AN ANALYSIS OF THE CORRESPONDENCE-IMPROVEMENT PROGRAM
AT GREAT AMERICAN RESERVE INSURANCE COMPANY
DALLAS, TEXAS

APPROVED:

K. G. Shepard
Major Professor

C. L. Littlefield
Minor Professor

O. T. Curley
Dean of the School of Business Administration

Dean of the Graduate School
AN ANALYSIS OF THE CORRESPONDENCE-IMPROVEMENT PROGRAM
AT GREAT AMERICAN RESERVE INSURANCE COMPANY
DALLAS, TEXAS

THESIS

Presented to the Graduate Council of the
North Texas State College in Partial
Fulfillment of the Requirements

For the Degree of

MASTER OF BUSINESS ADMINISTRATION

by

Luther A. Brock, Jr., B. B. A.

Bridgeport, Texas
June, 1954
### TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>LIST OF TABLES</th>
<th>vi</th>
</tr>
</thead>
</table>

#### Chapter

1. **INTRODUCTION**

- General Statement of the Problem
- Significance of the Problem
- Scope of the Investigation
- Limitations

2. **STATUS OF CORRESPONDENCE TRAINING IN SELECTED LIFE INSURANCE COMPANIES IN DALLAS, TEXAS**

- How Company A Attempted to Improve Its Correspondence
- How Company B Attempted to Improve Its Correspondence
- How Company C Attempted to Improve Its Correspondence
- How Company D Attempted to Improve Its Correspondence
- How Company E Attempted to Improve Its Correspondence
- How Company F Attempted to Improve Its Correspondence

- Summary of the Findings

3. **BACKGROUND INFORMATION ABOUT GREAT AMERICAN RESERVE PERTINENT TO ITS CORRESPONDENCE-IMPROVEMENT PROGRAM: THE INCEPTION OF THE PROGRAM**

- A Brief History of the Company
- Company Organization
- The Inception of the Correspondence-Improvement Program
- Selling the Program
- The First Meeting of the Correspondence-Committee
# Chapter IV. AN ANALYSIS OF THE TRAINING PHASE OF THE CORRESPONDENCE-IMPROVEMENT PROGRAM

A Review of the 1951, 1952, and 1953 Training
Selection of the Training Textbook
The Procedure Employed in Beginning
the 1952 and 1953 Training
Procedure in the Training Sessions
An Analysis of the Material Used in the Training
Summary

# Chapter V. FUNCTIONS AND RESPONSIBILITIES OF THE CORRESPONDENCE COMMITTEE

The Inspiring of the Proper Letter Writing Attitude on the Part of All Correspondents; a Continuous Effort at Selling the Benefits of Effective Correspondence
Responsibility for the Preparation and Future Revisions of the Correspondence Manual for Dictators and Transcribers
The Conducting of Letter Writing Clinics for Beginning Dictators
The Conducting of Letter Writing Clinics for Advanced Dictators
The Origination and Needed Revisions of Form Letters; the Compilation of a Directory of Form Letters; the Periodic Review
The Periodic Review of Carbon Copies of Dictated Correspondence for Constructive Criticisms
The Review of Complaints about Company Correspondence and the Undertaking of Remedial Action

# Chapter VI. MANAGEMENT AND EMPLOYEE EVALUATION OF THE CORRESPONDENCE-IMPROVEMENT PROGRAM

Evaluation of the Program by the Correspondence Committee and Top Management
Evaluation of the Program by Employees Who Have Received Training in One of the Company-Sponsored Letter Clinics
Summary of These Evaluations
<table>
<thead>
<tr>
<th>Chapter</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>VII. OBSERVATIONS, CONCLUSIONS, AND RECOMMENDATIONS</td>
<td>58</td>
</tr>
<tr>
<td>Responsibility for Establishing and Administering Correspondence Training</td>
<td></td>
</tr>
<tr>
<td>Selling the Program</td>
<td></td>
</tr>
<tr>
<td>The Training Phase of the Program</td>
<td></td>
</tr>
<tr>
<td>Advanced Training</td>
<td></td>
</tr>
<tr>
<td>Philosophy of Form Letters</td>
<td></td>
</tr>
<tr>
<td>The Follow-up Procedure</td>
<td></td>
</tr>
<tr>
<td>The Correspondence Manual</td>
<td></td>
</tr>
<tr>
<td>Savings Analysis and Cost Control</td>
<td></td>
</tr>
<tr>
<td>Recommendations</td>
<td></td>
</tr>
<tr>
<td>The Need for Further Investigation of Trends, Status, and Techniques of Correspondence Improvement</td>
<td></td>
</tr>
<tr>
<td>APPENDIX</td>
<td>87</td>
</tr>
<tr>
<td>BIBLIOGRAPHY</td>
<td>92</td>
</tr>
</tbody>
</table>
**LIST OF TABLES**

<table>
<thead>
<tr>
<th>Table</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. A Comparison of the 1951, 1952, and 1953 Correspondence-Improvement Programs at Great American Reserve: Insurance in Force, Home Office Personnel, and Training Sections Data</td>
<td>28</td>
</tr>
</tbody>
</table>
CHAPTER I

INTRODUCTION

General Statement of the Problem

This study purports to examine and to evaluate the correspondence-improvement program at Great American Reserve Insurance Company of Dallas, Texas. As evidenced by a survey among life insurance companies with home offices in Dallas, Great American engaged in a more comprehensive better-letters program in 1953 than any other Dallas life insurance company.

A preliminary purpose of this study in the area of business communications was that of determining the status of correspondence improvement in stock life insurance companies in Dallas. However, the major purpose, which stemmed from the preliminary one, was to study intensively the approach used in Great American. Therefore, an analysis of the correspondence-improvement program at Great American will indicate the procedures and techniques of correspondence improvement being utilized by this particular company; an evaluation of the program will point out some of the weaknesses in its operation, and recommendations will be made as to ways to alleviate the weaknesses and to make the
program more effective in general. Then, in addition, the findings of this study will reflect the importance placed on correspondence improvement in 1953 among other life insurance companies in Dallas.

The information contained in this writing should be of interest not only to management at Great American, but also to students of business correspondence and others concerned with better-letters programs as a progressive managerial tool.

Significance of the Problem

Since it has been estimated that 85 per cent of all American business transactions employ the use of correspondence,¹ business men of today are asking themselves, "Is there a definite relation between better letters and better business?" Many firms believe there is; they have recognized the need for "humanizing" their out-going letters. Current thinking conceives business letters in this light: a business is, after all, only a group of human beings serving a larger group of human beings called customers. Since the members of these groups are all human and act in human ways, an impression is formed by many trivialities in life--trivialities at first glance, yet meaningful when one really

considers them. As salesmen of a concern make an impression about their company; as the office employees in their private lives make an impression about their company; so a letter, which is actually an ambassador of the company, tends to create an impression about the company upon the recipient.

In addition to the intangible rewards of effective business correspondence, there are certain tangible results which are evidenced. They include (1) savings of time, stationery, and postage resulting from eliminating needless and hackneyed words; and (2) savings in the number of letters resulting from clearness and elimination of exchanges to clear up vague correspondence. Both of these savings are real in that sometimes dollars and cents figures can be applied to them as the result of a correspondence-improvement program.

Certainly there is a need for correspondence-improvement programs in American businesses. This need is particularly apparent in an organization that, by the nature of the business, requires the home office to correspond with the customers. Such is the case in life insurance companies, for "there is probably no other business in America that has been more hidebound by tradition, laws, and complicated terminology than insurance."² Although many progressive

insurance companies are making an attempt to humanize their operations and relations with their customers and the general public, there is a definite need for the realization that correspondence improvement can mean added goodwill and an ever-increasing prosperity for the company. It seems almost contradictory in itself when one realizes that insurance companies are known for having extremely modern equipment and beautiful office buildings and yet at the same time outmoded philosophies in dealing with their customers--outmoded customs in expressing the written word.

It has been observed that entirely too many insurance company letters written today are strictly from the company's point of view. The words "we" and "the company" appear many times more often than the word "you," and the policyowner is made to feel that "he is a moron or a deadbeat" when he makes a single request. Of course, this is seldom if ever done intentionally. It is possibly because many firms have built up in the public mind a feeling of aloofness and secretiveness.

Good public relations must start with the proper attitude upon the part of both management and personnel. If they live in an "ivory tower" and become addicted to the idea that their chief purpose is to protect the company and

3Ibid.
its funds, one can be sure their relations with the public are cold, distant, and confused. A properly conducted letter writing program can correct this faulty attitude by making the members of the staff exert every effort in expressing themselves clearly and simply. In addition, it will give them a new perspective on their relationship with policyowners and the salesmen in the field.

The following is an excerpt from an article in defense of correspondence-improvement programs for life insurance companies. It suggests a beneficial aspect of such training which may not have been emphasized greatly in the past.

The moment you broaden peoples' horizons and put them on their own in making decisions, you develop their judgment. And lack of good judgment and reasoning is one of the chief causes of so many poor letters getting into the mails. For example: your policyholders come from every walk of life. Their educational, economic, and social backgrounds vary all the way up and down the scale. Obviously, this means that your staff cannot always write the same type of letters to everyone and expect them to be effective. Knowing how much you should go into detail and the language to use calls for good judgment. It is therefore necessary that they learn to visualize their readers—their mentality and status—then write on their level of thinking. Otherwise, the letter will either be over their heads or insult their intelligence. In either case, your letters are not apt to be read and acted upon.

A properly conducted correspondence-improvement program will help develop this quality in your staff. 4

It seems that correspondence-improvement programs can mean not only increasing good will on the part of the

customers but also instigating a refreshing philosophy among employees about their own work, no matter how routine it may be.

Correspondence improvement also lends itself as a managerial tool in the areas of control and efficiency which are necessary aspects of all worthwhile endeavors. It is good management to take cognizance of a weakness in an organization and to try to alleviate the shortcomings by a planned approach. The rewards of such action are multi-fold.

From the foregoing discussion, it seems the following comprise the more essential rewards of a correspondence-improvement program in a life insurance company:

1. Better letters make better ambassadors of goodwill for the company. They tend to create good impressions about the company upon the recipients.

2. Savings can be realized from eliminating worn-out phraseology.

3. Savings can be realized in the number of letters which are often required to clear up vague correspondence.

4. The program will dispense with the idea that office personnel's main duty is to protect the company and its funds, rather than to be of service to the policyowner.

5. The program helps to develop judgment which is, of course, valuable in every aspect of all employees' jobs.
6. The program lends itself to use as a managerial tool in internal efficiency and control.

Scope of the Investigation

From observation of letters written by various kinds of businesses during the past several years, the writer has noted that letters from insurance companies often represent a class that certainly needs improvement. Subsequent investigation of published material revealed that many life insurance companies throughout the United States have undertaken rather comprehensive correspondence-improvement programs. However, the national trend does not always indicate local practices. Therefore, the decision was made to survey the life insurance companies in Dallas, Texas, to determine the extent to which an effort is being made to better correspondence in this geographical area. The need for and the justification for programs of this nature can readily be seen. Whether or not insurance companies in Dallas have taken cognizance of this need and acted upon it was the question in mind when the study began.

The Dallas Chamber of Commerce supplied a list of insurance companies authorized to transact business in Texas. From this list all of the stock life insurance companies with home offices in Dallas were selected to comprise a mailing list for questionnaires. Although the Chamber of Commerce publication included all types of insurance companies
in Dallas, only the stock life insurance companies were chosen for three reasons: (1) their ever-present need to write letters directly to their customers was noted. For example, fire insurance companies, on the other hand, more often have written contact with their agents than they have with their customers; (2) the writer has a sincere interest in the life insurance field because of his father's business association; and (3) the availability of material seemed apparent.

A preliminary survey was conducted by going to Dallas and telephoning many of the companies on the mailing list to get their reactions to answering the questionnaires the writer was planning to send out. The office manager at one of the larger life insurance companies in Dallas suggested that the writer certainly investigate the program at Great American Reserve Insurance Company, since many Dallas executives consider the better-letters program there as basically sound.

Subsequent to the trip to Dallas, the investigator sent questionnaires seeking information relative to a formal correspondence-improvement program in 1953 to the 48 stock life insurance companies with home offices in Dallas. A listing of these companies is represented in the Appendix
of this study. Also included in the Appendix are the questionnaire and the cover letter which accompanied the questionnaire.

Of the 48 companies receiving questionnaires, 19 replied. This represents a return of 39.58 per cent. Although only a limited number of companies had undertaken formal programs in 1953, the response would seem to indicate that life insurance companies are interested in improving their correspondence, or at least aware of the need of effective letters; otherwise, they would not have taken the time and effort to reply.

After analyzing the returns, it was quite apparent that Great American Reserve Insurance Company surpassed all others in its effort toward correspondence improvement in 1953. This company seemed to have a comprehensive training program and one worthy of further investigation as the basis for this study.

Since an executive of another leading insurance company had recommended so highly the program at Great American, the investigator felt it would be worth while for the purposes of this study to make a trip to Dallas and talk with those responsible for the program. After studying the details of the training used there and expressing a sincere interest in its operation, the writer was extended an invitation by the company to further investigate and analyze the program.
Since there has not been published a review of Great American's correspondence-improvement program, and since it appears to be the most progressive program among Dallas life insurance companies, the decision was made to concentrate the major portion of this study on the approach used by Great American in improving its correspondence.

Limitations

Gaining primary data is subject to various influences, some of which are beyond the control of the researcher. Since correspondence-improvement programs are relatively new techniques of progressive business managements, a survey type approach was necessary in securing most of the information contained in this study. Secondary sources cannot provide such information.
CHAPTER II

STATUS OF CORRESPONDENCE TRAINING IN SELECTED LIFE INSURANCE COMPANIES IN DALLAS, TEXAS

As was suggested in Chapter I, the preliminary purpose of this study in the area of business correspondence was to investigate the status of correspondence improvement among life insurance companies in Dallas, Texas. This chapter will indicate the companies that considered correspondence improvement in 1953, and a review of the various approaches will be made. This chapter should be of value to the reader as supplementary material which will aid in gaining a more thorough understanding not only of the procedures and techniques utilized by Great American, but also of the relative position of the program at Great American as compared with approaches used by other life insurance companies in Dallas.

Although it is felt that Great American Reserve Insurance Company has the most thorough and comprehensive program now in effect among life insurance companies in Dallas, this investigator does not wish to imply that none of the other insurance companies have programs of any merit whatsoever. Certainly this is not true. Although programs of other companies are not so comprehensive, perhaps, as the one at
Great American, the efforts of these companies toward correspondence improvement are rewarding as indicated in the returned questionnaires.

For the purposes of describing the various types of programs, it would be well to list the activities of each individually. Tabular presentation is not feasible because no two of those who have made an effort at bettering their correspondence in 1953 used an identical approach.

Of the 19 companies that replied, there were 7 other than Great American that attempted to improve their correspondence in 1953. In the following listings, the names of the companies are not mentioned. Instead, letters of the alphabet are used in identifying each company.

How Company A Attempted to Improve Its Correspondence

Company A employed a college professor of business writing to conduct a twelve-week course in 1953. The classes consisted of a period of one hour and fifteen minutes each week for twelve weeks on company time. Weekly assignments were given, and letters were prepared by the employees on their own time or on company time as conditions permitted. The professor flew to Dallas each week, spending half a day in the office at Company A discussing correspondence problems and preparing material for the class each afternoon. In addition, he spent time marking letters and preparing material for distribution at the next class meeting.
This course was designed primarily to teach the psychology of letter writing, although the mechanics of writing were also reviewed comprehensively. As the methods and planning analyst phrased it in his comments on the questionnaire he returned, "we were trying to teach our correspondents to write letters that are easy to understand, give all the information that the reader will need without wasting words, and extend a friendly handshake while doing it."

The class included 8 supervisors and 27 full-time correspondents. Also, 19 other employees were authorized to audit the course without participation; of the 19, five were junior officers.

Assignments were designed to cover the following: correcting policyowners' errors, answering requests for information, handling complaints when the company is not at fault, correcting errors when the company is at fault, breaking bad news, and explaining technical problems in non-technical terms.

Slides were used for class presentation. Written assignments had been made, and most of the lecture time was devoted to discussing letters that had been submitted and marked by the instructor. Grading guide sheets were distributed before each discussion so that the employees could follow better the instructor's thinking. In addition to
assignment letters, employees were encouraged during the course to turn in carbon copies of letters mailed, which were used by the professor in preparing his lectures and which he later returned to employees with suggestions noted.

Company A is now working on a regular program of carbon copy analysis. This follow-up procedure will be handled by the professor. The exact details of the program have not yet been worked out. They also plan to have the professor prepare a letter-writing manual for use by correspondents and to assist in preparing guide letters to be used in regularly recurring correspondence situations. They are considering additional supervision of correspondence so that employees who show the most ability in writing letters can be located, and hence a more effective on-the-job training program can be provided.

How Company B Attempted to Improve Its Correspondence

Company B stated in the questionnaire returned that they did not undertake a formal better-letters program in 1953, but that a manual for secretaries, stenographers, and typists was compiled by the secretary to the executive vice president. The psychology of letter writing was not emphasized, however. Only the mechanics were touched upon with stress placed on company policies as to form and layout.
How Company C Attempted to Improve Its Correspondence

Company C did not undertake a correspondence-improvement program in 1953; however, the vice president stated in the questionnaire he returned that a rather detailed program would be conducted during 1954.

Although Company C did not have a company-sponsored program, four correspondents from the organization attended a three-day better-letters clinic (at the company's expense) which was held in Dallas in October.

How Company D Attempted to Improve Its Correspondence

Company D in 1953 had two secretaries in the organization review all of the correspondence mailed out. A record was kept, broken down by departments, of all errors made in letter-writing mechanics. These were reviewed weekly and discussed with the writers.

The company is at present developing a letter-writing manual which will be given to all persons who in their daily work ever have the responsibility of writing a letter.

How Company E Attempted to Improve Its Correspondence

Company E did not have a formal better-letters program in effect during 1953, but the reply indicated that they are very letter conscious. The secretary-treasurer of the firm
stated that they are constantly looking for articles and other published material concerning correspondence improvement. When an article with some merit appears, all correspondents read it to keep abreast of current practices and techniques of effective business writing.

The only major undertaking in 1953 as far as correspondence is concerned was a trial period of beginning a letter with a sentence followed by the recipient's name, as opposed to the customary salutation. However, this practice was discontinued.

How Company F Attempted to Improve Its Correspondence

Company F had one of its secretaries to train personally each new employee who would be called upon to compose letters in the course of his work. During 1953, one stenographer-secretary and one stenographer were trained. The emphasis in the training was placed upon the mechanics of writing rather than on the psychology involved.

It is significant to note that Company F has adopted the National Office Management Association's simplified letter form. The vice president of Company F stated in the questionnaire he returned that the adoption of this letter style eliminated verbose openings and closings of the letters dictated.
Summary of the Findings

As indicated by the questionnaires returned, only seven insurance companies attempted to improve their correspondence by some method in 1953—be it only the reading of articles on business-letter writing. Six of the remaining 12 questionnaires returned included comments made by the writers to the effect that the companies did recognize the importance of a well planned letter and that they did hope to undertake some kind of better-letters program in the future.

From the foregoing listing of the various approaches made by Dallas life insurance companies in improving their correspondence, a summary of the findings is as follows:

1. One company employed the services of a college professor of business writing, who conducted a twelve-week course in effective writing techniques.

2. One company delegated to a secretary in the organization the duty of compiling a correspondence manual for the use of secretaries, stenographers, and typists. The manual dealt with the mechanics of writing.

3. One company sponsored four of its correspondents' attendance at a three-day better-letters clinic held in Dallas in October, 1953.

4. One company had two secretaries in the organization to spot check out-going letters for errors in the mechanics involved.
5. One company's correspondents kept abreast of current writings in the field of business communications, although no planned approach at improving correspondence was made. (It is significant to note that although this company was the only one that stipulated such an approach, it is perhaps possible that other companies which stated they did not make an attempt at improving their correspondence in 1953 might have also read articles and other published material on business correspondence.)

6. One company had a secretary to train personally each new correspondent. The training was aimed primarily at the mechanics of writing.
CHAPTER III

BACKGROUND INFORMATION ABOUT GREAT AMERICAN RESERVE
PERTINENT TO ITS CORRESPONDENCE-IMPROVEMENT
PROGRAM: THE INCEPTION OF THE PROGRAM

Chapter II of this study indicated the emphasis placed on correspondence improvement in 1953 by life insurance companies in Dallas, excluding that by Great American which will be considered in succeeding chapters. Intensive study was given to the operation of the correspondence-improvement program at Great American as the result of the survey considered in Chapter II. Great American, as has been suggested in previous chapters, seems to have the most comprehensive better-letters program now in effect among Dallas life insurance companies and one worthy of investigation.

A Brief History of the Company

Before it is possible to analyze any kind of management technique, it is advisable to study the history of the company using such an approach, for often the history as to organization and growth is reflected in its management.
Great American Reserve Insurance Company was founded in 1935 in a one-room office with a roll-top desk. Travis T. Wallace and C. O. Hambleton obtained the charter of the company, a mutual assessment company, and began operations with $500. The business was reorganized as a limited capital stock, life, health and accident company in 1937 and was given the new name of Great American Reserve Insurance Company. Agents at that time were primarily traveling men working out of the home office in Dallas.

An active life insurance department was established in 1943 when the capital was increased by a stock dividend. In 1946, a group and franchise department was formed to sell life, health and accident, and hospitalization insurance on a group basis.

Shifting to a new agency system in 1947, the company began setting up branch managers throughout the Southwest. Open house to show the new modern four-story home office building at 2020 Live Oak was held in July, 1950.

Great American's insurance policies are presently marketed through twelve branch offices. North Texas agencies have headquarters in Dallas. The other Texas branch offices are located in Amarillo, Austin, Fort Worth, Houston, Lubbock, and San Antonio. Out-of-state branch offices are in Shreveport, Louisiana; Oklahoma City, Oklahoma; and Wichita, Kansas. The company is also licensed to operate in New Mexico, Arkansas, and Mississippi.
Company Organization

The secretary-comptroller of the company, who is the office manager, is responsible for the administration of the home office operations. He delegates to the department managers the authority and responsibility necessary for the efficient operation of their respective departments. An assistant department manager assumes the duties of the department manager in his absence.

There are nine home office departments: accounting, actuarial, agency, claim, group, personnel and service, planning, renewal, and underwriting. The supervisors of the sections within the departments are responsible for the operation of their sections.

The Inception of the Correspondence-Improvement Program

John Cromwell, the secretary-comptroller as well as office manager at Great American, recognized the need for improving correspondence in 1950. This recognition came about mainly because of the increasing number of written complaints concerning misunderstanding and confusion in the letters written by the home office staff. These complaints came from both policyowners and salesmen in the field. Since the company experienced growth in both personnel and insurance in force from the years 1946 to 1951, the office manager attributed much of the letter-writing
problem to growth and its complications. It is extremely easy for a company to suffer in procedures, techniques, and policies when it is experiencing growth at a rate incommensurate with its ways of handling the growth.

In 1946, there were 46 home office employees; in 1952, the first year the correspondence-improvement program was conducted on a company-wide basis, there were 158 home office employees. This represents an increase of 243.48 per cent based on the 1946 figure. This substantial increase in personnel indicates the growth which Great American enjoyed in the years succeeding World War II.

The correspondents employed during the 1946-1952 period often came from the ranks of the untrained if not unskilled. Because of a lack of training and control, it is understandable that letters going from the company did not represent all that is effective in business correspondence. A new employee who was required to compose a letter gave little consideration to the psychology involved. He was busy learning the technical aspects of his job, and it seemed natural to copy the style and approach used by his fellow workers in writing a company letter. Since no training had been given in the art of letter writing, the old-time, worn-out, insurance terminology and phraseology permeated through the entire organization.
An important consideration is that management did realize the need for some form of correspondence improvement. Through the effort of the office manager, the renewal department employees were trained in 1951. In April of that year, the office manager conducted a nine-week training course in letter writing. The class met from 8:30 to 9:30 each Monday morning for nine consecutive weeks. The class was composed of six dictators in the renewal department and the department manager, Helen Hurt. It seems that the success of the 1951 program was realized mainly because of the great enthusiasm for the program by the instructor; his efforts in starting this department program were rewarded by a company-wide program which began in 1952.

In the first class, Helen Hurt, the manager of the renewal department, seemed to be the star student. Her enthusiasm for the subject was equal to that of the instructor’s. Since she received a degree from the University of Texas in English, and since she is manager of one of the departments requiring a great amount of correspondence, the office manager thought at that time she would make an excellent instructor for future classes.

Selling the Program

In January, 1952, the office manager’s position broadened to that of secretary-comptroller as well as
office manager. His new duties and responsibilities did not take away his interest in correspondence improvement, however. In fact, need for improvement in this area became much more real to him. He was so thoroughly sold on the benefits which had accrued from the 1951 program (carried on in the renewal department) that he began to think in terms of a company-wide program for 1952. Selling top management was an easy job, he stated, because the program and the benefits from it sold themselves.

At a department managers' meeting, which is held each month, the question of a company-wide correspondence-improvement program arose. It was suggested that a correspondence committee should be organized for the purpose of administering the training and the follow-up of the program. Since there are three departments in which most of the company correspondence is handled, and since each of the three department managers had exhibited considerable talent and enthusiasm for effective communications, it was decided by the department managers to have the manager of the claim department, manager of the group insurance department, and manager of the renewal department, to comprise the correspondence committee.

All of the executives of the company rallied to the suggestion and were anxious for the committee to attempt
correspondence improvement by any approach they deemed feasible as long as the cost of the program was commensurate with the benefits to be derived.

The First Meeting of the Correspondence Committee

The first meeting of the newly formed correspondence committee was held on April 24, 1952. During the meeting, it was resolved that the committee should meet each Tuesday and Thursday from 10:00 to 12 noon.

The subject of starting a letter-writing clinic was discussed, and it was decided that the first class would begin Wednesday, April 30, to be held in the conference room at 8:30 A.M. and then each Wednesday thereafter for nine consecutive weeks. It was also decided that the second class would begin approximately six weeks later.

The exact purposes of the committee were also reviewed at great length, so that each committee member would know from the beginning what his duties and responsibilities would be. They set forth in writing the following functions with the understanding that as the program developed and broadened, new areas of endeavor might be undertaken:

1. The inspiring of the proper letter-writing attitude on the part of all correspondents; a continuous effort at selling the benefits of effective correspondence
2. The preparation and future revisions of a correspondence manual for dictators and transcribers

3. The conducting of letter-writing clinics for beginning dictators

4. The conducting of letter-writing clinics for advanced dictators

5. The origination and needed revisions of all form letters; the compilation of a directory of form letters; the periodic review of form letters scheduled to be mailed to see if there are any cases of the wrong form being used in a correspondence situation

6. The periodic review of carbon copies of dictated correspondence for constructive criticisms

7. The review of complaints about company correspondence from recipients of company letters; an undertaking of remedial action.
CHAPTER IV

AN ANALYSIS OF THE TRAINING PHASE OF THE CORRESPONDENCE-IMPROVEMENT PROGRAM

A Review of the 1951, 1952, and 1953 Training

As was discussed in Chapter III, the first formal training program was held in 1951. In this program, however, only the dictators in the renewal department were trained. Then in 1952, the first company-wide program was conducted, and two classes were held with the manager of the renewal department as the instructor. The 1953 program included five classes, the instructors of which were the manager of the renewal department, manager of the group insurance department, and manager of the claim department.

Table 1 outlines the three programs undertaken by Great American to this date. The reader will note that included in the table is a listing of the home office personnel, total number and percentage increase; and insurance in force, total amount and percentage increase. These two columns indicate the general growth of the firm both personnel-wise and according to the insurance in force, the barometer of growth used by most insurance companies.


<table>
<thead>
<tr>
<th>Correspondence-Improvement Program</th>
<th>Insurance in Force</th>
<th>Home Office Personnel</th>
<th>Training Sections</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Amount**</td>
<td>Percentage Increase</td>
<td>Total Number</td>
</tr>
<tr>
<td>1951 Program (Renewal department only)</td>
<td>$62,688,986</td>
<td>-</td>
<td>157</td>
</tr>
<tr>
<td>1952 Program (Company-wide)</td>
<td>80,357,825</td>
<td>28.18%**</td>
<td>158</td>
</tr>
<tr>
<td>1953 Program (Company-wide)</td>
<td>86,274,925</td>
<td>7.35%*</td>
<td>169</td>
</tr>
</tbody>
</table>

*Percentage increase based on figure for preceding year.

**Source: Records of Great American Reserve Insurance Company.
The percentage increase column under each shows the relative increase of 1952 over 1951, and of 1953 over 1952.

The third column from the left in Table 1 is entitled "Training Sections" and is broken down into the instructor, the section number, the number of trainees in each section, the total number of trainees for each year, and the percentage increase for each year.

Comparing the percentage increase column under "Training Sections" with the percentage increase column under "Home Office Personnel," it is observed that in 1952 the increase in personnel was only .64 per cent, whereas the increase in the number of trainees was 116.66 per cent. The vast difference in the two percentages is due to the fact that the 1951 program was conducted in only the renewal department, whereas the 1952 program was company-wide in scope.

In 1953, the percentage increase of trainees was 92.3 per cent (based on the total number of trainees in the 1952 training); the percentage increase in home office personnel was 6.96 per cent. By comparing the two percentages of increase, there is some indication that the program in 1953 grew in popularity at a rate much greater than the rate of increase of personnel. This seems to indicate to a certain extent that the enthusiasm for the course by the 1952 trainees may have influenced the number enrolling for
the 1953 training. Certainly, though, there are probably other contributing factors, including the selling effort exerted by management which may have been more thorough and intensive than it was in 1952.

Selection of the Training Textbook

In 1951, when the office manager was considering training the renewal department employees in effective business correspondence, he wanted to secure a textbook for the course that would be directed toward insurance letters, a text that would be aimed at writing effective life insurance letters with emphasis on the elimination of insurance phraseology which confuses so very many recipients.

After considerable investigation the company chose Mildred Stone's Better Life Insurance Letters, which is published by the National Underwriter Company of Cincinnati. The office manager stated that to his knowledge this text is the only recently published business writing text available which is directly concerned with life insurance letter writing.

The 1951 training was so successful with the use of Mildred Stone's text that the same text was used in both the 1952 and 1953 programs.
The Procedure Employed in Beginning the 1952 and 1953 Training

About one week before training classes were scheduled to begin in 1952 and 1953, a memorandum was sent to every correspondent and other personnel who composed letters inviting them to enroll in the course. Special attention was directed to those dictators and other personnel who were new with the company and did not receive training the previous year. Only mild persuasion was necessary in encouraging personnel to enroll in the course because of the easily recognized benefits to be derived from the training. Many employees recognized that any effort they could make to improve their jobs enhanced their possibilities for promotions.

On the memorandum, each employee scheduled to enroll in the course was asked to bring with him ten carbons of letters written by him the week previous to the first class meeting.

After the trainees were assembled the first day of the program, a group meeting was held in the conference room. At that time, the vice president of Great American made an introductory talk on the benefits which can be accrued from correspondence-improvement training, and he introduced the three instructors.
The group was then divided in such a manner that no class would have a majority of trainees from one department in the organization.

Procedure in the Training Sessions

There were nine classroom meetings for each class in the 1952 and 1953 programs. The following considerations hold true for each class conducted in 1952 and 1953:

1. Each class meeting was one hour in length on company time, once each week for nine consecutive weeks.

2. One chapter in the text was considered at each meeting, beginning with Chapter I. Trainees were not encouraged to read the chapter before attending class because after each class meeting they were instructed to incorporate in their letters written the following week the points covered only in all previous class meetings. The correspondence committee feels that if an individual reads ahead in the text, he may try to include in his letters aspects of letter writing which have not been considered in class. This practice might cause the correspondent not to give attention to all the points covered in the preceding chapters. The committee deems it best to improve each letter in relation to the specific training received before the letter is written.
3. At the beginning of each class meeting, the chapter to be considered that day was read orally, each member of the class taking turns in reading the material.

4. After reading the entire chapter, there was a question and answer session to clarify the reading and to elaborate on some of the details covered in the text.

5. After discussion, the instructor distributed the carbons submitted at the beginning of the period. No one received any of his own carbons. Instructions were given for each trainee to re-write each of the letters given to him, incorporating in the revised versions the considerations covered in the chapter just previously discussed, plus the material learned in previous classroom training.

6. After each person had revised the letters given to him, he read aloud the original and the revision, pointing out to the other members of the class why he made the changes and how the revised copy was a better letter than the original one was.

An Analysis of the Material Used in the Training

For the purposes of this writing, the writer feels it would be well to consider the material covered in each of the nine class meetings. Since Mildred Stone's Better Life Insurance Letters is the only prepared written material used
in the training, the following is a brief condensation of each class meeting and the material covered chapter by chapter.

The first class meeting (text, Chapter I: Your Reflection in Your Letters).—The question of whether or not the customer is always right is advanced. Although the life insurance business has many friends, the point is made that even friends sometimes criticize. Too frequently justifiable criticism is directed toward life insurance correspondence because letters coming from life insurance offices are often rather cold, technical, confusing, and arbitrary in their pronouncements.

Consideration is given in this chapter to the role letters play in business, and their importance as ambassadors of good will.

The second class meeting (text, Chapter II: People Want You to Be Right).—The author of the text states that the first responsibility of any composer of a letter is being sure he is correct in everything said in the letter, not only in the contents of the text, but also in other details such as names and titles, addresses, figures, spelling, capitalization, word division, and punctuation.

The third class meeting (text, Chapter III: Long Enough but Not Too Long).—Conciseness, as a virtue of letter writing, is discussed. The difference between brevity and conciseness
is pointed out. (Conciseness is explained as a quality one should always seek in his letters, for it suggests a lack of rambling in wordage. On the other hand, however, brevity, defined as simple shortness, may not be a virtue.)

The fourth class meeting (text, Chapter IV: Letters Are Pictures).—The mechanics of letter writing are discussed in this chapter. The considerations center around the need for a symmetrical appearance and pleasing countenance of letters.

The fifth class meeting (text, Chapter V: Build Your Letter).—The basic psychological factors of letter writing are considered in this chapter. The importance of the first paragraph, which often sets the feeling key note of the letter, is carefully discussed.

The sixth class meeting (text, Chapter VI: Do Your Readers Understand You?).—This chapter deals with word comprehension; much of the material is based on the findings of Rudolf Flesch, author of "The Art of Plain Talk." The three requirements of material easy to understand are discussed. They are (1) short sentences; (2) simple, not compound, words; and (3) many personal references.

The seventh class meeting (text, Chapter VII: Emotion Overtones).—The subject of words which have adverse connotations to many people is discussed. Also, the assets of patience with and understanding of customers are considered.
The eighth class meeting. (text, Chapter VIII: Ego Recognition, the Use of Courtesy).--Chapter VIII ties in with the principles of working with people in every area of consideration. The principle of de-emphasizing one's own ego and building up the ego of others is a fundamental in the supervision of people and in the writing of effective letters.

The ninth class meeting (text, Chapter IX: Letters Not to Handle).--Consideration is given to the use of tact in composing letters in which the correspondent must say no, offer criticism or correction, or disagree with a policy-owner. Some of the principles of this type of writing are discussed.

Also, in the ninth and last class meeting, a summary of the course is afforded.

Summary

The 1953 training period of the correspondence-improvement program at Great American consisted of a one-hour session once each week for nine consecutive weeks. Mildred Stone's Better Life Insurance Letters constituted the training material. At each session of the training program, one chapter from the text was read and discussed; then carbons of letters written by the trainees were read and corrected considering in the revised versions the material previously studied in the training.
Most of the important aspects of effective letter writing were discussed in the training. The following constitutes the bulk of the material considered: the need for effective business letters; the importance of correctness in writing; the desired length of letters; the mechanical aspects of letter writing; the psychological approach in letter writing, including the arrangement of facts, et cetera; recipient comprehension of letters; courtesy and the principle of ego recognition; principles of writing letters containing information which the recipient is not anxious to hear.
CHAPTER V

FUNCTIONS AND RESPONSIBILITIES OF THE
CORRESPONDENCE COMMITTEE

The correspondence committee at Great American consists of the manager of the claim department, the manager of the group insurance department, and the manager of the renewal department. The committee, at its inception, set up in writing the following functions and responsibilities, with the understanding that as the program broadened and developed, other areas of endeavor might be undertaken:

1. The inspiring of the proper letter writing attitude on the part of all correspondents; a continuous effort at selling the benefits of effective correspondence

2. The preparation and future revisions of a correspondence manual for dictators and transcribers

3. The conducting of letter writing clinics for beginning dictators (correspondents at Great American who have never had training in business correspondence)

4. The conducting of letter writing clinics for advanced dictators (those who have received training in one of the beginning dictator classes offered at Great American and who have displayed since receiving training an enthusiasm for and an aptitude for letter writing)
5. The origination and needed revisions of all form letters; the compilation of a directory of form letters; the periodic review of form letters scheduled to be mailed to see if there are any cases of the wrong form being used in a correspondence situation)

6. The periodic review of carbon copies of dictated correspondence for constructive criticisms

7. The review of complaints about company correspondence from recipients of company letters; an undertaking of remedial action in correcting the fault

The reader should realize that the order in which the duties above are listed does not indicate the relative importance of each function of the committee. All are significant phases of the operation of the correspondence-improvement program. Only through a unified approach, incorporating all of these functions, can an effective program be realized.

For the purposes of this writing, it would be well in this chapter to elaborate on the functions of the committee so that the reader may have a more comprehensive understanding of what each duty entails.

The Inspiring of the Proper Letter Writing Attitude on the Part of All Correspondents; a Continuous Effort at Selling the Benefits of Effective Correspondence

As was discussed in Chapter III, one week prior to the initial class meeting of a letter writing clinic for beginning
dictators, a memorandum is sent to every correspondent in the organization announcing the program and expressing an invitation to enroll in the course. A bit of selling is incorporated in the memorandum; some of the possible benefits to be derived from the training are mentioned as well as the significance of the program as a means of developing the abilities of employees. The memorandum is signed by the correspondence committee.

Brought out in Chapter III, too, was the fact that on the first day of the training program all trainees are assembled in the conference room, at which time the vice president of Great American makes a short talk on the program—what it is and the benefits which can accrue from the training. Also, the vice president introduces each instructor at this time. The first meeting may be termed primarily a selling period, for the main theme is the significance of effective business correspondence: what it means to the company, the correspondents, and the recipients.

Responsibility for the Preparation and Future Revisions of the Correspondence Manual for Dictators and Transcribers

Concurrently with the first company-wide training program in 1952, the correspondence committee undertook the compilation of a correspondence-improvement manual as a reference for all dictators and transcribers. The purpose of the manual is that of a supplement to the actual classroom
training. A copy is placed on each correspondent and transcriber's desk for reference as well as a refresher of the training received in the company-sponsored letter clinics.

The manager of the renewal department, who is one of the members of the correspondence committee and the sole instructor of the 1952 classes, was the main contributor in compiling the manual, although the other two members of the correspondence committee aided in its compilation.

The manual, comprehensive, interesting, and cleverly contrived, is pointed directly at the psychology and mechanics of life insurance letters with emphasis on eliminating insurance terminology which the average recipient is not able to grasp.

In each part of the manual, examples are outlined of effective and ineffective approaches. Included in the manual are the following sections:

**Introduction.**--The introduction suggests that letters provide an excellent opportunity to create a friendly attitude on the part of the policyowner toward both the writer and the company. Mention is also made that all letters should be complete, clear, concise, correct, the tone sincere and courteous.

**Plan ahead.**--The importance of a well-planned approach to letter writing is considered in this section. The authors elaborate on the steps to follow in writing
effective letters (e.g., getting all the facts, originating an effective opening sentence, et cetera).

The opening wedge.---The importance of the opening sentence is discussed, as well as a list of 3½ miscellaneous effective opening sentences which were included as guides or patterns for use and not particularly for exact usage word for word.

Courtesy.---The importance of courtesy in letters is emphasized in this section. Mention is made that one should always remember there is no letter received from a customer that is so very discourteous that it deserves a discourteous answer. A discourteous letter the company sends is a permanent record of the writer and of Great American.

Wow! Tact--what is it?---The authors of the manual observe that practically every situation in life offers an opportunity to use tact in some degree. Mistakes must be corrected; requests declined; misunderstandings cleared up; and actions refused. Tact is a happy and graceful characteristic to cultivate, for it never antagonizes or gives offense.

Brevity and simplicity.---In this section the main point made is that wordiness is not an attribute of letter writing, and that by the elimination of stock phrases and
the substitution of more up-to-date expressions it is possible not only to improve the text of the letter but to cut the length as well.

What a finish!—Equally as important as the effective opening sentence is the closing sentence of a letter, the authors of the manual suggest. The point is made that closing sentences should usually summarize into a very few words just what it is the writer wants the recipient to do.

Closing sentences for letters.—Listed here is a chart-like arrangement of closing sentences for letters about 26 different subjects which are common to everyday correspondence at Great American. The suggested closing sentences are to be used as guides by correspondents in composing their own original closing sentences.

You have the tools.—This six-page section is devoted to an explanation of the usage of the dictaphone and was supplied by the Dictaphone Corporation of Dallas, Texas.

Instructions to transcribers regarding letter form.—Outlined in this section are the rules to follow in typing letters at Great American. All of the considerations pertain to the mechanics of Great American letters (e.g., spacing, margins, punctuation, et cetera).
The Conducting of Letter Writing Clinics for Beginning Dictators

Chapter IV of this writing includes a detailed outline of the letter writing clinics for beginning dictators which have been sponsored on a company-wide basis at Great American since 1952. The training phase as well as all other areas concerning the inauguration and administration of the correspondence-improvement program at the company is under the guidance of the correspondence committee.

The Conducting of Letter Writing Clinics for Advanced Dictators

At the inception of the correspondence committee, one of the functions set up in writing at that time was the administering of an advanced training program in effective business communications. Up to this date, however, Great American has centered its attention around the basic training program and has not undertaken advanced training. However, some few employees have enrolled for the training a second time as a refresher course.

It is the hope of management that in the future a program devoted to training employees who have received training in one of the elementary letter clinics may be initiated. Such training will afford an opportunity to those employees who, after receiving basic correspondence training, evidence a great amount of sustained enthusiasm for and an aptitude for effective business correspondence origination.
An advanced training course, according to management, would entail some of the finer points of the psychology involved in writing letters, as well as a more thorough approach to correspondence problems peculiar to life insurance companies.

The Origination and Needed Revisions of Form Letters; the Compilation of a Directory of Form Letters; the Periodic Review

At the present time at Great American, there are in use 154 form letters. The departmental break-down relative to the use of these letters is as follows:

- Renewal department . . . . . . . 70
- Group insurance department . . . . 35
- Underwriting department . . . . . 15
- Accounting department . . . . . 5
- Claim department . . . . . . . . 20
- Total . . . . . . . . . . . . . . 154

Any time a department in Great American has a recurring correspondence situation which they feel can be handled effectively by a form letter, a request is submitted to the correspondence committee. A complete and thorough discussion of the problem is held by the members of the correspondence committee and the manager of the department concerned before the committee actually begins the preparation of a solution. After all the necessary facts have been gained, the committee originates a form letter to be used by the department in future situations of a similar type.
The new form letter is given a number and is listed in the Directory of Form Letters which numbers each form in effect and gives an explanation as to when each should be used. The first four entries in the directory are shown below to give the reader an idea of how the directory is compiled.

001—request for a change of beneficiary only (life or A and H). Enclose beneficiary form and large BREF indicating policy number on form.

002—request for change of name by marriage; offer of beneficiary change (life only). Enclose certificate of marriage and beneficiary form, indicating policy number on both forms, and large BREF. If policy in office, same procedure as 001.

003—request for change of name and beneficiary. Enclose certificate of marriage and beneficiary application with large BREF. If policy in office, keep suspense 001 and 002.

004—notification of marriage; beneficiary change offered (A and H or Hospitalization only). Enclose change of beneficiary form and BREF.

All form letters are typed by an International Business Machine executive typewriter and are reproduced by multigraph. A place is left for the inside address and the policy number.

The secretary-comptroller at the company is an enthusiast for form letters; he believes that a form letter to be effective should make no pretense of not being form.

He stated, "Most readers know when a letter they receive is a form letter, and there is no use trying to fool them. For that reason, all of our letters are very apparently form."

Many individuals, according to the secretary-comptroller, do not concur with his philosophy of form letters in that a form should be used in some correspondence situations but that the transcriber should actually do the typing and copy directly from the form to be used rather than actually mailing a printed form. Of course, if such were done it is felt by top management that the cost would be much greater than it actually is at Great American.

Further consideration will be given the use of the form letter in Chapter VII of this writing.

It is significant to note in this discussion of the use of the form letter at Great American that each day during the first week of each month one member of the correspondence committee checks each form letter which is scheduled to be mailed out to see whether the correct forms are used. The member of the committee who does this checking stated, "This is just a check-up, and in very few instances do I ever find a wrong form being used. However, it always pays to check at least once a month to be sure."
The Periodic Review of Carbon Copies of Dictated Correspondence for Constructive Criticisms

The manager of the renewal department, a member of the correspondence committee, reviews critically twice each month carbons of all letters written by the staff, other than top management. This means that every letter written by every correspondent will be examined. Letters are corrected and criticized in much the same way a college professor of business writing corrects the letters submitted by his students in that suggestions and criticisms are made with a red pencil in the margins of the letters. The manager of the renewal department who checks the letters stated, "Sometimes I have to be very critical, but so far no employee's feelings or pride has been injured. He realizes that it is not meant personally but is extended in a helpful manner so he may learn new and better ways of writing his letters."

It is significant to note that copies of letters written soon after the first training program were covered with corrections because the correspondents were having a rather difficult task in changing old letter writing habits. Now, however, each month relatively few criticisms are made on the carbons; in fact, in the most recent group of letters read, only ten letters needed corrections out of 175 letters considered.
After each letter has been read and remarks written in the margins, it then goes to the desk of the chairman of the correspondence committee who places a seal on the letter indicating the committee has reviewed it. Next the letter goes to the supervisor of the department of the person who composed the letter. If any corrections or comments are made on the letter, the supervisor and the correspondent discuss them. In some instances, the correspondent comes to the member of the committee who reviewed the letter for further elaboration on the errors made and ways of alleviating them in the future.

The Review of Complaints about Company Correspondence and the Undertaking of Remedial Action

As was stated in Chapter I, one of the main contributing factors which encouraged management at Great American to consider a correspondence-improvement program was the increasing number of complaints about Great American letters coming from salesmen in the field and policyowners of the company. It is now the duty of the correspondence committee to review all such complaints which arrive and then to take decisive action in correcting whatever the deficiency or fault might be. Before the company-wide better-letters program began in 1952, letters of complaint about company correspondence arrived at the company almost every day;
now, however, hardly more than once every three months does a complaint arrive. Management and the correspondence committee hold the training program responsible for this trend.

It is understood by all who receive mail at the company that when any letter criticizing company correspondence is received, it is brought to the attention of the correspondence committee who will, in turn, analyze the complaint and attempt remedial action.
CHAPTER VI

MANAGEMENT AND EMPLOYEE EVALUATION OF THE CORRESPONDENCE-IMPROVEMENT PROGRAM

During and after a thorough and intensive investigation of the material covered in the training program as well as the procedures and techniques used in the training and follow-up, the writer conferred with the correspondence committee, top management, and personnel who have received training to ascertain the advantages of the program, benefits derived, and possible defects of the program which should be corrected in the 1954 training.

Evaluation of the Program by the Correspondence Committee and Top Management

During a conference with the correspondence committee, the secretary-comptroller, and the vice president of Great American, the following were suggested by them as the primary advantages and disadvantages of their better-letters program:

Advantages.—1. A closer and friendlier contact between the company and its customers has been established because of improved correspondence. Since a life insurance company has little personal contact with its customers, the usual means of communication is the letter, which acts as an
ambassador of the company and tends to form impressions about the company upon the recipients. Not only does an effective letter create a good impression about Great American, but it also aids in giving the insurance business a better and more understandable place in the life of the policyowner. Many times insurance companies are, in the minds of the public, large entities, impersonal and with little feeling for the individual.

2. The program has lessened the gap between the company and its salesmen in the field. This is particularly true because of the reduction in the number of letters required on the parts of both the salesmen and the home office staff. When the home office force learned how to express themselves clearly and simply, this tended to reduce the number of letters required to clear up vague correspondence particularly between the company and its sales force. Naturally, it is perturbing to both the salesmen and the home office staff for misunderstanding to cause additional letters to be written. In this connection it is significant to note that the average sentence written before the program began contained up to 40 words; the average sentence now contains from 15 to 18 words.

3. Another benefit of the program has been that of control. As the secretary-comptroller stated, "It makes us feel good when we know just where we stand in any management area. Only through a sincere approach to bettering anything
we do here at Great American can we honestly say we are doing the best possible job."

4. Not only does the training benefit the trainees, but it helps the instructors as well. This feeling is a major difference between the philosophy at Great American and other insurance companies who have conducted better-letters programs. Some companies rely wholly on outside sources to conduct the training as well as to administer the follow-up procedures. Every detail of the program is delegated to the outside source, and the responsibility of administering it is out of the hands of the company. At Great American, by contrast, the company is always seeking ways to develop its own employees, not only in letter writing but in other endeavors as well. In this connection, it is interesting to note that when a company does get all personnel behind any project, usually the outcome is very effective because the staff identify themselves with the undertaking and are anxious to effect the best they can. They take personal interest in its success.

Management at Great American believes the four beneficial aspects of their correspondence-improvement program cited above do not comprise the total rewards of the undertaking; they are, however, considered by management to be some of the major ones.
Disadvantages or shortcomings.—Since the improvement program has been in existence only two years on a company-wide basis, management believes there are certainly many ways in which the program can be improved and sincerely hopes that this year's program will be more effective than the preceding one.

There has been so very much improvement in the two years the program has been in force that it is much easier to see the advantages of the training than the disadvantages of adverse criticisms. However, management does recognize two areas in which improvement should be made:

1. The follow-up is one of the most important, if not the most important, part of a training program. The follow-up procedure at Great American has been effective, but management believes attention should be given to its administration so that the most effective procedure can be utilized in its operation. As it now operates, there is an unduly large amount of paper work twice a month in the reading of letters for constructive criticisms.

2. The job of selling the trainees on the merits of the correspondence-improvement program is an important one. Management feels that bringing in an authority in the field of business writing to deliver a talk at the beginning of the 1954 courses would pay a large dividend in sustaining interest among the trainees during the length of the course.
Although the authority would probably only reiterate benefits of such training that each instructor would suggest, the trainees' enthusiasm for the training might be enhanced by the outside source. This is not to say that the enthusiasm of the trainees thus far has not been most encouraging, but management feels that a greater display of interest might be afforded through a little different approach in selling the program during its initial meetings in 1954.

Evaluation of the Program by Employees Who Have Received Training in One of the Company-Sponsored Letter Clinics

After gaining an evaluation of the correspondence-improvement program from the correspondence committee and representatives of management, the writer talked with employees who have received training in some of the company-sponsored letter clinics. Their comments are indicative of the merits of the program from the standpoint of those whose daily work is directly affected by the training.

Among the questions posed to the employees were these: (1) How did the training help you in your daily work? What knowledge did you gain from the training which you feel will prove valuable in your work; (2) How do you think the training and the program as a whole could be improved?

A condensation of the feelings of employees regarding the better-letters program is as follows:
1. Prior to the correspondence training, most employees had never considered composing a business letter in any other light than a mere routine duty; they had never realized the importance of effective communications.

2. An unconcerned approach to letter writing had permeated through the entire organization; the use of trite expressions and complicated insurance terminology predominated in every letter.

3. After training in one of the programs, it took a period of time to adjust to the new approach to letter writing; however, the training caused each correspondent to take cognizance of the importance of a well-planned letter. A great amount of personal pride and satisfaction is now involved in the writing of an effective letter.

4. Some of the employees who received training suggested that a course for advanced dictators would prove valuable to them. Not only would such training review the principles of letter writing studied in the primary course, but the training would also offer an opportunity to learn some of the advanced techniques of effective communications. Several employees indicated a real desire for a chance to continue developing their abilities as letter writers. Although several employees who received training in the 1952 course enrolled again for the 1953 training, not much benefit was derived other than a review of the principles already learned through prior training.
Summary of These Evaluations

The correspondence committee, top management, and employees alike agree that the correspondence-improvement program at Great American has proven to be an invaluable technique to enhance the effectiveness of business letters.

Top management and the correspondence committee think in terms of ways in which effective letter writing will mean added good will for the company as well as ways in which such a program can lend itself as a management technique. Employees think primarily in terms of personal satisfaction from writing effective letters, as well as how the added training will aid in developing their abilities as employees.

The employees who have received training as well as top management and the correspondence committee realize that the undertaking at Great American is not all that could be desired in a better-letters program. They feel that the main deficiencies lie in the areas of selling the program and in the initiation of an advanced training course of correspondents who have received training in one of the company-sponsored letter writing clinics.
CHAPTER VII

OBSERVATIONS, CONCLUSIONS, AND RECOMMENDATIONS

By contrasting the program at Great American with the emphasis placed on improving correspondence among the other life insurance companies with home offices in Dallas, there would be very little, if any, adverse criticisms; this forward-looking enterprise should be commended for engaging in an undertaking which only one other life insurance company in Dallas considered on a similar basis in 1953. The other program was not nearly so complete or thorough, however, as the one at Great American.

It is a good thing to be proud of one's accomplishments; yet one person's success or one company's accomplishments should not blind that individual or company to ways of effecting still greater goals. The program at Great American, though meritorious by its workings, can certainly be improved over a period of time.

The following sections of this chapter constitute the conclusions and recommendations concerning the correspondence-improvement program. The writer hastens to add that the order in which each consideration is listed is not indicative of the relative importance of each. All are worthy of careful
consideration by top management at Great American as well as by others interested in correspondence improvement as a managerial technique.

Succeeding the following observations and considerations of the various pertinent aspects of the program is a brief summary of the major recommendations advanced:

Responsibility for Establishing and Administering Correspondence Training

In reviewing the program at Great American, one of the first questions that presented itself was, "Why did Great American choose to sponsor its own program instead of employing a college professor of business writing or an outside consulting service?" After investigation, it was learned that the philosophy at Great American is that by having company employees conduct the training, the rewards of the program are enhanced. Not only is the primary objective accomplished, that of improving the quality of correspondence, but also the training aids in developing the abilities of those doing the training. Too, there is a great amount of personal satisfaction felt by both trainees and instructors in initiating and administering any type of management endeavor. It is thought by management that any time all employees in a concern are made to feel they are an integral part of an undertaking, the success of the endeavor will be much more apparent and lasting than when an outside source
administers the program. Closer identification with the ultimate goals is afforded.

Many companies, on the other hand, believe it is good management to employ a college professor of business writing or a letter writing consulting firm to administer a correspondence-improvement program. These companies feel that by delegating this responsibility to a person or an agency specializing in the field of business communications, a more thorough and effective approach will be made in improving company letters.

Other insurance companies hold their own letter clinics, but employ a consulting firm to grade periodically carbons of the letters written by the various correspondents in the company who have received training.

One company has suggested the following advantages of the use of an outside firm's grading carbons:

1. Since the insurance business has its own practices and terminology which are completely clear and understandable to personnel inside the organization, it is possible that occasionally a company letter critic may overlook terminology which seems to him understandable but may be confusing to the recipient who is not familiar with insurance terms. Thus, an outside service which is not as well versed in insurance phraseology, will likely be more objective in examining the carbons.
2. Sometimes a company letter critic may have a personal relationship with many of the company correspondents. It is possible in this situation for the critic to be prone to be rather lenient in his adverse criticisms.

3. A by-product of using an outside service is that oftentimes the service will suggest effective procedures and methods of correspondence control which may not have been considered by the company. 1

Selling the Program

Although top management at Great American feels that its correspondence-improvement program and the benefits which accrue actually sell themselves to correspondents, it is well to take cognizance of the tremendously important job selling a better-letters program is.

At Great American there are two main ways in which the program is sold to the employees. As brought out in Chapter II, they are (1) by the use of the memorandum which invites the correspondents to take part in a forthcoming training program; and (2) by the vice president's short address to the correspondents the first day of each training period. Certainly both of these approaches are valuable, and such good may be realized from their use. However, even a

---

greater attempt at selling the program might be fruitful, for of all of the phases of a better-letters program, many authorities in business writing believe the initial recognition by correspondents of the importance of effective communications condition them for learning and for the composing of good letters.

L. E. Frailey, an accepted authority in business letter writing practices and techniques, suggests in *Practical Business Writing* that one of the main contributing factors which influences the success of a correspondence-improvement program is the pains taken to sell the program at its inception. He states that many companies in recent years have undertaken special programs to improve their correspondence; some secured beneficial results at first but later suffered because efforts of correspondents were not sustained. Others, no more successful at first, held their gain and continued to improve, because they were thoroughly sold on the program at its beginning, and management continued to sell the benefits of effective correspondence even after the actual classroom training had ended.²

This authority suggests that one of the most effective methods of sustaining interest in effective letters is by the

issuance of letter writing bulletins by management to the correspondents. By the use of this method, it is possible to remind all employees periodically of the importance of effective communications and to suggest ways and examples of the various aspects of good writing. The issuance of better-letters bulletins will be considered at greater length later in this chapter.

Fraley goes on to suggest that the logical first step in a better-letters program is a series of meetings at which the fundamental principles can be explained. The announcement of the first assembly will prove most effective if the memorandum is signed by the president of the company.  

The philosophy of selling a correspondence-improvement program condenses to one primary thought: unless top management is completely sold on the program and makes every effort in convincing personnel of its sincere interest, the correspondents cannot be expected to display a great amount of sustained enthusiasm.

The Training Phase of the Program

The training program at Great American consists of one classroom meeting each week for nine consecutive weeks. At each session, one chapter from Mildred Stone's Better Life Insurance Letters is considered. As was discussed in

\[3\text{Ibid.}\]
Chapter IV, each trainee takes turns in reading each chapter aloud, after which the material read is discussed and questions are posed and answered.

Less formality in the training may be in order. In other words, abandoning the practice of reading aloud the chapters in class and instead allowing time for a more free discussion might prove more effective. Finding the most effective teaching procedure in any area of learning is a tedious task and there is no one best method. However, many authorities feel that an atmosphere of informality lends itself to sustained interest in the subject and, hence, sustained learning.

The practice at Great American is for each employee not to read ahead in the text, for the correspondence committee wants each trainee to incorporate in his letters during one week only the considerations of the chapters discussed in the class meetings prior to that week. The committee feels that if any employee reads ahead in the text, he may be prone to attempt too many changes in his writing. By so doing, he may overlook or not consider seriously enough the principles of writing previously discussed in class.

This philosophy may be valid only to a limited extent. If a trainee displays a great amount of enthusiasm for learning effective writing techniques, he should be
encouraged to devote as much time as possible studying not only the text but outside material as well. It is seriously doubtful if reading ahead in the text will discourage due consideration by the trainee of material previously covered.

As the correspondence-improvement program at Great American progresses, it would be well for the correspondence committee to consider compiling their own training text. It is possible after completing several years of training to ascertain features of a text which would be particularly helpful in teaching at Great American; such features could be incorporated in a text or reference volume pointed directly at the correspondence at the company.

Many insurance companies have compiled most of their training material. A notable example is New York Life's published text, Effective Letters by Kermit Rolland. This text was originally published for the use of the instructors in the correspondence training in New York Life. However, the book proved to be of value sufficient to warrant its being published on a much larger scale. Now it is in its third edition, and more than 300 colleges and universities use it in letter writing courses.⁴

Training aids other than a textbook are used by many firms undergoing correspondence-improvement training. The

use of films, for instance, has proven most successful in the teaching process. The Prudential Insurance Company of America uses extensively visual aids including the company's own slidefilms and the Dartnell series of sound-slidefilms, "Frailey's Letter Clinic," one of the most popular films available.5

Advanced Training

One of the functions outlined for the correspondence committee at Great American was the administration of correspondence training of personnel who have received training in one of the basic company-sponsored letter clinics. Management reasoned that it is the responsibility of any forward-looking enterprise to provide many opportunities for employees to develop their abilities in any area. In the writing of effective letters, those employees who display a talent and an enthusiasm for the composing of effective communications after their initial training should be given a chance to continue their learning. Although they may enhance their letter writing abilities on their own by reading current writing in the field of business correspondence, an advanced course would prove helpful to them and certainly beneficial to the company.

5"Prudential Wars on Weak Letters," Sales Management, LXV (July 15, 1950), 58.
Such a course would be aimed primarily at the finer points of life insurance letter writing with particular attention to letters as a medium of advertising, that of direct mail. The compilation and use of mailing lists should be discussed, and a direct mail sales campaign might be considered. In essence, the training would be an opportunity to those employees who display skill in the basic principles of letter writing and who want further training in the advanced areas of business correspondence.

Also, report writing should be one of the major areas of consideration in an advanced course, for as employees obtain promotions and are in the process of climbing the occupational ladder, their ability to write effective reports often tends to influence their worth to the company.

Philosophy of Form Letters

Mentioned in Chapter V was the philosophy of the use of the form letter at Great American. Top management there feels that particularly in the life insurance business, a great amount of correspondence can be handled effectively by the use of form letters for recurring correspondence situations. The secretary-comptroller stated that Great American's form letters are quite apparently form, for in management's opinion a form letter to be successful should make no pretense of not being form.
This thinking is quite contrary to the thinking of many authorities in the field of business letter writing. Many feel that the use of form letters certainly has a very real place in any correspondence program, but that often-times forms are used perhaps when an original letter may be more meaningful.

L. E. Frailey warns that one of the paramount hazards in letter writing is the temptation to use a model letter even though it does not quite fit the correspondence situation. In companies where the bulk of the correspondence is handled by forms and models, the pace set of letter answering is sometimes so rapid that incoming letters are barely scanned. An important sentence or phrase in an apparently simple incoming letter may be overlooked, and the answer given may be quite unsuitable if a form letter is used. Of course, a reply based on an incomplete or faulty grasp of the original situation may begin a long chain of misunderstandings or errors with their consequent loss of good will. 6

Even a more drastic condemnation of form letters is afforded by W. H. Conant in Letter Writing in Business:

The purpose of correspondence . . . is to do business; and the better the correspondence, the

6 Frailey and Schnell, op. cit., p. 195.
better the business done. When we have succeeded in starting a piece of business, it ill behooves us to lower the quality and standards of our correspondence in trying to finish it.

How does a form letter lower the quality? It tells the addressee that he is not important enough as a customer or correspondent to merit an individual letter, but rates only a routine, clerical form. He's a flyspeck on our business horizon. It does not feed his self respect. And good business correspondence always caters to a reader's self respect.7

The above mentioned adverse criticisms of the use of the form letter are offset to some extent, however, in the savings which may be realized from its use. Of course, it takes less time to answer a letter with a form reply. Too, all correspondence situations of a similar type will have the same planned reply, which has been carefully originated by the correspondence committee at Great American. It is not in the contents of the form letter that the adverse criticism centers but in the appearance which exhibits very plainly that the letter is a form reply.

There appear to be two main alternatives if the strictly form letter is not used: (1) the use of form guides (by this method, the correspondent selects form sentences and paragraphs which he incorporates in an otherwise original letter); and (2) the use of the automatic typewriter, which is becoming rather popular in many firms.

The following is an explanation of the workings of an automatic typewriter:

An automatic typewriter is one controlled by a mechanism similar in principle to that of a player piano. Such a machine operates from a master record made from the original copy of the letter. By use of the automatic typewriter, copies of a letter may be prepared at great speed. You may thus send an individually typed letter to a large mailing list. Some companies, specializing in this work, operate a battery of automatic typewriters under the supervision of an attendant who moves from machine to machine feeding in new sheets, filling in addresses and salutations, and setting the machine in motion under its automatic control. Without further attention of the machine the letter is completed. Or, if the name of the addressee or some special information is to be inserted at a given point in the body of the letter, the machine automatically stops at this point, the attendant inserts the name or the information, and the machine then automatically completes the letter.

The automatic typewriter can prove most valuable, for actually all of the letters produced by the machine are form although they do not appear as form replies to the recipients.

The Follow-up Procedure

The follow-up procedure is perhaps the weakest part of the correspondence-improvement program at Great American. This is true for several reasons, the main one being the way in which the periodic carbon copy analysis is administered. Under the present system every letter written by every

---

correspondent, other than top management, is reviewed each month. There are two monthly reviews at which time the manager of the renewal department, who is a member of the correspondence committee, reads and criticizes each letter. Although the correspondence committee stamp is placed on each letter reviewed, actually only the one member of the committee has this entire responsibility.

It is interesting to contrast Great American's follow-up procedure with that of the Prudential Insurance Company of America. At Prudential, it is the practice for the management of each division to review the work of its division at least once a month to guard against inaccuracies, incomplete information, or lack of good judgment in letters. After each division has reviewed its correspondence, each correspondent at Prudential submits periodically 20 letters to the company's outside letter service. The service selects 6 of the letters to score with marginal notes and criticisms. Occasionally the letters are rewritten by the service to point out to the correspondents a more effective approach.  

Another approach suggested in the Management Review is as follows:

Each department should compile a reading file (sometimes referred to as a daybook) made up of all letters written, filed by dates. Periodically the department head should review the letters written

in his department and constructively criticize as to composition, as to whether the letter was necessary, and as to whether it was a proper function of his department.10

Actually the procedure explained in Management Review is the first step in the process utilized by Prudential cited above. In some companies, however, a more feasible approach would be the departmental check only, as opposed to the further inspection by an outside source.

Although Great American's management may not deem it advisable from a cost standpoint to employ an outside service to grade the carbons, it would be well to consider reducing the number of letters analyzed each month. It would appear there is no apparent need to examine every letter written by a correspondent. A cross-section of his letters should prove equally as valuable in determining his weaknesses and strong points. By statistical random sampling, the number of letters read would be substantially reduced. This practice would, of course, relieve the member of the correspondence committee who reads the letters of a considerably great amount of time which could be used in more productive effort.

Although the manager of the renewal department, who reads the carbons, has an educational background such to warrant her attention to the carbons, her responsibility is

out of proportion with the responsibilities of the other two members of the correspondence committee. If the other members are to serve on the committee, certainly their analytical abilities should be a concern of top management; with sufficient practice in reading carbons they should be able, in a period of time, to spot weaknesses and to make suggestions as to ways to improve the correspondence considered.

There appear two main alternatives in remedying this situation:

1. As suggested above, the manager of each department might check by random sampling the letters of all correspondents at least once a month. A particular letter which poses too great a problem to be handled by the department manager might be referred to the correspondence committee for perusal.

2. A second alternative may be the more feasible in terms of long range planning: many companies that are particularly letter conscious have found the services of a full-time director of correspondence to be invaluable. At Great American, the manager of the renewal department is, for all practical purposes, the main person responsible for the workings of the program at the present time. She would more than likely prove to be a very able director of correspondence. If she were appointed to this position,
someone would relieve her of her responsibilities as manager of the renewal department; she could then devote all of her time, knowledge, and enthusiasm toward an extremely effective correspondence-improvement program.

Under the present arrangement, carbon copies of letters are corrected and comments made in the margins. Although this approach is satisfactory from the standpoint of the correspondent's realizing how he might have improved his letter, there is no particular way of keeping a record of how a correspondent is improving in his letter writing abilities. Too, if a grade could be placed on each letter, the correspondent would have a tangible evidence of the value of the letter.

A valuable aid in correcting the letters would be the use of a check-list type merit rating scale for letters. By the use of this scale, the correspondent would know in which areas of letter writing he is deficient, and also some scales are constructed to permit the naming of a comparative grade for the writing.

The three grading scales represented on pages 75 to 78 are accepted as examples of the best ones perfected as yet. Although every part of each one of the scales is not particularly applicable to life insurance companies, they are presented for the consideration of management at Great American as well as for students of business writing.
Cy Frailey's Rating Scale for Business Letters

<table>
<thead>
<tr>
<th>Points</th>
<th>1 -- 15</th>
<th>7 -- 10</th>
<th>? -- 5</th>
<th>-- 0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appearance</td>
<td>How well is the letter groomed? Is the letterhead attractive without being wild? Does the letter sit nicely on the page? Is the typing good and free from erasures? Does the letter appeal to the eye as one easy to read?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Language</td>
<td>Are the words short and natural? Would the average person know their meaning? Is the letter free from whiskers? Does it carry the distinction of simplicity? Is the language the same that the writer would use if he were talking to the reader?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Argument</td>
<td>Has the story in the letter been well told? Do the facts seem complete? Is all the information presented that the reader needs? Does the letter &quot;ring true&quot;? Does the writer seem to know what he is talking about? Does the purpose of the letter stand out sharply?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carpentry</td>
<td>What kind of craftsman does the writer prove to be? Between the lines can you see the skeleton that all good letters must have? Do the paragraphs cling together? Does the story move along?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personality</td>
<td>Does the writer succeed in getting himself into the letter? Does he take the reader on an interesting journey? Does he get out of the rut of the commonplace? Does the letter sparkle with originality? Is the interest sustained from beginning to end?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Spirit

Will the letter win good will for the company? Is it free from sarcasm, ridicule, anger, and bluster? Does the reader get the impression that he is being well served? Is it a letter the writer would be proud to show to the head of his company?

### Result

And now, beyond all of those six points, what general impression does the letter give? Does the writer seem to have accomplished his purpose? Does the letter do the job?

---

**James F. Grady and Milton Hall's Letter Appraisal**

Place a check mark in the column "yes" or "no" opposite each question which applies to the letter you are appraising.

<table>
<thead>
<tr>
<th>Is the letter:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Yes</strong></td>
</tr>
<tr>
<td>1. Complete:</td>
</tr>
<tr>
<td>a. Does it give, in the most effective order, all information necessary to accomplish its purpose?</td>
</tr>
<tr>
<td>b. Does it answer fully all the questions, asked or implied, in the incoming letter?</td>
</tr>
<tr>
<td>2. Concise:</td>
</tr>
<tr>
<td>a. Does he letter include only the essential facts?</td>
</tr>
<tr>
<td>b. Are the ideas expressed in the fewest words consistent with clearness, completeness, and courtesy; have irrelevant details and unnecessary repetition been eliminated?</td>
</tr>
<tr>
<td>3. Clear:</td>
</tr>
<tr>
<td>a. Is the language adapted to the vocabulary of the addressee?</td>
</tr>
</tbody>
</table>

---

b. Do the words exactly express the thought?  
   Yes  No  

c. Is the sentence structure clear?  
   __  __  

d. Are the paragraphs logical thought units, arranged to promote easy reading?  
   __  __  

4. Correct:  
   a. Is the accuracy of all factual information beyond question?  
      __  __  
   b. Are all statements in strict conformity with policies?  
      __  __  
   c. Is the letter free from (1) grammatical errors, (2) spelling errors, and (3) misleading punctuation?  
      __  __  

5. Appropriate in tone:  
   a. Is the tone calculated to bring about the desired response?  
      __  __  
   b. Is the tone calculated to build or protect good will?  
      __  __  
   c. Does the entire letter evidence a desire to cooperate fully?  
      __  __  
   d. Is it free from antagonistic words or phrases?  
      __  __  

6. Neat and well set up:  
   a. Will a favorable first impression be created by (1) freedom from strike-overs and obvious erasures; (2) even typing; and (3) position of letter on the page?  
      __  __  

How effective is the letter as a whole?  
To what extent is the letter likely to accomplish its purpose, obtain the desired response, and build good will? In other words, how do you rate its general effectiveness? Underline the word which best expresses your rating:  

A: Outstanding  
B: Good  
C: Passable  
D: Unsatisfactory
Aurner's Six Questions

Answer each question "yes" or "no".

First: Will your letter be opened? Some letters slide unopened into the wastebasket. Envelopes themselves are clues to the form and the quality of the contents. They must give out an air of "This is too important to be thrown away." Absolute accuracy must be observed in addresses. The reader must not wrongly anticipate the contents of the envelope as cheap.

Second: Will your letter be read? The first requirement in making sure that a letter will be read is to make it attractive in appearance. This rule applies with quadruple force to the sales letter. The sales letter demands balanced margins, accurate typing, and neat folds. It invites the reader to read.

Third: Will your letter be understood? Only the seven C's can insure quick understanding: completeness, courtesy, consideration, clearness, conciseness, concreteness, and correctness.

Fourth: Will your letter be believed? Be conservative in every statement. Always stay on this side of the truth. One venture in overstatement can ruin the customer's confidence in anything further you say. Be suspicious of superlatives. If in doubt, understate. Then offer your proof. Enthusiasm is a splendid quality. But do not let it misguide you into exaggeration.

Fifth: Will your letter be agreed with? Cast your message in the reader's mold. Tie up with his interests. Begin with something that does not challenge him to bristling opposition. Present your position, make your statement, put forward your argument to meet the average reader's view.

Sixth: Will your reader act favorably? You must chalk up your total score on the basis of this test alone if your letter calls for an act. Not every letter, of course, can secure the act it calls for from every person to whom it is sent. If it obtains results from enough of those to whom it goes, it is approved.

\[\text{Ibid., p. 211.}\]
The three letter rating scales cited, though different in organization, have the same basic function. The purpose of each is to aid the writer in checking his own letters or the letter critic in reviewing letters of others. Although no one of the three scales represented is altogether applicable to the correspondence situation at Great American, top management may gain from them features to incorporate in its own rating scale.

The grading in all three methods is uncomplicated. Robert R. Aurner asks simply for the answers to six questions. Grady and Hall call for a number of "yes" or "no" answers and for a four-choice grading of letter effectiveness in general. The Frailey Rating Scale asks for four-choice ratings on six major qualities:

If extremely good . . . . . . . . . 15 points
If better than average . . . . . . . 10 points
If questionable . . . . . . . . . . . 5 points
If obviously poor . . . . . . . . . 0 points

Besides the six major qualities, Frailey uses a final category, Result.

Does this letter do the job? If the critic sincerely thinks it does, then he gives the letter an additional ten points. But if he has any doubt in answering the question, no additional points are given. The final ten points should never be added if this rating would conflict logically with the rating given in some other category. For example, it would not be consistent to say a letter does the job if the argument in it has been rated questionable.

As can readily be seen, only what appears to be a perfect letter could receive a final rating of 100. Since perfection is rare in business correspondence,
any writer who has rated his own effort 100 would do well
to question his judgment and re-examine his letter. On
this scale a total grade of 80 usually indicates a very
good letter if the distribution of points is fairly
even. Such a grade could, however, be attained by a
letter that was excellent on most points, but rated so
low on just one that rewriting would be advisable or
even necessary.¹⁴

The Correspondence Manual

As was stated in Chapter V, the main purpose of the
correspondence manual is that of a supplement to the train-
ing offered in the company-sponsored letter clinics. It was
meant to be a constant reminder of the importance of the
business letter; too, it suggests some of the ways in which
effective letters can be composed.

Although the manual is certainly comprehensive, there
are two main adverse criticisms: (1) the pages are not
numbered, and (2) there is not an index. For the manual to
prove of the most possible value to all correspondents and
transcribers, the numbering of pages and the inclusion of an
index will make the volume a better reference.

The manual serves a definite purpose—that of a con-
stant reminder of effective letter writing procedures and
practices. Some companies supplement their manual with the
periodic issuance of better-letters bulletins, each of which
discusses some major aspect of letter writing and suggests

¹⁴Ibid., p. 208.
good and poor approaches. The value of such bulletins, according to most companies using them, is immense.

Sherman Perry, correspondence adviser at American Rolling Mill Company, states in an article included in Cecil B. Williams' *Effective Business Writing* that his company issues weekly letter bulletins. The correspondents file them for future reference. To determine whether the majority of correspondents being supplied with the periodic letter bulletins were actually reading them, in one issue a form was included with the request that the form should be completed and returned if the correspondent who received the bulletin wanted to receive future copies. Over 99 per cent returned a completed form. This seemed to indicate that the bulletins were serving their purpose.  

Savings Analysis and Cost Control

There seems to be an area relative to most all management endeavors which Great American has not considered to any determinable extent with respect to its correspondence-improvement program. Although they feel that costs should be commensurate with the benefits which accrue from the program, no effort has been made to determine an approximate cost of the program.

---

It is possible to determine fairly accurately the expenses of administering each year's training and follow-up practices. Such a monetary figure can be determined by considering various aspects of the training, some of the more basic of which are (1) the amount of time spent by each employee in weekly training sessions, as compared with his salary; (2) the amount of time spent in training sessions by the company instructors; (3) the cost of materials used in the training, including textbooks; and (4) the cost of the correspondence manuals.

Although it may not be possible or even wise to reduce expenses under the present letter writing program, a realization of what the exact expenses are affords a better approach to cost control.

Many companies have been able to express in dollars and cents not only the expenses but also the savings realized by correspondence-improvement programs. Of course, the main reward, that of increased satisfaction in the attainment of the company's service objectives, is an intangible quality and the contribution made by the correspondence-improvement program toward this objective cannot accurately be determined.

However, in terms of systematic approach to correspondence control through the efforts of a better-letters program, it is quite possible to express monetarily the
savings effected. For example, Mutual Life Insurance Com-
pany of New York engages in a program each year, which they
ascertain to actually save them $85,000 annually. This
savings figure is based on the following considerations:

1. It takes less time in dictating and typing letters
than before the program began. The two page letter is a
thing of the past, for in the training the correspondents
learned that wordiness is not a virtue of effective letters.

2. Even though Mutual of New York has 24 per cent more
insurance in force than it had ten years ago, 10,000 fewer
letters per year are being written today, the volume having
declined steadily throughout the last five years. Before
the correspondence-improvement program went into effect,
much corresponding was required to clear up misunderstandings
arising from vague correspondence.17

It should be borne in mind that the savings which are
measurable monetarily cannot be gauged until the program
has actually proven itself meritorious. It would behoove
top management first to ascertain the expenses and then after
the program has been in force for a period of time to gauge
the savings being afforded.

16 "How to Improve Your Business Letters," op. cit.,

17 Ibid.
Recommendations

The following condensations of suggestions or recommendations are based on the preceding observations and conclusions advanced in this chapter.

1. Management might consider the use of an outside letter consulting firm in the periodic carbon copy analyses so a more objective grading will be gained; if this is not deemed practicable by management, the consideration of employing a full-time correspondence supervisor should be carefully studied. Another alternative would be a rearrangement of the work load in the carbon copy analysis procedure; by delegating responsibility to each department manager, a more equitable distribution of work among the correspondence committee would be realized.

2. A more intensive and continuous effort at selling the program to employees should be established. This effort can take many forms, but the central theme behind each should be convincing employees of the enthusiasm which top management has for the program; it is reasoned that employees too will share this enthusiasm.

One of the most effective selling media is the issuance of periodic better-letters bulletins, which top management at Great American might seriously consider beginning soon.
3. The classroom training in the better-letters clinics should permit a more thorough and free discussion of correspondence practices and problems; also, films and other visual aids would prove helpful. Too, the correspondence committee should consider compiling its own text based on correspondence problems peculiar to Great American.

4. A letter clinic for employees who have received training in one of the company-sponsored letter clinics should be established. This advanced training would be provided to those who subsequent to their basic letter writing training display a great amount of aptitude and sustained enthusiasm for effective letters. The advanced course should consider carefully some of the finer aspects of life insurance letter writing not considered in the basic course.

5. A more careful study of the use of form letters seems in order. Also, the possibility of purchasing at least one automatic typewriter should be considered.

6. Top management should make an effort at determining just what each year's program costs; a greater control would be possible if a monetary figure could be ascertained. Also, determining a monetary value of the savings being realized is possible. Such a figure would lend itself to
a greater sense of control on the part of top management
and a realization of the areas in correspondence improvement
which are deficient.

The Need for Further Investigation of Trends, Status,
and Techniques of Correspondence Improvement

Many authorities feel that the area in business which
deserves close scrutiny today is the field of human rela-
tions—not only management-employee relations, but also
company-customer and company-public relations.

Correspondence improvement is becoming an invaluable
tool in improving such relations. Forward-looking enter-
prises are directing an ever-increasing attention to the
benefits possible from better-letters programs.

Since there are endless possibilities in ways of in-
vestigating the broad fields of human relations, and since
this study has been limited in scope, investigation is
warranted in analyzing further the trend toward improving
the written word in business.
APPENDIX

Letter to Life Insurance Companies, Dallas, Texas

December 11, 1953

Gentlemen:

How popular are correspondence-improvement programs among stock life insurance companies with home offices in Dallas?

That's the question I'm trying to answer in my master's thesis at North Texas State College, where I am enrolled as a business management major. Although it is felt that correspondence-improvement programs of one variety or another are becoming more popular every day, there is very little information available as to how they are catching on here in the Southwest.

This is where you come in. A questionnaire is enclosed which will take only a few minutes of your time to complete. Although you may not have conducted a formal better-letters program during 1953, if you have made any attempt at improving your correspondence, please indicate what approach you used.

A questionnaire like the one enclosed is being sent to every stock life insurance company with a home office in Dallas. Therefore, the information gained will be very localized and should prove helpful to your company. The findings will be available for your use after the study is completed.

Your completing the questionnaire and getting it in the mail by December 18 will be greatly appreciated. I feel that some very interesting trends will be noted.

Sincerely yours,

Luther A. Brock, Jr.

LAB/bg

Enclosure
Questionnaire

Correspondence Improvement Survey Among Dallas Life Insurance Companies

Directions: Please answer the following questions about each correspondence-improvement program your organization has completed in 1953.

1. What type of correspondence-improvement programs were they, or what specifically were you trying to improve? (E.g., psychology of letter writing, grammar, punctuation, etc.)

2. What were the lengths of the programs? (E.g., 1 hour of training each week for nine weeks.)

3. What subject matter was covered in the training?

4. Who among your employees were trained? How many employees were trained? (E.g., in the first program there were 3 secretaries, 2 supervisors, and 1 vice president.)

5. Who did the training? (E.g., company employee, outside consulting service, college professor.) Please give the title, not the name of the individual.

6. What type of training was given? (E.g., manuals, films, lectures, etc.)

7. What type of follow-up did you use to check the effects of the training?

8. Please list any additional comments you feel are pertinent.

The name of your company

Your signature

Your company title

The date
Enclosed is postage for your use in returning the questionnaire to:

Luther A. Brock, Jr.
P. O. Box 6564
North Texas Station
Denton, Texas

List of Insurance Companies Authorized to Transact Business in Texas with Home Offices in Dallas County, August 31, 1952

American Casualty and Life Insurance Company
American Investors Life Insurance Company
American Liberty Life Insurance Company
Bankers Life Insurance Company
Colonial Western Mutual Life Insurance Company
Combined American Insurance Company
Consolidated General Life Insurance Company
Excelsior Life Insurance Company
Fidelity American Life Insurance Company
Fidelity Life Insurance Company
Fidelity National Life Insurance Company
Fidelity Union Life Insurance Company
Gibraltar Life Insurance Company
Girard Life Insurance Company
Great American Reserve Insurance Company
Great National Life Insurance Company
Great Southwest Life Insurance Company

1Source: Chamber of Commerce, Dallas, Texas.
Guardian International Insurance Company
Home Life and Accident Insurance Company
Industrial Life Insurance Company
Insuromedic Life Insurance Company
International Fidelity Insurance Company
Investors Life Insurance Company
Legal Standard Life Insurance Company
Life Insurance Company of America
Life Insurance Company of Texas
Lone Star Life Insurance Company
Military Personnel Life Insurance Company
National Bankers Life Insurance Company
Preferred Life Insurance Company
Presidential Life Insurance Company
Reinsurance Company of America
Republic National Life Insurance Company
Reserve Life Insurance Company
Rio Grande National Life Insurance Company
Robert E. Lee Life Insurance Company
Rural Life Insurance Company
Southern Bankers Life Insurance Company
Southland Life Insurance Company
Southwestern Life Insurance Company
Standard American Life Insurance Company
State National Life Insurance Company
Trinity Reserve Life Insurance Company
United American Insurance Company
United Bankers Life Insurance Company
United Fidelity Life Insurance Company
Universal Life and Accident Insurance Company
W. Lee O'Daniel Life Insurance Company
BIBLIOGRAPHY

Books


Articles


Unpublished Material