. Bob Jones
Widgets Inc.
123 Main Street
Portland, ME 12211

Dear Mr. Jones:

Body of letter

Sincerely,

Cristy Beemer

Business Memo

Date: October 26, 2018
To: All NNESB Students
From: Dr. Cristy Beemer
Subj: Writing Memos Effectively &
Efficiently

Audience & Rhetorical Situation

Form & Format

Style

Business Email

1. Impart Information
2. Save Time & Eliminate Needless Questions
3. Provide a Permanent, Dated Record

Emails

- Clear email address
- Email signature
- Subject line
- Greeting
- Concise
- Attachments
- READ IT!!!!

Email Greetings

- Hi, Nancy.
- Scott—
- Mr. Jones/ Ms. Jones (without the “Dear”)
- Dear Sir or Madam:
- To whom it may concern:
- Dear Mr. Jones
- Dear Ms. Jones
- Greetings
- Good morning
- Good afternoon
- Good day

Email Closings

- Best
- All best
- All the best
- Best wishes
- Best regards
- Kind regards
- Warm regards
- Warmly
- Thank you
- Many thanks
- With many thanks
- Respectfully
- Respectfully yours
- Thanks for your consideration
- Sincerely

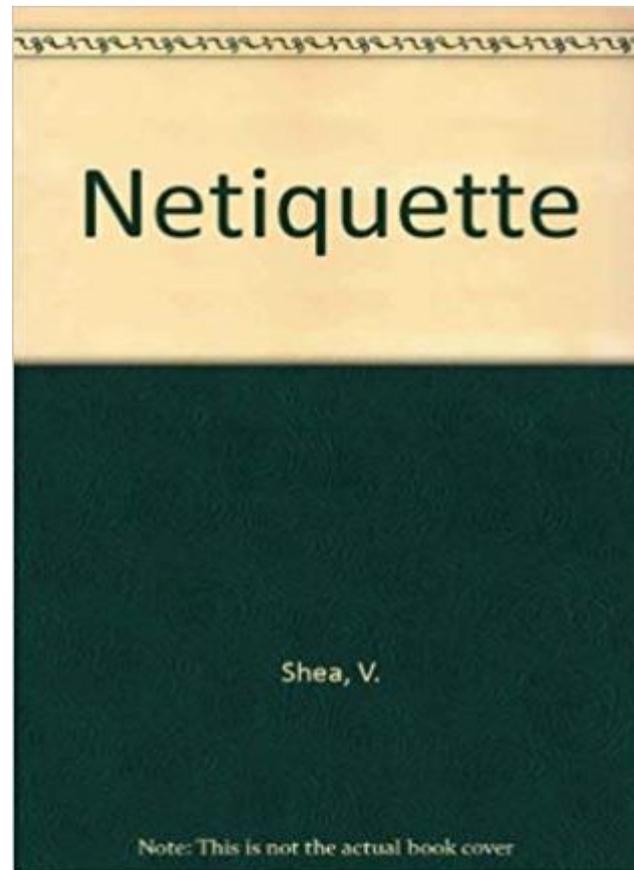
Social Media

Five key areas where social media is changing financial services around the world:

1. Customer Service
2. Marketing
3. New Product/Service Development
4. Reducing Costs and Improving Efficiencies
5. New Business Models

Netiquette

By Virginia Shea



Rule One

Remember the Human

Rule Two

Adhere to the same standards
of behavior online that you
follow in real life

Rule Three

Know where you are in
cyberspace

Rule Four

Respect other people's time and
bandwidth

Rule Five

Make yourself look good online

Rule Six

Share expert knowledge

Rule Seven

Help keep flame wars under
control

Rule Eight

Respect other people's privacy

Rule Nine

Don't abuse your power

Rule Ten

Be forgiving of other people's
mistakes

Make it Social Media “Shareworthy”

- Build trust
- Use data
- Have a purpose: inform, teach
- Be mobile friendly
- Catchy headline
- Think KEYWORDS
- Have SHARE buttons!

Company Tone

- Know your mission statement
- Who is your audience?
- How are these social spaces different?

In this social space should you be:

- Casual
- Serious
- Professional
- Helpful
- Funny

Risks

- Phishing
- Out of date or incorrect information—hard to fix!
- Confidential information (by users too)
- Disparaging, defamation, harassment
- Privacy and vulnerability
- Laws and Oversight

Texting

- Can be a useful tool—immediate
- Shortcuts and L33T speak
- Tone
- Voice to Text—PROOFREAD
- Constantly available

L33T speak

RU there?

IM gr8

CU l8r

Advice Columnist Carolyn Hax

“And you both badly need to stop communicating by text. Texting strips away context, facial expression, voice inflection, and elaboration, also known as everything human beings use to indicate their tone. It also creates false courage. You’ve both basically asked for a fight by using such a blunt medium to have such a delicate exchange.”

Know Your Audience!

Audience/Reader Centered Communication

Your audience comes first

Professional writing is meant to be USED



Editing for Clarity & Direct Style

- Write Clearly & Concisely
- Use Short, Simple Words
- Use Strong Verbs
- Use Positive Language
- Avoid Passive Voice
- Use a Variety of Sentence Types
- Arrange Sentences Strategically
- Keep Paragraphs Unified
- Transition Between Paragraphs

Bullet Points

Draw attention to important information

Make scanning a document for important information easy

Communicate efficiently rather than establish rapport with your audience

NOTE: Bullet points should never be used for sensitive topics.

How to Use Bullet Points

- Group items
- Use the same font and margin width
- Keep bullet points short
- Use Parallel form:
 - Begin with the same part of speech (active verbs!)
 - Craft all to approximately the same length
 - Ensure format consistency

Follow up a bulleted list with a sentence or two to give readers some closure.

Common Bullet Point Mistakes

AVOID:

- Mixing complete sentences with fragments
- Mixing declarative statements with questions
- Using commas or semi-colons
- Using transitions in a bulleted list
- Using too many bulleted lists within bulleted lists

Sentence Structure

- Simple Sentence
- Compound Sentence
- Complex Sentence

Three Types of Sentences

A **simple sentence** has just one independent clause.

You had me at “hello.”

A **compound sentence** has at least two independent clauses.

They may take our lives, but they will never take our freedom!

A **complex sentence** has an independent clause and at least one dependent clause

If you build it, they will come.

Compound Sentences

Compound Sentences are sentences that contain two independent clauses joined by a coordinating conjunction.

The comma comes before the coordinating conjunction

FANBOYS: For, And, Nor, But, Or, Yet, So

Example: Northern New England School of Banking is one of the oldest banking schools in the nation, but they are also experts in today's modern banking industry.

Dependent Clause

A **Dependent Clause** contains a subject and a verb, but the clause can't stand independently. They can appear at the start, middle, or end of a sentence.

Hint: Dependent Clause Markers

Because	Though	Since	Although
When	Unless	While	After
Until	Before	If	Once
As	Whether		

When the dependent clause is at the beginning of the sentence, place a comma between the dependent and independent clauses.

Example: Before it rains, let's head to the beach.

If the dependent clause is AFTER an independent clause, DO NOT use a comma.

Example: We went to the beach because the weather was nice.

Active Voice

Active: Subject, Verb, Direct Object

The dog bit the boy

Passive: Subject=Object or receiver of Verb

The boy was bitten by the dog



Active Voice Examples

Passive: It was felt that you should seek employment elsewhere.

Active: You're fired.

Passive: It was discovered that there were insufficient funds to cover the amount of the check.

Active: The check bounced.

Effective Paragraph Development

Self-Contained Units

Topic Sentences

Transitions: Logical “Flow”

Anatomy of a Paragraph

- Topic Sentence
- Coherence
- Development

- Introductory Paragraphs
- Closing Paragraphs

Organizational Patterns

1. Spatial
2. Chronological/Historical
3. General to Specific
4. Specific to General
5. Narrative
6. Process
7. Definition
8. Classification
9. Comparison
10. Contrast
11. Cause/Effect

Transitional Phrases

Sequence

Compare

Contrast

Give Examples or Intensify

Place

Time

Repeat, Summarize, Conclude

Cause or Effect

Transitional Phrases Examples

To add or show sequence:

again, also, and, and then, besides, equally important, finally, first, further, furthermore, in addition, in the first place, last, moreover, next, second, still, too

To compare:

in the same way, likewise, similarly

To contrast:

although, and yet, but, but at the same time, despite, even so, even though, for all that, however, in contrast, in spite of, nevertheless, notwithstanding, on the contrary, on the other hand, regardless, still, though, yet

To give examples or to intensify:

after all, an illustration of, even, for example, for instance, indeed, in fact, it is true, of course, specifically, that is, to illustrate, truly

To indicate place:

above, adjacent to, below, elsewhere, farther on, here, near, nearby, on the other side, opposite, opposite to, to the left

To indicate time:

after a while, afterward, as long as, as soon as, at last, at length, at that time, before, earlier, formerly, immediately, in the meantime, in the past, lately, later, meanwhile, now, presently, shortly, since, so far, soon, subsequently, then, thereafter, until, until now, when

To repeat, summarize or conclude:

all in all, altogether, as has been said, in brief, in conclusion, in other words, in particular, in short, in simpler terms, in summary, on the whole, that is, therefore, to put it differently, to summarize

To show cause or effect:

accordingly, as a result, because, consequently, for this purpose, hence, otherwise, since, then, therefore, thereupon, to this end, with this object in mind

Modifiers

- Dangling Modifier
- Misplaced Modifier

Modifier Examples

A DANGLING MODIFIER is when the implied subject differs from the specific subject of the clause following...

Being very tired, Morton's alarm clock failed to disturb his sleep.

On rising, coffee was essential to waken the head nurse.

A MISPLACED MODIFIER is when a word or phrase is placed awkwardly in a sentence so it appears to refer to the wrong word.

We failed entirely to understand the complexities of the problem.

We entirely failed.

We failed to understand entirely.

TRY: Rowing across the lake, the moon often disappeared behind the clouds.

When a little girl, my brother threw a rock at me.

Tightening Your Language

You can **ALWAYS** edit more!

Tightening Your Writing

Many common expressions containing prepositions can be tightened:

in regard to = about

at a later date = late

along the lines of = like

at the present time = now

as soon as = when

by means of = by

due to the fact that = because

for the purpose of = for

Many common phrases are actually redundancies:

Some merchants offer "free gifts." Some insecticides "kill bugs dead." Develop an eye and ear for detecting redundancies or repetitious expressions:

advanced planning

past history

necessary requisites

basic fundamentals

final outcome

refer back

large in size

end results

new innovations

desirable benefits

consensus of opinion

future projections

Several verbs (make, take, give, have, bring, hold) derive meaning only if they couple with a noun. Instead of using these weak verbs, change the accompanying noun to its verb form, or think of a more precise verb.

make a decision = decide

take action = act

give a response to = respond

bring to an end = end

hold a meeting = meet

make a recommendation = recommend

take into consideration = consider

give a promotion to = promote

bring to a resolution = resolve

hold a conference = confer

Tightening Your Writing—cont'd.

Who and Which clauses

The use of “who” and “which” may force you to use more words than necessary:

Salaries, which are paid to teachers, comprise 65% of the school budget.

Teachers' salaries comprise 65% of the school budget.

Daniel Stoddard, *who is our Vice President of Marketing*, will call you.
Daniel Stoddard, Vice President of Marketing, will call you.

Use of *unique*: Unique cannot carry a modifier. (Ex. Quite unique) If something is unique, it is the **only** one and cannot be modified.

Parallelism: Consistent Grammatical Form

Ex. The thieves *were careless* and *were apprehended*.

Try:

With a lack of cash and not having a credit card, we could not fill the gas tank.

She left the thermostat on high, took long showers, and she was a waster of energy.

Revision Workshop

Self-directed revision for your final paper

Lower Order Concerns: Spelling, Punctuation

Higher Order Concerns: Re-order, message

You don't have to be a grammar PRO.

Early Draft, Middle Draft, Late Draft

Look and Listen!

Just LOOK at it!

READ ALOUD!

Purdue's OWL:

<https://owl.english.purdue.edu/owl/>

WIRMS

What I Really Meant to Say is...

Final Paper Revision Workshop

1. What is the point of your essay?
2. Number all the paragraphs of your essay.
3. Briefly summarize each paragraph's main point (2-3 words in the margin).
4. Are all the paragraphs in a logical order?
5. What tense is the essay in? (past, present, future) Is the tense consistent throughout? If not, indicate the places in the essay where it is not consistent.
6. Do you have transitions in between paragraphs and main points in your essay? Are the relationships within and among the parts of your essay clear?
7. Do you have specific details? (SHOW, not tell) Get rid of vague words; use detail.
8. Does the title reflect what the essay is about?
9. Rework any awkward sentences. If you have to slow down to make sense of the sentence, it is probably awkward to a reader as well.
10. Take out any unnecessary words or redundant phrases.
11. Do you make strong statements? Take out wimpy words. ("it seems that" "I think" "I believe" "perhaps")
12. Do you use an ACTIVE voice (i.e. "The dog *bit* the boy" rather than "The boy *was bitten* by the dog")
13. Check for conversational tone and informal language (slang, contractions)
14. Check spelling, grammar, and citation format if applicable.
15. READ YOUR ESSAY ALOUD. You will catch many grammar errors, awkward sentences, slang, and just areas for improvement in style, tone and voice. If you stumble over phrases or you have to slow down, chances are there is some confusion in the writing and it needs to be revised.

Purdue's OWL

Purdue's Online Writing Lab at

<https://owl.english.purdue.edu/>

is a great resource for grammar and citation instruction and sample professional writing documents.