Writing to Achieve Results

"I cannot know what I think until I read what I write."

James Reston
Pulitzer Prize Columnist
The New York Times

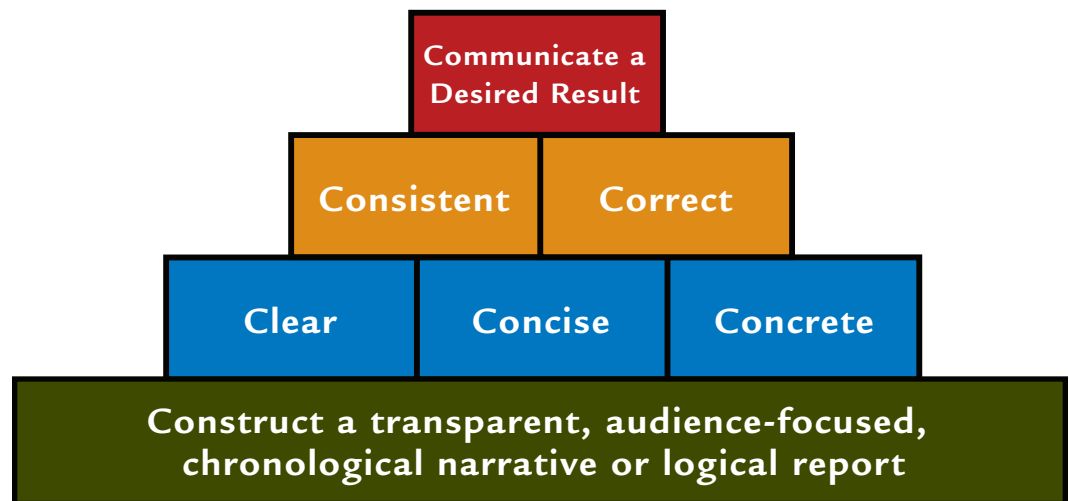# Bio Highlights

William Woodington

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Phone: **(763) 568-1181 |** E-Mail: **woodb01@aol.com**

■ Bill has over 26 years of experience in the financial services industry. He spent 18 of those 26 years managing Learning & Development for Wells Fargo Audit & Security. Prior to moving to Learning & Development, Bill spent four years as an Audit Specialist supervising audit projects. Bill started his audit career at Deloitte and Touche.

■ In his role in Learning & Development at Wells Fargo, Bill was responsible for teaching the entire spectrum of Audit & Security core curriculum courses: *New Hire Orientation, Auditor In-Charge Training, CIA Exam Review, Writing to Achieve Results, Situational Leadership II,* and *Leadership 101*. He was also responsible for developing and delivering virtual training related to audit topics and managing Audit & Security University at Wells Fargo. Bill has also taught seminars outside of Wells Fargo for the IIA and MIS Training Institute.

■ Bill earned a B.A. in Business Administration with an emphasis in Accounting from the University of Wisconsin, Madison. He earned his MBA with an emphasis in Finance from the University of Minnesota, Minneapolis.

■ Bill is a Certified Public Accountant (CPA) and a Certified Internal Auditor (CIA). He is a member of the Institute of Internal Auditors (IIA) and American Society for Training & Development (ASTD).

■ Bill delivers the following seminars which can be tailored to meet any client's organization's needs:

- *New Auditor Training*
- *Auditor In-Charge Training*
- *CIA Exam Review*
- *Leadership 101*
- *Situational Leadership II*
- *Writing to Achieve Results*

■ Bill is certified by the Institute of Internal Auditors (IIA) to teach *CIA Exam Review*. He is certified by Ken Blanchard Companies to teach *Situational Leadership II*.

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The Building Blocks of Writing to Achieve Results

Communicate a Desired Result

Consistent | **Correct**

Clear | **Concise** | **Concrete**

Construct a transparent, audience-focused, chronological narrative or logical report

- **Audience Focus** – You demonstrate an awareness of the reader's level of knowledge and sophistication with the subject matter; you are user-friendly.

- **Chronological Narrative** – You are preparing a document that requires the reader to understand the sequence of events. (Compare logical report.)

- **Clear** – You produce a document that is easy to understand.

- **Communicate a Desired Result** – You motivate the reader to take the recommended course of action.

- **Concise** – You remove extraneous words.

- **Concrete** – In a chronological narrative, you provide the reader with all of the facts necessary to understand the sequence of events. In a logical report, you provide the reader with all of the information necessary to understand the sequence of ideas.

- **Consistent** – At the macro level, you are consistent in the use of transparent structure. At the micro level, you are consistent in the use of grammar, punctuation, numbers, etc.

- **Correct** – You create a document that is as error-free as humanly possible.

- **Logical Report** – You are preparing a document that requires the reader to understand the progression of ideas. (Compare chronological narrative.)

- **Transparent** – You create an organizational structure that the reader can literally see.

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Agenda

- **Unit 1: Writing Basics: Determining Audience and Purpose**
Exercise—Wanted: Results

- **Unit 2: Mindmapping: Organizing for Results**
Exercise—Collection Letter

- **Unit 3: Transparent Structure: Making Reading Easy**
Exercise—Using Apparent Structure Tools

- **Unit 4: Cutting the Clutter**
Exercise—Editing Redundant Words

- **Unit 5: Making Sentences Make Sense**
Exercise—Rewriting Sentences

- **Unit 6: Reviewing What We've Learned**
Exercise—Findings and Recommendations

- **Unit 7: Passive/Active Voice Comparison**
Exercise—Examples from Reports

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Agenda, cont.

- **Unit 8: Evaluating Examples:
  Where the Rubber Meets the Road**
  Exercise—Examples from Reports

- **Unit 9: Agreements with Antecedents**
  Exercise—Examples from Reports

- **Unit 10: Getting Verbs to Agree with
  Their Subjects**
  Exercise—Examples from Reports

- **Unit 11: Parallel Construction**
  Exercise—Examples from Reports

- **Unit 12: Using the Gregg Reference Manual**
  Exercise—Examples from Reports

- **Unit 13: Editing**
  Exercises—Examples from Reports

- **Unit 14: Proofreading**
 Exercise—Reviewing Everything
  We've Learned

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Learning Objectives

During this course you will:

- Learn a standard writing process.

- Practice organizing your thoughts.

- Practice writing clear and concise sentences.

- Practice evaluating writing examples.

- Learn grammatical correctness.

- Learn to edit and proofread your own writing.

At the conclusion of this course you will:

- Be able to write from a viewing point.

- Be able to use mindmapping for organizing your thoughts.

- Be able to use a grammar reference manual.

- Be able to apply basic editing and proofreading techniques.

- Be able to write to achieve a desired result.
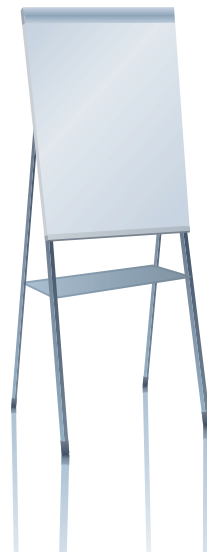
UNIT
1

WRITING BASICS:
DETERMINING AUDIENCE AND PURPOSE

"The audience fails to understand the writer
because the writer has failed to understand the audience."
Anonymous

Wanted: Results

Learning Objective

To review the principles of good writing

Work Application

For all forms of business writing

Desired Result

To use the principles as a conceptual framework for writing

Instructions

A local newspaper is running a special. You can run a 12-word want ad for 12 days for only $12. The normal cost of this ad would be $36. You've decided to take advantage of the offer.

Compose, with your writing partners, a 12-word ad for the classified section of the newspaper. The ad can be for something you want to sell or something you want to buy. You can assume the category of the item (e.g., homes for sale) is a given. Also, the phone number does not count as one of the 12 words.

Be creative. Compose the ad in the space below. Then, when your group has completed it, have one of your writing partners print it on the flipchart paper that has been provided.

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Summarizing What We've Learned

· **What have you learned about the writing process based on this exercise?**

_____

_____

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· **What are the hard and hidden costs of not getting results?**

Hard Cot	Hidden Cot
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

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Word Choice Examples

Being heard through the "noise" means avoiding words that are trite, predictable, overused. What words or phrases does everyone use in a car ad?

- Just listed
- Must sell
- Must see
- Great deal
- Like new
- Low mileage

- Mint condition
- Immaculate
- One owner
- Price negotiable
- Make an offer
- Best offer

These words and phrases have lost their meaning. They are like place markers.

So, too, in business writing there are so many trite, predictable, and overused words or phrases. What words or phrases does everyone use in a business letter?

- Dear valued customer
- Dear preferred customer
- Per the enclosed
- Per our conversation
- Per your request
- Per your call
- Enclosed please find
- Attached please find
- Please be advised that
- Do not hesitate to call if you have any questions
- If you have any questions, please feel free to call me
- If you have any questions, please feel free to call myself (!)

The point of this exercise: Twelve words are enough if they are words that count.

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A Conceptual Framework: Five Key Questions

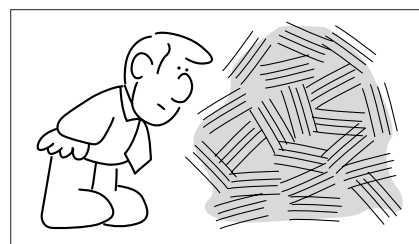**1.** Who is my audience?

2. What is my purpose (my desired result)?

3. What is the essential information the audience needs to know given my purpose?

4. Is the essential information written as clearly and concisely as possible given the audience and purpose?

5. Will what I have written produce the desired result if I were the reader, not the writer?

Desired Result

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UNIT 2

MINDMAPPING:
ORGANIZING FOR RESULTS

"Taking a **viewing point** allows you to rewrite before you write."
An Audit Services Employee

"Begin with the end in mind."
Stephen Covey

Point of View vs. Viewing Point

Learning Objective

To learn a method for thinking critically, organizing logically, and prioritizing strategically

Work Application

For writing to a varied audience of readers

Desired Result

To become more effective at achieving a desired result

Concept

The primary reason why so little that is written gets the results intended is because it is written from the writer's point of view.

A **point of view** is a narrow focus, a singular perspective. When things are written strictly from a point of view, results are achieved only when another reader shares that very narrow perspective.

A **viewing point** involves a wider, more panoramic perspective of all of the potential readers of a piece of writing. By taking a broader view, a writer is able to achieve results with the total audience of readers— even those who may not share the writer's singular point of view.

Here are some of the ways you know you are reading something that is written strictly from a point of view:

- The writer is not viewing the subject from the reader's perspective (audience).

- The writer is not clear about the desired result (purpose).

- The writer uses an organizational structure that does not make reading easy.

- The writer uses terminology or jargon that is unfamiliar to the reader.

- The writer makes assumptions about the reader's knowledge of the subject.

Instructions

The collection letter on the next page is written from a point of view. As you listen to the letter being read, consider why it generates everything but the result desired: swift payment of an overdue phone bill.

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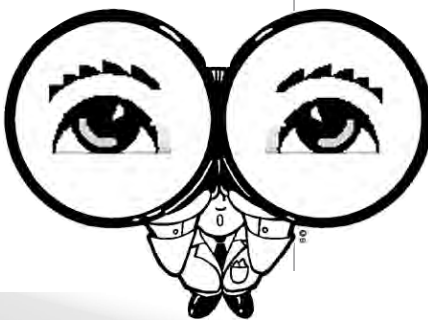
Collection Letter from a Point of View

US WEST COMMUNICATIONS ©

ACCOUNT NUMBER: 303-794-0505-7813

```
                    *** AMOUNT AT RISK       $287.29   ***
                    *** TOTAL AMOUNT DUE     $452.32   ***

                        *** DISCONNECT NOTICE ***

YOUR LOCAL AND/OR LONG DISTANCE SERVICE(S) MAY BE DISCONTINUED UNLESS WE RECEIVE
PAYMENT OF YOUR PAST DUE BILL BY OCT 29.   IN ORDER TO RECEIVE PAYMENT BY OCT 29
YOUR PAYMENT MUST BE MAILED IMMEDIATELY.

IF YOUR U S WEST COMMUNICATIONS REGULATED CHARGES ARE NOT PAID, YOUR SERVICE MAY
BE TEMPORARILY DISCONNECTED.  A RESTORAL CHARGE OF     $58.50 PER LINE WILL
APPLY AND A NEW OR ADDITIONAL DEPOSIT MAY BE REQUIRED.  SERVICE WHICH IS
TEMPORARILY DISCONNECTED FOR NONPAYMENT WILL BE COMPLETELY DISCONNECTED 10 DAYS
AFTER TEMPORARY DISCONNECTION OCCURS IF PAYMENT OR SATISFACTORY ARRANGEMENTS
HAVE NOT BEEN MADE.  A DEPOSIT MAY BE REQUIRED AND COMPLETE RECONNECTION CHARGES
WILL APPLY TO RE-ESTABLISH SERVICE WHICH HAS BEEN COMPLETELY DISCONNECTED.

THE AMOUNT AT RISK MAY CONTAIN CHARGES FOR U S WEST COMMUNICATIONS UNREGULATED
SERVICES.  FAILURE TO PAY THOSE CHARGES MAY RESULT IN A DISCONTINUANCE OF THOSE
SERVICES.  A DEPOSIT MAY BE REQUIRED AND COMPLETE RECONNECTION CHARGES WILL
APPLY TO RE-ESTABLISH THOSE SERVICES.

THE AMOUNT AT RISK MAY ALSO CONTAIN CHARGES FOR OTHER LONG DISTANCE COMPANIES.
FAILURE TO PAY THOSE CHARGES MAY RESULT IN A RESTRICTION OF ACCESS TO THAT
COMPANY'S NETWORK.  A DEPOSIT AND/OR RESTORAL CHARGE MAY BE REQUIRED TO
RE-ESTABLISH THOSE SERVICES.  FAILURE TO PAY ANY LONG DISTANCE COMPANY MAY
RESULT IN RESTRICTION OF FUTURE ACCESS TO OTHER LONG DISTANCE COMPANIES AS
WELL, WHETHER OR NOT U S WEST COMMUNICATIONS PROVIDES BILLING SERVICE FOR THOSE
OTHER COMPANIES.

BELOW IS A BREAKDOWN OF YOUR CHARGES.  THE AMOUNTS AT RISK ARE SHOWN IN BOLD
PRINT.
```

	PAST DUE	TOTAL DUE
MCI TELECOMMUNICATIONS	$121.06	$287.29
U S WEST COMMUNICATIONS	$.00	$49.20
U S WEST COMM UNREGULATED	$1.25	$2.13
U S WEST DIRECT	$66.70	$113.70

```
IF FULL PAYMENT OR SATISFACTORY ARRANGEMENTS HAVE BEEN MADE, PLEASE DISREGARD
THIS NOTICE.

IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE. PLEASE CALL YOUR U S WEST
COMMUNICATIONS COLLECTION OFFICE AT TOLL FREE 1-800-458-3436.

YOUR BUSINESS OFFICE REPRESENTATIVE HAS FULL AUTHORITY TO HANDLE ANY QUESTION OR
COMPLAINT REGARDING U S WEST COMM CHARGES.  IF YOU FEEL IT'S NEEDED, PLEASE ASK
TO SPEAK TO YOUR REPRESENTATIVE'S SUPERVISOR OR MANAGER.

IF YOUR QUESTION CONCERNS CHARGES BY A COMPANY OTHER THAN U S WEST COMM, PLEASE
CALL THE APPROPRIATE COMPANY.

YOU MAY ALSO REQUEST IN WRITING A HEARING BEFORE THE COLORADO PUBLIC UTILITIES
COMMISSION, OR MAKE AN INFORMAL COMPLAINT TO THE COMMISSION BY LETTER,
TELEPHONE OR IN PERSON.  THE HEARING WILL BE CONDUCTED IN ACCORDANCE WITH THE
RULES OF PRACTICE AND PROCEDURE OF THE COMMISSION.

U S WEST MAY REQUEST THE COMMISSION TO ORDER THE APPLICANT FOR A HEARING TO POST
AN ADDITIONAL DEPOSIT OR BOND WITH U S WEST IN AN AMOUNT THE COMMISSION DEEMS
REASONABLE UNDER THE CIRCUMSTANCES.

THE COMMISSION MAY ORDER U S WEST NOT TO TERMINATE SERVICE PENDING A HEARING AT
THE DISCRETION OF THE COMMISSION.  ORDINARILY, AN ORDER NOT TO TERMINATE SERVICE
WILL BE ISSUED ONLY IF:

          1. THE CUSTOMER HAS POSTED A DEPOSIT OR BOND WITH
             U S WEST EQUAL TO THE AMOUNT IN DISPUTE OR AS
             OTHERWISE PRESCRIBED BY THE COMMISSION; OR

          2. THE CUSTOMER HAS PREVIOUSLY MADE AN INFORMAL COMPLAINT
             TO THE COMMISSION STAFF AND STAFF INVESTIGATION OF THE
             COMPLAINT INDICATES PROBABLE SUCCESS OF THE CUSTOMER.
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Mindmapping: Steps in the Process

Step #1: Establishing a Desired Result

- The team establishes a *desired result* (that is, a measurable outcome). The desired result is placed in the center of the wall. (Do not become overly concerned about wordsmithing the desired result at this stage.)

Step #2: Generating Ideas and Information

- Each person, working independently, either (a) takes a minimum number of minutes to write ideas or information on separate pieces of paper, or (b) writes a minimum number of ideas or information on separate pieces of paper, depending on which method is selected by the team. Each piece of paper should consist of a single word or short phrase that captures an idea or point of information.

- During this stage, there is <u>no</u> group discussion.

- All of the individual pieces of paper are taped to the wall in no particular order.

Step #3: Organizing and Discussing the Ideas and Information

- A facilitator is selected by the group. No one is allowed to facilitate more than once.

- Duplicate ideas and information are sorted out by the facilitator with the help of the team.

- Suggestions are made for how to organize the ideas. Each method of organization must be fully discussed by the group before selecting an alternative method.

- Any new ideas or new information can be added by anyone at any time during Step #3.

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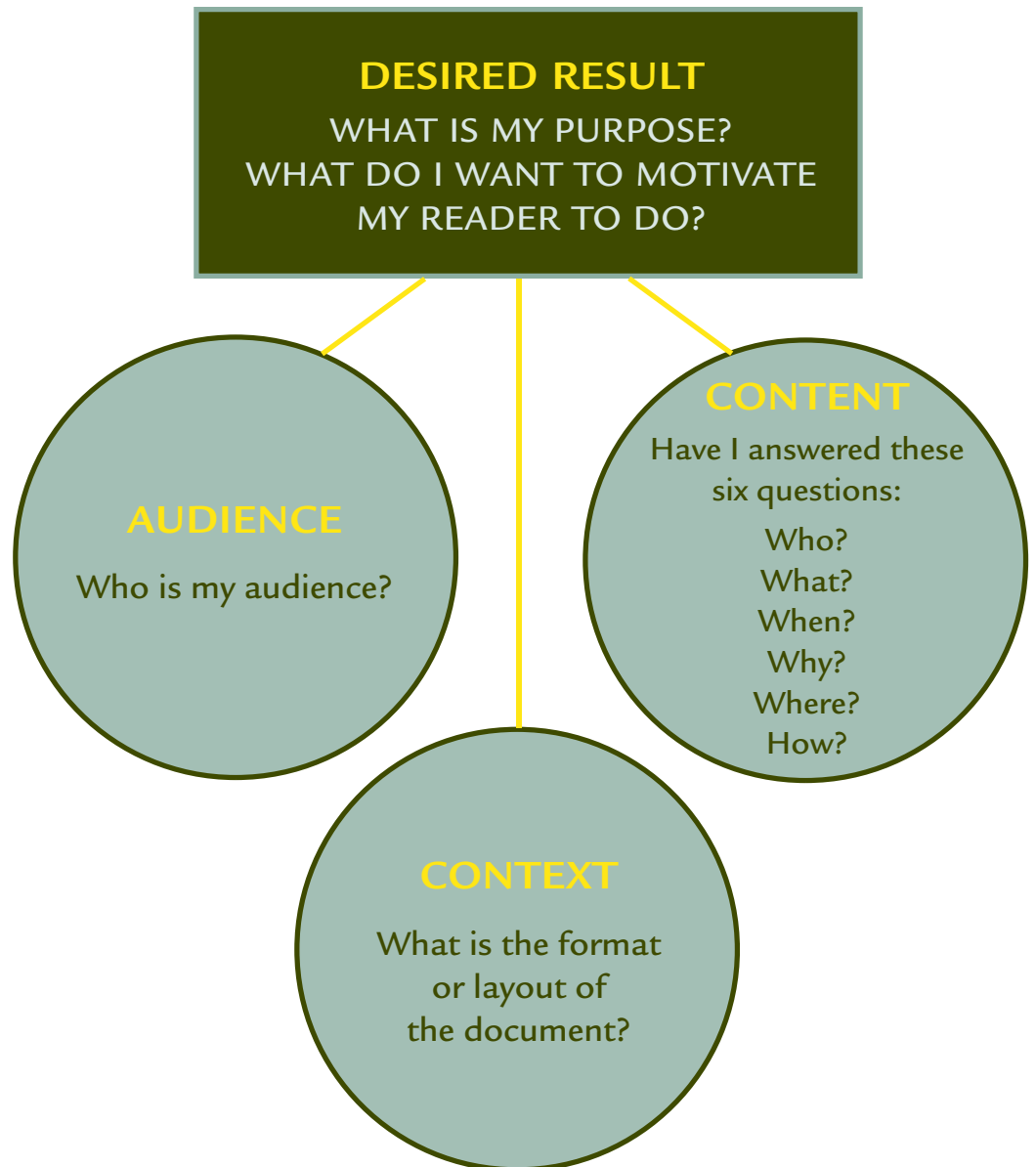
Mindmapping: Steps in the Process

Step #4: Prioritizing the Ideas and Information

- The ideas and information are prioritized based on the *desired result*.

- The desired result should be revisited and, if necessary, revised at this time based upon what the team discovers during the mindmapping process.

Step #5: Presenting the Final Mindmap & Receiving Feedback

- The final version of each team's mindmap is presented to the other teams. This provides an opportunity to receive feedback that may result in modifying the final version of the mindmap.

Mindmapping Diagram

DESIRED RESULT

WHAT IS MY PURPOSE?
WHAT DO I WANT TO MOTIVATE
MY READER TO DO?

AUDIENCE

Who is my audience?

CONTENT

Have I answered these
six questions:

Who?
What?
When?
Why?
Where?
How?

CONTEXT

What is the format
or layout of
the document?

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Mindmapping Worksheet

Viewing Point

Audience Profile   Audience Situation Analysis

Desired Result
(Purpose)

_____

_____

_____

Mindmapping Worksheet

Viewing Point

Context	Content
(If you were the *reader,* what criteria would you establish for the framework of the letter?)	(If you were the *reader,* what would you like the letter to say?)

Desired Result
(Purpose)

_____

_____

_____

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Collection Letter from a Viewing Point

MCI

MCI Telecommunications
Consumer Markets
9666 Olive Blvd., Suite 501
St. Louis, MO 63132

A FRIENDLY REMINDER

DAVID WIKOFF FOR   September 7, 1993
7754 S HILL DR   Amount due: $49.30
THE WRITE STUFF   Account no: 6A268337
LITTLETON, CO 80120-4325

Dear MCI Customer,

According to our records, we have not yet received payment of our
recent bill for your usage of MCI service. Please help us to resolve
this issue promptly by double checking your own records.

Since this letter reflects payments posted through 09/03/93, it is
possible our records do not include your most recent payment. If this
is the case, we apologize for the inconvenience and ask you to
disregard this notice.

On the other hand, if you have missed a payment, please use the
tear-off portion below and mail it with your payment. This will avoid
an unwanted interruption of your service.

If you have any questions, or if there is anything we can do to help
clear up this discrepancy, please call Customer Financial Services at:

                          1-800-846-3176

Thank you for your attention to this matter and for choosing MCI.
We value your relationship with us.

-------------------------- DETACH HERE --------------------------

                PLEASE RETURN THIS FORM WITH YOUR PAYMENT
            MAKE YOUR CHECK PAYABLE TO MCI TELECOMMUNICATIONS

ACCOUNT: 6A268337   INVOICE: 11677584   September 7, 1993

DAVID WIKOFF FOR
7754 S HILL DR
THE WRITE STUFF   TOTAL AMOUNT DUE UPON RECEIPT $49.30
LITTLETON, CO 80120-4325
                                        AMOUNT PAID $_____

     602116   0610020608030307 116775840   000004930

6A268337
                    60211606100206080303079116775840000004930
MCI Telecommunications
P.O. Box 52211
Phoenix, AZ 85072-2211

Collection Letter from a Viewing Point

We must hear from *You!*

NOTICE: It has been many weeks and we've sent you statements regarding your past due account. Yet we've heard nothing from you. There must be some problem! We'll try to understand if you will just tell us the trouble:

☐ I've had many burdens weighing me down. I'd like to make arrangements to pay this bill in installments.

Call me at _____

☐ Your statement is a mess! I can't tell what I owe. Call me at

_____ and let's get things straight so I can pay.

☐ Ooops! I've been so busy I just overlooked your bill. Sorry. My check is enclosed.

☐ I won't pay. You'll have to fight to get your money.

If we don't hear from you, we'll just have to assume that you expect us to "fight" for our money. If there is some other reason, please let us know.

Thanks.

Nightingale-Conant Corporation • 7300 North Lehigh Avenue • Chicago, Illinois • 60648 • 1-312-647-0300

Review of Unit 2

- **What have we just accomplished by mindmapping the collection letter before ever putting a word on paper or into a PC?**

_____

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UNIT
3

TRANSPARENT STRUCTURE: MAKING READING EASY

"Use of transparent structure provides the reader with
a comprehensive roadmap, clear directional signage, and a constant point
of reference. Transparent structure is the principal method for managing
a reader's expectations."

David Wikoff

Making Organizational Structure Transparent

Learning Objective

To learn and practice using a wide range of graphic tools that help make organizational structures transparent to a reader

Work Application

For formatting documents to make reading and comprehension easier

Desired Result

To create visually appealing business correspondence

Concept

Nothing is more boring to read than a solid block of text that begins on the left hand margin of the page and continues to the right hand margin of the page with the only visual break being the extra space between paragraphs. Not only do the eyes tire of such "black space" text, but this method of conveying ideas and information leaves a reader clueless as to the organizing principles underlying the text. In effect, the reader is forced to uncover the hidden structure of the document. In today's fast-paced business world in which everyone suffers from information overload, few individuals have the patience to uncover hidden structures. Their usual response to a paragraph such as the one you are reading right now (assuming I still have your attention) is to ignore it.

Problem: How to make information transparent to a reader.

Solution: Against a background that emphasizes "white space," use a variety of contemporary word processing software tools such as different

Formats	$\mathcal{F}$ **Fonts**	**Graphics**
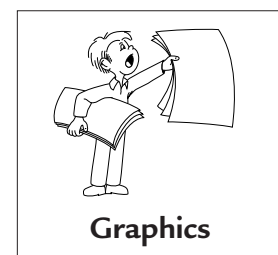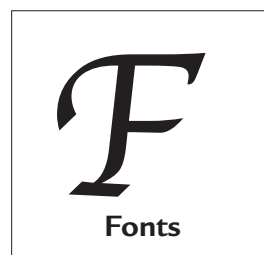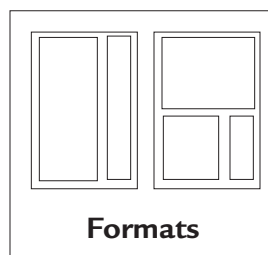
to create organizational structures that make information transparent to a reader.

Result

Business correspondence that

1. Grabs and maintains a reader's attention.
2. Directs a reader toward what is most important.
3. Creates a more professional visual impression.
4. Helps achieve a desired result

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Transparent Structure Analogy

Imagine driving from New York to California without a roadmap and on highways without any road signs:

- You would have no frame of reference for where you are, how far you have come, or how far you still have to travel.
- You would not know what the mileage is between cities, how fast you can legally drive, or what kinds of road hazards lie ahead.
- You would, in effect, always be lost.

Writing that lacks transparent structure is comparable to this kind of experience.

At one time, only commercial publishers and printers had access to the kind of equipment and typesetting tools that made creating transparent structure possible. Today, personal computers and word processing software, with its multitude of graphical formats and fonts, means that every writer has the potential to use desktop publishing features. These tools can be used to provide readers with:

- a comprehensive roadmap
- clear directional signage
- a constant point of reference.

Small Group Exercise

1. Look through the workbook you are using for this course. How many examples of transparent structure can you find?

   _____   _____

   _____   _____

   _____   _____

2. In what ways do these transparent structure devices make both reading and learning easier?

   _____   _____

   _____   _____

   _____   _____

Transparent Structure: Before & After Example #1

Before

The principle of transparent structure applies to both a document as a whole and to any one of its parts. The following paragraph was taken from an actual Audit Services report:

The Consumer Credit Unit consists of three departments. Consumer Credit Underwriting (CCU) is responsible for reviewing loan applications transmitted from the stores and making loan decision recommendations based upon company standards and the region's Front End Guidance. Consumer Credit Underwriting Support is responsible for obtaining title and appraisal information, reviewing documentation on originated consumer loan files for compliance with company standards, and the follow-up generation of letters for denied loans. The Collections department is responsible for collecting on delinquent and charged-off loans, bankruptcy account administration, repossessions and loan extensions. The Consumer Credit Underwriting Manager also acts as the region's Real Estate Coordinator and reviews portfolio option loans considered for purchase from Mortgage and Private Mortgage Banking.

After

The following demonstrates how a combination of mindmapping and transparent structure improves the paragraph's readability: The Consumer Credit Unit consists of three departments:

1. Consumer Credit Underwriting (CCU) is responsible for reviewing loan applications transmitted from the stores and making loan decision recommendations based upon company standards and the region's Front End Guidance.

2. Consumer Credit Underwriting Support (CCUS) is responsible for obtaining title and appraisal information, reviewing documentation on originated consumer loan files for compliance with company standards, and generating loan denial letters.

3. Collections is responsible for delinquent and charged-off loans, bankruptcy account administration, repossessions and loan extensions.

The Consumer Credit Underwriting Manager also acts as the region's Real Estate Coordinator and reviews portfolio option loans considered for purchase from company Mortgage and Private Mortgage Banking.

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Transparent Structure: Before & After Example #2

Before

Here is another paragraph taken from an actual Audit Services report:

Train all employees on robbery procedures, including viewing *Situation Under Control*, opening and closing procedures, emergency evacuation procedures, the safekeeping and storage of cash and negotiable standards, burglary procedures, video surveillance equipment operations, bomb threat procedures, kidnap/hostage procedures, and medical emergency procedures. The Training self study guide should be used to conduct this training. This training should be documented using the New Employee-Initial Security Training Record form and/or the Periodic Employee Security Training Record form, found in the Corporate Security manual, TRN-3,4. Training makes the employees aware of potential risks, teaches them what to do in a security incident situation, and explains what their duties are under the bank's written security program. The Bank Protection Act of 1968, revised in 1991, requires that each bank provide for initial and periodic training of employees under the security program and in proper conduct during and after a robbery.

After

Again, here is the same paragraph after mindmapping and transparent structure:

The Bank Protection Act of 1968, revised in 1991, requires that each bank provide for initial and periodic training of employees in security procedures and in proper conduct during and after a robbery. Such training makes employees aware of potential risks, teaches them what to do in a security incident situation, and explains what their duties are under the bank's written security program.

Accordingly, all employees should be trained on the following procedures:

- Opening and closing
- Emergency evacuation
- Medical emergency
- Safekeeping and storage of cash and negotiable standards
- Robbery/burglary
- Kidnap/hostage
- Bomb threat
- Video surveillance equipment operation

For purposes of the training, the *Self Study Guide* should be used. In addition, the video entitled *Situation Under Control* should be viewed by all employees. The training should be documented using the New Employee-Initial Security Training Record form and/or the Periodic Employee Security Training Record form found in the Corporate Security manual, TRN-3,4.

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Transparent Structure Exercise

Instructions

With your writing partners, rewrite the following paragraph from an actual Audit Services report. First, complete a mini-mindmap of the paragraph using your Post-It-Notes. Then, use transparent structure to make the paragraph both easy to read and easy to comprehend.

Before

Access reports indicate 131 persons have security cards that allow direct access to the computer room and 100 have indirect access through the statement area. Of the 231 persons with access, 69 are IS personnel (29%), 13 are cleaning staff, eight are no longer employees per the March phone list and four cards appear to have typos in the name or are duplicate cards. The doors to the computer room are manually locked after working hours on Friday until Monday morning so only personnel with direct computer room access may enter the area. Of the 131 persons with direct access, 81 (62%) have 24-hour, seven-days-a-week access to the computer room. Of the 231 persons with access, 171 (77%) have 24-hour, Monday through Friday access. The last review of security access to operational areas was conducted approximately one year ago.

After

UNIT
4

CUTTING THE CLUTTER

"Remember the waterfront shack with the sign
FRESH FISH SOLD HERE.
Of course, it's fresh, we're on the ocean.
Of course it's for sale, we're not giving it away.
Of course it's here, otherwise the
sign would be someplace else.
The final sign: FISH."

Peggy Noonan

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Cutting the Clutter

Learning Objective

To demonstrate the importance of clarity and conciseness

Work Application

For enhancing the readability of reports

Desired Result

To learn how to become a better editor of your own writing

Food For Thought

23rd Psalm	**113** words
Gettysburg Address	**265** words
U.S. Department of Agriculture Directive on Pricing Cabbage	**15,629** words

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The Gettysburg Address

The Power of 265 Well Chosen Words

"Fourscore and seven years ago our fathers brought forth upon this continent a new nation, conceived in liberty and dedicated to the proposition that all men are created equal. Now we are engaged in a great civil war, testing whether that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battlefield of that war. We are met to dedicate a portion of it as the final resting place of those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this. But in a larger sense we cannot dedicate, we cannot consecrate, we cannot hallow this ground. The brave men, living and dead, who struggled here, have consecrated it far above our poor power to add or detract. The world will little note, nor long remember, what we say here, but it can never forget what they did here. It is for us, the living, rather to be dedicated here to the unfinished work that they have thus far so nobly carried on. It is rather for us to be here dedicated to the great task remaining before us, that from these honored dead we take increased devotion to that cause for which they here gave the last full measure of devotion; that we here highly resolve that these dead shall not have died in vain; that the nation shall, under God, have a new birth of freedom; and that government of the people, by the people, for the people, shall not perish from the earth."

Needless Redundancies and Careless Qualifiers

Concept

A major source of clutter in writing is the unnecessary word or phrase which is added to a word that doesn't need any supporting information to convey its full meaning.

Examples of Redundancies

- visible to the eye
- the month of March
- rectangular in shape
- red in color
- many in number
- small in size
- large in mass
- actual fact
- basic fundamentals
- sufficient enough
- combine together
- first originated
- repeat again
- refer back to
- exactly identical
- sum total
- totally nude
- each and every
- any and all
- execute and perform
- save and reduce
- intents and purposes

Concept

And while we're on the subject of needless redundancies, let's not forget those careless qualifiers which can evoke an unintended emotional response in a reader—especially when the reader's actions are being scrutinized or criticized.

Examples of Careless Qualifiers

- all
- very
- every
- most
- many
- always

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Editing Redundant Words

Instructions

The following phrases were taken from actual reports. Find a one word solution to the phrases shown.

Example of Redundant Words	Solution
lack of familiarity with	*unfamiliar*
due to the fact that	_____
a key element in achieving	_____
alleviate the opportunity to	_____
per the requirements of	_____
with regard to	_____
it would seem that	_____
in the vicinity of	_____
not able to substantiate	_____
not available to determine what	_____
inclusive of items that comprise	_____
along the lines of	_____
within the realm of possibility	_____
which was thought to be sufficient	_____
it will not be necessary	_____
at the time it was noted that	_____

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Editing Redundant Words, cont.

Example of Redundant Words	Solution
in light of the fact that	_____
at this point in time	_____
prior to the issuance of	_____
to allow ease of access	_____
involve the necessity of	_____
by such a large number	_____
at the time when	_____
unable to ascertain if	_____
as an additional means of	_____
for the reason that	_____
not as yet decided	_____
does not take into consideration	_____
and is subject to	_____
question as to whether	_____
with the result that	_____
as this was not available	_____

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Review of Unit 4

- **Why is business writing filled with these kind of verbose redundancies?**

  _____

  _____

  _____

  _____

  _____

  _____

  _____

- **Why is it so difficult to come up with a one word solution?**

  _____

  _____

  _____

  _____

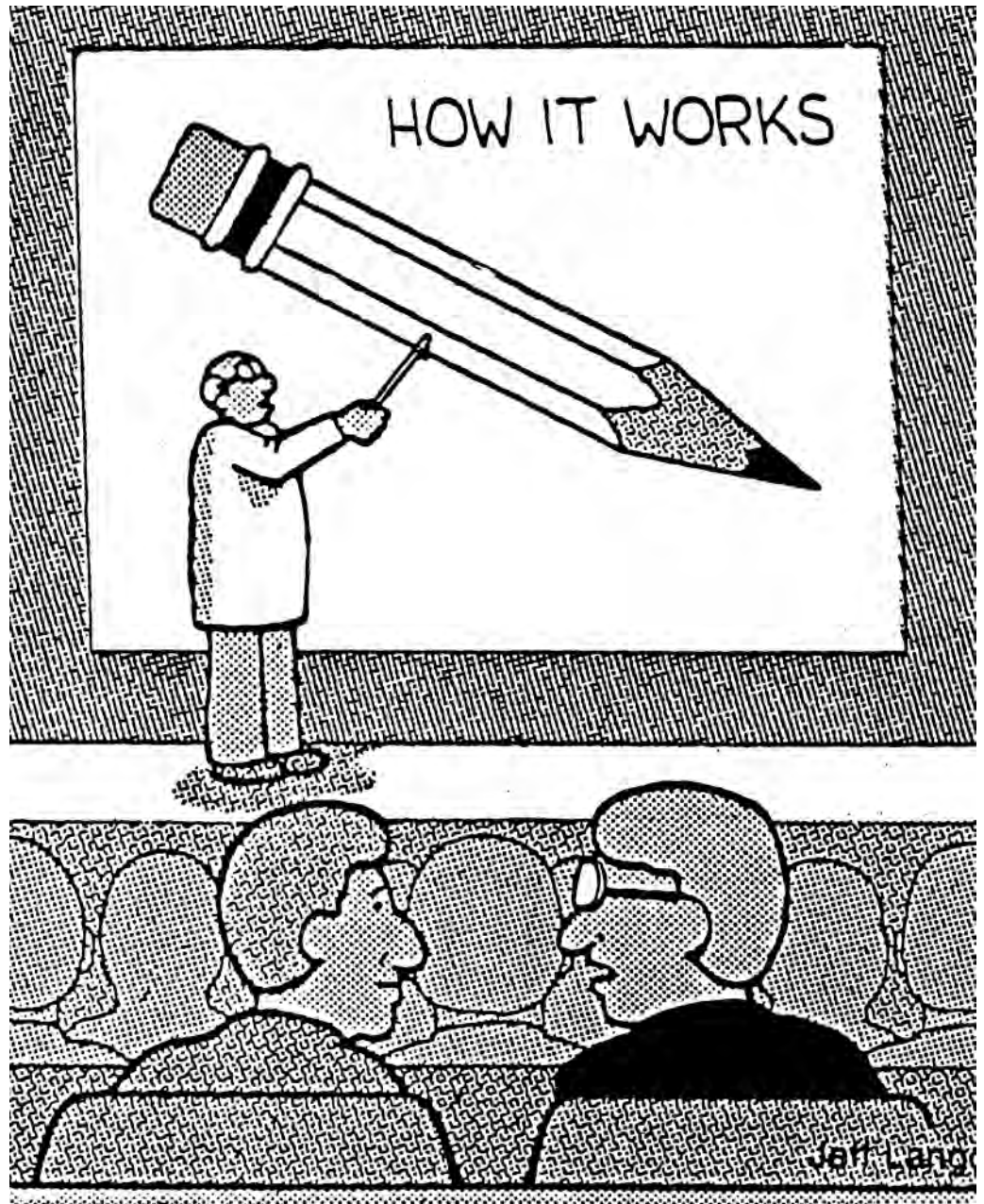 _____

  _____

  _____

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UNIT
5

MAKING SENTENCES
MAKE SENSE

"You become a good writer just as you become a good joiner:
by planing down your sentences."

Anatole France

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Making a Point

"I wish he'd get to the point."

Making Sentences Make Sense

Learning Objective

To emphasize the importance of making every thought in writing clear to the reader

Work Application

For communicating ideas clearly to the reader

Desired Result

To continue the process of learning how to become a better editor of your own writing

Example

Incorrect	Correct
Keys to negotiable collateral are kept in unlocked drawers and the collateral did not always agree with the bank's records.	Keys to the filing cabinet that contains the negotiable collateral are kept in unlocked drawers. Also, the collateral did not always agree with the bank's records.

Instructions

The following run-on sentences were taken from actual reports. Rewrite them so that each results in a separate and complete idea. Use mindmapping and transparent structure where appropriate.

1. The purpose of the Community Reinvestment Act (CRA) is to ensure banks meet the credit needs of the communities in which they do business and includes certain reporting and record keeping requirements.

Making Sentences Make Sense, cont.

2. Because the NATS System does not currently have a security package in place, a manual log could be used by the custodian to record new shipments of annuity contracts, and the release of contracts to Annuity Administration personnel responsible for assigning contracts to bank affiliates.

3. Continue to work proactively with Business Bankers and Managing Officers to communicate required documentation to ensure loan packages received contain appropriate documentation, which should result in less time required to complete each loan review.

Making Sentences Make Sense, cont.

4. This is the same rating received during the prior audit and is primarily attributable to the failure to implement a review process for NMI documented and serviced loans as recommended during the prior audit as well as the significant backlog of the ongoing file reviews.

5. Specific actions implemented to date to improve the future accuracy of data include: in October an individual at each bank was designated to be responsible for HMDA gathering; in December HMDA 'exception lists' were created and distributed to the contacts at each bank for resolution; and in January EDS queries were developed to identify HMDA loans originated each month for comparison to the CHIPS report.

Making Sentences Make Sense, cont.

6. The policies and procedures utilized by Voucher Control and prudent banking practices require disbursing personnel to review the voucher and ensure it is signed by the unauthorized person(s), the amounts requested agree to the invoices and are coming from the correct cost category, it has the appropriate signed lien releases, and the amount disbursed will not exceed the percentage of completion for each cost category based on the inspection reports.
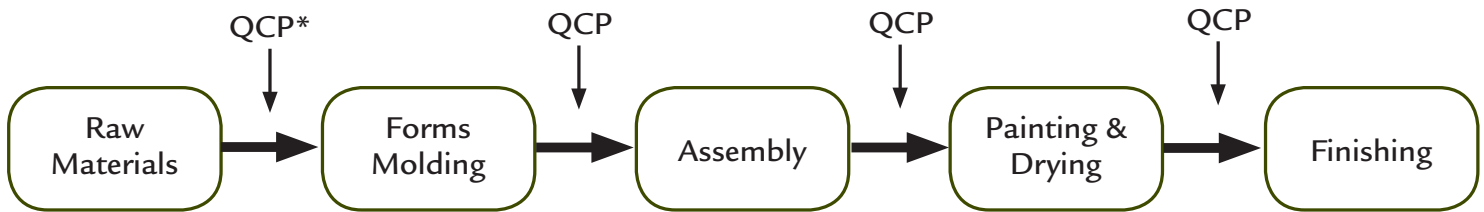
Review of Unit 5

- **Why do these kinds of sentences appear in final reports?**

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

- **What can you do to prevent these sentences from creeping into your writing?**

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

The Deming Quality Management Concept

A Manufacturing Process

QCP*	QCP	QCP	QCP

Raw Materials → Forms Molding → Assembly → Painting & Drying → Finishing

Writing Process Analogy

QCP	QCP	QCP	QCP

Ideas or Facts → Mindmapping → Writing → Editing → Proofreading

*QCP = Quality Control Point

Note: A failure to implement Quality Control Points at each stage of either the manufacturing or writing process significantly increases the amount of rework, scrap, or damage control.

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UNIT
6

REVIEWING WHAT WE'VE LEARNED

"Plan your writing; write your plan."

A former Writing to Achieve Results Participant

Reviewing What We've Learned

Learning Objective

To continue to develop your mindmapping and writing skills

## Work Application

For report writing

Desired Result

To gain confidence in all the writing concepts and skills we've learned

Instructions

The following are exceptions that were reported in workpapers following the audit of the Accounts Payable function in the Corporate Controller's Division. For purposes of the exercise, write a complete finding and recommendation (F&R) using the attribute method. Begin the process by using the mindmapping method.

Exceptions

1. One employee was reimbursed $348 for day care costs incurred because of extended travel. Day care costs are considered personal and cannot be reimbursed based on company policy.

2. One employee was reimbursed for spouse's expenses and additional days of travel which were not related to the business purpose of the travel.

3. Four employees received educational reimbursements without providing proof of a passing grade upon completion of their courses.

4. One employee submitted a copy of the face of a personal check as proof of course payment. A copy of the back of the check should also be submitted as evidence of check clearing.

5. Three employees were reimbursed for expenses in excess of $25 without proper documentation.

6. Seven cases were found where the invoice balance was different than the amount reimbursed. The seven discrepancies resulted in an over compensation of the employees of $227.

7. Nine expense reimbursement forms were found that lacked a manager's signature in violation of company approval policies.
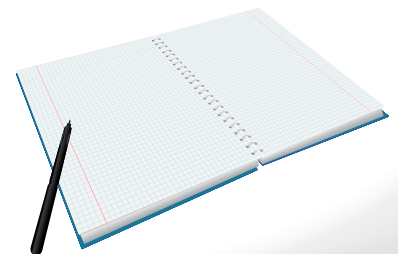
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Mindmapping Worksheet

Viewing Point

Audience Profile   Audience Situation Analysis

Desired Result
(Purpose)

_____

_____

_____

Mindmapping Worksheet

Viewing Point

Context	Content
(If you were the *reader,* what criteria would you establish for the framework of the F&R?)	(If you were the *reader*, what is the critical information you need to take action?)

Desired Result
(Purpose)

_____

_____

_____

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Findings and Recommendations Worksheet

UNIT
7

PASSIVE/ACTIVE
VOICE COMPARISON

"The personality I am expressing in this written sentence is not the same
as the one I orally express to my three-year-old who at this moment
is bent on climbing onto my typewriter. For each of these two situations,
I choose a different 'voice' in order to accomplish what I want accomplished."

Walker Gibson

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Passive/Active Voice Comparison

Learning Objective

To make you aware of two different ways of constructing sentences

Work Application

For all forms of business writing

Desired Result

To use a consistent 'voice' in technical report writing

Concept

A verb is in the passive voice when the doer of an action (a person or a thing) is not the subject of the sentence. A verb is in the active voice when the subject of the sentence (a person or thing) is the doer of an action.

Passive Voice	Active Voice
The boy was hit by the car.	The car hit the boy.
A mistake was made by me.	I made a mistake.

Samples From Audit Reports
Instructions

Mark either a P for Passive Voice or an A for Active Voice in the following sets of samples:

____ The cash account had not been reconciled by the Teller Manager.

____ The Teller Manager had not reconciled the cash account.

____ Management reviewed a draft of this report.

____ This report was reviewed by management in draft form.

____ This audit focused on the areas of business banking, consumer banking, and teller operations.

____ Business banking, consumer banking, and teller operations were the three areas included as part of the focus of this audit.

____ The current procedures for monitoring closely-held assets are inadequate.

____ It has been determined that the monitoring of closely-held assets is inadequate according to current procedures.

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Passive/Active Voice Comparison

Passive Voice Example

Evaluate Staffing within the Teller Function

Controls established over teller operations for compliance with the standards outlined in the Teller Services Manual were reviewed by us. Breakdowns of several fundamental controls resulting from the Teller Supervisor's administrative and supervisory workload, as well as her responsibilities as the vault teller, were indicated by the review. In addition, extended leaves of absence had been granted to two full-time tellers further increasing the Teller Supervisor's workload. The performance, timing, and/or documentation of cash counts and negotiable items inventories were control procedures which have lapsed or were not effectively carried out. Furthermore, a number of critical documents related to the performance of control activities could not be located by the Teller Supervisor. Specific exceptions identified during the course of our audit were provided to management. To ensure this situation is adequately resolved requires management's attention.

It is recommended that the current responsibilities assigned to the Teller Supervisor and the impact of understaffing on the teller line should be evaluated by management to ensure adequate time is available to carry out supervisory responsibilities more effectively. It may be appropriate under the existing circumstances for another teller to be transferred the vault teller responsibility. Additionally, it is recommended that the controls within the teller area be monitored more frequently by management to ensure these controls are re-established.

Passive/Active Voice Comparison, cont.

**Active Voice
Example**

Evaluate Staffing within the Teller Function

We reviewed controls established over teller operations for compliance with the standards outlined in the Teller Services Manual. Our review indicated the Teller Supervisor's administrative and supervisory workload, as well as her responsibilities as the vault teller, resulted in the breakdown of several fundamental controls. In addition, two full-time tellers had been on extended leaves of absence, further increasing the Teller Supervisor's workload. Control procedures which had lapsed or were not effectively carried out included the performance, timing, and/or documentation of cash counts and negotiable items inventories. Furthermore, the Teller Supervisor could not locate a number of critical documents related to the performance of control activities. We provided management with the specific exceptions identified during the course of our audit. Management's attention is required to ensure this situation is adequately resolved.

We recommend management evaluate the current responsibilities assigned to the Teller Supervisor and the impact of understaffing on the teller line to ensure adequate time is available to carry out supervisory responsibilities more effectively. We also recommend transferring the vault teller responsibility to another teller under the existing circumstances. Additionally, management should monitor the controls within the teller area more frequently to ensure they are re-established.

Review of Unit 7

What are the characteristics of the two different voices?

Passive Voice	Active Voice
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

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UNIT 8

EVALUATING EXAMPLES: WHERE THE RUBBER MEETS THE ROAD

"What goes around, comes around."

Anonymous

Evaluating Examples

Instructions

Working with your team members, compare and contrast the two Corporate Security writing samples. The samples have been altered to protect the identity of the employees and the customers.

Question to Consider

Using the Building Blocks of Writing to Achieve Results pyramid at the beginning of your workbook, please evaluate these two examples. Which example is more effective and why? Which example is less effective and why? Be sure your criticism is constructive, not destructive.

Example #1

Example #2

Evaluating Examples

To: Jerry Garcia
From: Sherri Smith
Date: Monday, November 27, 2005
Subject: Mailing Account Applications

The attached e-mail from a branch manager who had an information security breach has raised some concerns regarding our policy (or lack of policy) surrounding mailing account applications for signatures. The account application shows the customer's social, driver's license, DOB, address (current and previous), employer info, secondary ID number and description. In short, EVERYTHING to become the customer. Because the signature line is blank, it would be very simple for anyone who intercepted the document to sign the application, return it, and "become" the customer.

Although not as frequently, a similar process is completed by the branches when an absent second signer needs to be added to an account. In those instances they may give the customer the completed application to be signed and returned by the absent owner. Normally the branches only do this when a joint account already exists and then they compare the signature on the new application to the existing one – but that is a best case scenario. Although we could argue it is the customer's responsibility to protect that document, I'm sure a good attorney could argue that we put the customer in a vulnerable position. So I was wondering if anyone is looking at this process as a potential risk for an information security breach. Maybe a different form that does not include the sensitive information could be used to obtain signatures via the mail?

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Evaluating Examples

To: Simon Says
From: Jon Jones
Date: Monday, February 3, 2005
Subject: Duty Officer Guidelines

Background

The Duty Officer (DO) process was implemented approximately three weeks ago to give agents some relief from after-hours/weekend calls. Agents and CMS staff raised some questions regarding which incidents the DO should handle and which incidents should be referred to the Resident Agent (RA).

Purpose

The objective of this memo is to provide some guidelines for incident/issue response and referral. A Daily Activity Log will be e-mailed to you soon as a method of communicating to the other agents on your team the number and type of calls handled as part of the DO process. The RA will always be responsible for completing incident reports.

Incident Response Guidelines

STEP 1: CMS will report all after-hours incidents/issued to the designed DO.

- The DO will make decisions for issues involving alarm and camera systems, locks, vaults, power outages, safes, and after hours store contacts. It is not necessary to contact the RA for these issues until the next business day.

- The DO will receive the initial call for robberies, WPV, bomb threats, burglaries, vandalism, ATM customer robberies, etc. For these incidents the DO will refer to Step 2.

STEP 2: The DO will decide if an immediate follow-up call is required.

- The DO will make the initial follow-up call to inquire about injuries and law enforcement response. The DO will also evaluate victim trauma and decide if immediate follow-up is required by the RA.

- The DO will make an initial assessment of WPV, bomb threat, ATM customer robberies, vandalism, burglary, etc. The DO will contact the RA immediately in the event of an imminent safety threat. The DO will contact the RA the next business day for low-risk issues.

Once you review this information, please provide any feedback or recommendations.

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Evaluating Examples

Instructions

Working with your team members, compare and contrast the four Corporate Security writing samples on the next two pages. The samples have been altered to protect the identity of the employees and clients.

Question to Consider

Using the Building Blocks of Writing to Achieve Results pyramid at the beginning of your workbook, please evaluate these four examples. Which examples are more effective and why? Which examples are less effective and why? Be sure your criticism is constructive, not destructive.

Example #1

Example #2

Example #3

Example #4

Evaluating Examples

SAR Example #1

RYAN SIGNED UP ONLINE AT YAHOOJOBS TO ACT AS INTERMEDIARY ON US COMPANIES WRITING CHECKS TO OVERSEAS INDIVIDUALS. THE TYPICAL ONLINE JOB FRAUD WHERE THE EMPLOYEE BECOMES THE VICTIM WHEN THE CHECKS SHE DEPOSITS AND THE WIRES TO THE UK ARE RETURNED COUNTERFEIT. LOSS PREVENTION CAUGHT THIS THE BRANCH DIDN'T. LOSS PREVENTION CALLED THE NAME ON THE COUNTERFEIT ONE BIG FRAUD, INC. FROM HAMMOND, LA AND DETERMINED THE CHECK WAS COUNTERFEIT SO A BLOCK ON ALL MONETARY TRANSACTIONS WAS PLACED RESULTING IN NO LOSS.

SAR Example #2

DILLY DALLY WAS A TELLER AT THE VALUED CUSTOMER BRANCH HIRED 2/16/2006. BETWEEN 4/20/06 AND 7/13/2006, HER COMPUTER LOG-ON I.D. WAS USED TO REVERSE A TOTAL OF $462.00 IN OVERDRAFT FEES LEGITIMATELY ASSESSED TO HER PERSONAL ACCOUNT. DILLY WAS INTERVIEWED ON 7/17/06 AND ADMITTED REVERSING THE FEES FOR HER PERSONAL BENEFIT. SHE ACKNOWLEDGED THAT ALL OF THE FEES WERE APPROPRIATELY CHARGED AND WERE NOT THE RESULT OF ANY BANK ERROR. SHE SIGNED A STATEMENT OF ADMISSION AND HAS AGREED TO MAKE PAYMENTS TO THE BANK. HER EMPLOYMENT WAS TERMINATED ON 7/17/06 FOR EMBEZZLEMENT.

Evaluating Examples

SAR Example #3

BEAR CONTACTED A DR C. JOHNSEN AT LEGACY_GLOBAL_ INVESTMENT@YAHOO.CA FOR THE OPPORTUNITY TO CONVERT CHECKS INTO WIRE TRANSFERS FOR A 10%FEE. HE RECEIVED ONE CHECK OFF KEY BANK CUSTOMER PRETTY GLASS IN HOMETOWN, USA. THE BRANCH WHERE BEAR DEPOSITED THE CHECK PUT A HOLD ON THE DEPOSIT AND THE CHECK WAS RETURNED IN 4 DAYS. BEAR IS NOT BELIEVED TO HAVE KNOWLEDGE OF THE FRAUDULENT NATURE OF THE CHECK AND THE BANK TOOK NO LOSS.

SAR Example #4

ON 5/26/06, BANK CUSTOMER FRANK N. ERNEST DEPOSITED A WORTHLESS CHECK IN THE AMOUNT OF $260,000, DRAWN ON CITIBANK ACCOUNT OF BILLY BOB JONES, ACCOUNT NO. 123456789. THE MEMO LINE ON THE CHECK INDICATES THAT THE CHECK WAS FOR A "USED CAR." THE CHECK WAS RETURNED BY CITIBANK AS NSF. ATTEMPTS TO CONTACT THE MAKER WERE NOT SUCCESSFUL. FRANK N. ERNEST'S ACCOUNT HAS BEEN CLOSED. NO LOSS WAS SUSTAINED BY THE BANK AS AN EXTENDED HOLD WAS PLACED ON THE CHECK AT THE TIME IT WAS ACCEPTED FOR DEPOSIT.

Unit
9

Agreement
With Antecedents

"Like everything metaphysical, the harmony between thought and reality
is to be found in the grammar of the language."

Ludwig Wittgenstein

Agreement with Antecedents

Learning Objective

To realize the importance of noun/pronoun agreement

Work Application

For all forms of business writing

Desired Result

To make sure pronouns agree with their antecedents

Rule

A pronoun must agree with its antecedent (the noun which the pronoun replaces) in case, number, gender, and person.

Case	Subjective		Objective		Possessive	
No.	Sing.	Plur.	Sing.	Plur.	Sing.	Plur.
Person/ Gender						
1st	I	we	me	us	my/mine	our/ours
2nd	you	you	you	you	your/yours	your/yours
3rd	he	they	him	them	his	their/theirs
	she	they	her	them	her/hers	their/theirs
	it	they	it	them	its	their/theirs

Example

Incorrect	Correct
Credit Process Review has assigned an employee to each *bank* to help *them* comply with the Community Reinvestment Act.	Credit Process Review has assigned an employee to each *bank* to help *it* comply with the Community Reinvestment Act.
	Or
	Employees have been assigned by Credit Process Review to the *banks* to help *them* comply with the Community Reinvestment Act.

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Agreement with Antecedents

Instructions

Determine which of the following sentences on the next page include pronouns that do not agree correctly with its antecedents. Make the necessary corrections.

1. The following instances were noted where regional guidelines were exceeded and the underwriter did not document their rationale.

2. An investor relies on the objective and criteria statements in determining the suitability of investments to meet their needs.

3. Bank Corporate Policy states that each operational unit must develop and maintain disaster recovery plans for their critical business functions.

4. The unsigned contract, in it's formative stages, should have been sent to the Law Division in Denver for their review. [*Note: there are two errors in this sentence.*]

5. During this review, it was noted that CCUS is behind in their document review by 3500 loans.

6. Neither bank has had their cash limit approvals documented by the Managing Officer.

7. Failure to perform a review for certain required loan documents could result in the failure of the bank to perfect it's security interest in loan collateral.

8. Ensure access card logs contain the signatures of each card holder evidencing their receipt of an access card.

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Unit
10

Getting Verbs to Agree with Their Subjects

"A reader should be able to move through a piece of writing without even being aware of the movement."

Betty Renshaw

Woodington

Getting Verbs to Agree With Their Subjects

Learning Objective

To master the correct use of verbs

Work Application

For all business writing

Desired Result

To make sure verbs agree with their subjects

Example

Incorrect	Correct
The attached report summarizes our major findings and recommendations which *includes* the following:	The attached report summarizes our major findings and recommendations which *include* the following:

Instructions

Correct the verbs in the following sentences so that they agree with their subjects.

1. Access to data fields employees needed for their previous job were not canceled. [*Note: there are two errors in this sentence.*]

2. Periodic inventories conducted of the master supply of annuities is not consistently documented.

3. Corporate standards outlined in the Commercial Credit Process Manual requires that the Senior Regional Credit Officer complete an analysis and projection of allowance adequacy on a quarterly basis.

4. CCU and Collections each have a modem that have not received NSI Data Security approval.

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Getting Verbs to Agree With Their Subjects

5. Our testing of 18 G/L entries identified that none were properly approved by an authorized individual.

6. Ensure management are properly trained on standards and procedures.

7. It is probable that a much greater number of account holders are also ineligible.

8. The creation and distribution of user access capability and security violation reporting is required by the Information Security Access Control System Attributes Standard.

9. Electronic lockbox access and restricted ID usage is logged and reported via SafeGuard.

10. The process and procedures utilized by each individual analyst for security design was found to be widely inconsistent.

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Review of Units 9 and 10

Why do writers have difficulty with agreements with antecedents and agreements with subjects and verbs?

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

How do you repair the problem?

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

UNIT 11

PARALLEL CONSTRUCTION

"When you start to write, you perceive many more relationships in your materials than you were aware of at the start. "

Albert D. Van Nostrand

Parallel Construction

Rule

Each phrase in a sequence of items must be constructed so that it is grammatically parallel in part of speech (article, noun, verb, etc.); in number, if a noun (singular, plural); in tense, if a verb (present, past, future); and so forth.

Example

Incorrect	Correct
In order to reduce risk, management should	In order to reduce risk, management should
• Establish policies.	• Establish policies.
• Procedures should be documented.	• Document procedures.
• Training of employees is required.	• Train employees.
• Exceptions should be monitored.	• Monitor exceptions.

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Parallel Construction

Instructions

Reorganize the following four items so that they make good use of parallel structure concepts. You are encouraged to rewrite the examples so they are clearer and less cluttered.

1. The policies and procedures utilized by Voucher Control and prudent banking practices require disbursing personnel to review the voucher and ensure it is signed by the authorized person(s), the amounts requested agree to the invoices and are coming from the correct cost category, it has the appropriate signed lien releases, and the amount disbursed will not exceed the percentage of completion for each cost category based on the inspection reports.

2. Standards require the bank to replenish cash in the ATM machine under dual control, the ATM cash should be balanced daily, pull the ATM envelopes and process the deposits daily, apply uncollected funds holds parameters to ATM deposits, and to handle and secure any captured ATM cards under dual control.

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Parallel Construction

3. Our four major findings and recommendations are as follows:

- Standards related to documentation review need to be fully implemented.
- Improvement is required in the accuracy of Technical Exception Reports.
- Fully implement End User Computing standards.
- The Business Continuation Plan needs to be tested and approved in accordance with standards.

4. In addition, we also identified the following errors:

- Fifty-four (34.5%) of 156 applicant gross annual revenue amounts were incorrect.
- Of the 156 loan amounts, 19 (12.1%) were incorrect.
- Four (2.5%) of 156 small business/small farm codes were incorrect.
- There were 4 (2.5%) CRA address which were incorrect out of 156.

Review of Unit 11

- **When do problems with parallel construction occur most often?**

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

- **What are some techniques you might use to prevent making errors in parallel construction?**

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

  _____

UNIT
12

USING THE
GREGG REFERENCE MANUAL

"This is the sort of English up with which I will not put."

Sir Winston Churchill

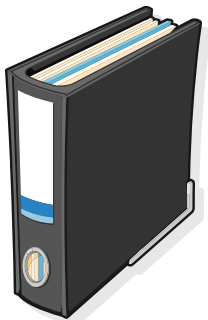# Using the Gregg Reference Manual

Learning Objective

To become familiar with using a grammar reference manual

Work Application

For editing your own report writing

Desired Result

To locate answers to specific questions of grammar or usage as they arise

Instructions

Working with your partners, locate the paragraph reference number of the Gregg Reference Manual that covers the following grammar or usage topic and make the necessary corrections.
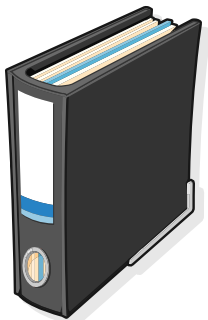
	Gregg ¶ Reference
Numbers	
1. The average weekly dollar amount in the envelopes for all 5 ATMs is $68,000.	_____
2. There are 2 Saturday drawers with a cash supply of around 10,000 dollars each.	_____
3. The limits were exceeded during June from six to 19 times ranging from $1,646 to $550,550.00.	_____
4. Additionally, managerial reviews of the reconciliations did not include a review of the source documentation for six of the 10 accounts.	_____
5. 50 of the reconciliations were not done consistently.	_____
6. The average number of envelopes received in a week are 425-450 with a weekly dollar average of $68,000 for all 5 ATMs.	_____
7. Of the 10 accounts, 7 types of omissions or errors were noted on the commercial deposit agreements.	_____

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Using the Gregg Reference Manual

Hyphens

Gregg ¶ Reference

1. The analysis should be based on net cash balances given the cash in and cash out activity. _____

2. Lack of physical security controls existed in the main bank and the detached drive up. _____

3. The teller supervisors should evidence their reviews of end of day and intra day balances by initialing the Cash Mass Input Sheet. _____

4. Captured cards are maintained in a section of the night drop during nonbusiness hours. _____

5. Corporate policy requires that the bank's legal and community advisory board's involvement and commitment to CRA be evident through documented reviews of the self assessments. _____

6. Establish procedures where-by quarterly inventories are conducted of all negotiable items to include both working and reserve supplies. _____

7. Management had not been performing ongoing verifications of the effectiveness of the review process. _____

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Using the Gregg Reference Manual

Who/Whom/Which/Who's/Whose | **Gregg ¶ Reference**

1. The auditor discussed temporary account procedures with four bankers, each of which had different procedures. _____

2. Therefore, any teller whose working may access the captured cards. _____

3. Keys should be assigned to whoever is responsible for securing them. _____

4. Any missing keys should be researched regardless of to who they are assigned. _____

5. Corporate policy prohibits routine acceptance of phoned or faxed wire transfer requests because there is a risk that the person who's sent it may not be effectively identified. _____

6. Failure to open new deposit accounts in accordance with corporate policies and procedures could result in losses from fraudulent account openings with customers which are unwilling or unable to handle their accounts in a responsible manner. _____

7. The Teller Services Manual has requirements and procedures outlined in it related to large currency reporting which will be helpful to whoever needs it. _____
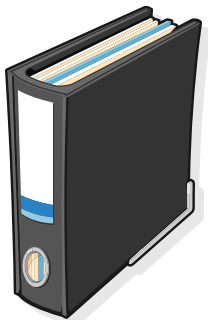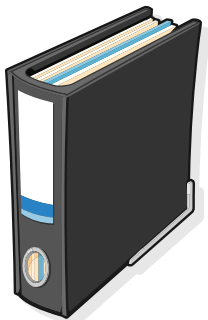
Using the Gregg Reference Manual

Possessives

1. Tests were conducted to evaluate managements performance in meeting corporate CMI requirements.

2. Maintenance of HMDA information is to be on file to assure management is meeting the credit needs of it's community.

3. Since the main facilities' night drop is based on two keys only (no combination), this may require changing both keys and issuing new keys to custodians.

4. The Teller Services Manual outlines detailed standards and procedures to be followed for processing cashiers' checks, money orders, drafts and travelers' cheques.

5. Audit Services also identified six instances where dual control was not documented on the facilities reserve supply records.

6. In addition, teller management should obtain a listing the couriers' authorized to pick up customers coin and currency orders.

7. Audit Service's testing was limited to the issues addressed in this review and the effectiveness of managements' follow up.
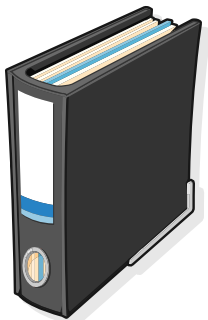
Using the Gregg Reference Manual

Semicolon/Colon

Gregg ¶ Reference

1. Among the weaknesses identified were: lack of dual control, accountability for cash, access restrictions, and physical security.

_____

2. Documentation of the keys assigned to the vault containing the reserve supplies of negotiable items is necessary to ensure dual control entry is not compromised; as an individual could inadvertently be given both sides to a dual control cabinet

_____

3. Cashier's checks were transferred from the main office to the detached facility on June 8, 2012, they were not documented on the detached facility's records until June 12, 2012.

_____

4. Such requests may be accepted in emergency situations: however, the bank must complete and document a callback to the customer to validate the request.

_____

5. Some of the month-end safe deposit reports are: Safe Deposit Payment Transaction Log, Inventory Summary by Box Type, Discounted Boxes Summary, Closed Account Report, and Aging and Overdue Boxes Report.

_____

6. Accountability allows assignment of any errors or losses; so that, when needed, disciplinary action can be taken.

_____

7. Initial reviews of closely-held assets, prior to acceptance, are not completed; nor are annual reviews performed.

_____

Using the Gregg Reference Manual

Subject vs. Object with Pronouns

Gregg ¶ Reference

1. On August 27, 19XX, the Investigator and me arrived at 1st MegaBank to interview employees.

  _____

2. The results of the interview indicated a teller was being deceptive when her manager and me confronted her with the allegation of theft.

  _____

3. She stated in a confession that her husband and her were in financial trouble and she used the funds to pay personal bills.

  _____

4. I agreed to accept her monthly payments and informed her that we will pursue appropriate action in the event the monthly payments are not sent by she and her husband.

  _____

5. If you have any questions regarding this audit, please feel free to call either Bob or myself.

  _____

6. On November 13, 19XX, we met with the committee and he to discuss our concerns.

  _____

7. I appreciate the cooperation we received from yourself and your staff throughout the audit.

  _____

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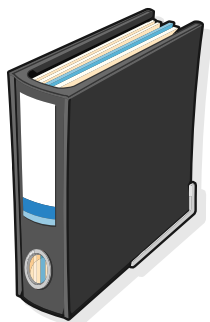
UNIT
13

EDITING

"The best editors...cultivate a talent for seeing the forest
even as they concentrate on the trees."

Arthur Plotnik

25 Rules of Writing Good

1. Don't use no double negatives.

2. Verbs has to agree with their subjects.

3. Avoid commas, that are not necessary.

4. No sentence fragments.

5. Proofread carefully to see if you any words out.

6. Avoid run on sentences they are hard to read.

7. Use the semicolon properly, always use it where it is appropriate; and never where it is not.

8. Never, ever use repetitive redundancies.

9. A writer must not shift your point of view.

10. Place pronouns as close as possible, especially in long sentences, as of 10 or more words, to its antecedents.

11. Don't mispell words.

12. And don't start a sentence with a conjunction.

13. If you reread your work, you will find on rereading that a great deal of repetition can be avoided by rereading your work.

14. Write all adverbial forms correct.

15. Stay clear of incorrect forms of verbs that have snuckened into the language.

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25 Rules of Writing Good

16. Take the bull by the hands and avoid mixed metaphors.

17. Its important, also to use your apostrophe's correctly.

18. Writing carefully, dangling participles can be avoided.

19. Don't use contractions in formal writing.

20. Everyone should be careful to use a singular adjective with singular pronouns in their writing.

21. Avoid trendy words as they sound flaky.

22. Always avoid awkward and affected alliteration.

23. If it's been said it once, it's been said a thousand times: avoid hyperbole.

24. Be sure to remember the rule about subject vs. object with pronouns as, for example, Mary and me are good friends.

25. Last, but not least, avoid cliches like the plague. Seek, instead, viable alternatives.

The Six Most Common Editing Problems

Learning Objective

To review the six most common editing problems and the six most useful editing techniques

Work Application

For all forms of correspondence

Desired Result

To be able to edit your own writing more effectively

Problem #1
Trying to Write and Edit at the Same Time

Explanation

Writing and editing are two entirely different activities. Writing involves the free flow of ideas and information from the mind to a keyboard.

Editing involves a critical analysis of what has been captured in a first draft. Editing "as you go" interrupts the free flow of ideas, thereby lengthening the writing process.

Problem #2
Trying to Edit and Proofread at the Same Time

Explanation

As with writing and editing, so editing and proofreading are two entirely different activities. Editing involves a wide range of issues from mindmapping to cutting the clutter, from determining ways to make structure transparent to improving parallel structure.

Proofreading involves a final inspection step.

Again, mixing the two activities lengthens both the writing and editing process. Besides, why would you want to spend the time proofing something you may ultimately edit out?

The Six Most Common Editing Problems

Problem #3
Assuming the Problem Can Be Fixed by Trying to Repair the Sentence

Explanation

Of all editing problems, this one is the most prevalent. It is especially evident in the way most managers conceive of the editing process. A manager finds a sentence that needs repairing. Instead of recommending that it be reconstructed from scratch, the manager adds words, phrases, or facts—usually in the margin and in red ink. The problem is compounded when the writer tries to incorporate all the manager's comments. The result is a sentence so cluttered and confusing as to be beyond comprehension.

Problem #4
Believing More is Better Than Less

Explanation

Generations of students have been conditioned by English teachers to believe that more is better than less. It all begins in elementary school with the 500-word book report on *The Wind in the Willows*. It ends in graduate school with the 500,000-word Ph.D. dissertation on "The Source of the Wind in *The Wind in the Willows*."

As this entire workshop has demonstrated, less is more.

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The Six Most Common Editing Problems

Problem #5
Trusting Your Eye More Than Your Ear

Explanation

We are conditioned to think of writing as a visual rather than a verbal and aural activity. As such, we deny ourselves a very important technique that can help us edit our own work—hearing our own words read aloud.

Problem #6
Believing That Words, Once Committed to Paper, Deserve Preserving

Explanation

Writing is such a difficult task that we think we need to preserve every word we've worked so hard to put on paper. It goes back to the 500-word book report again. The truth of the matter is words are only as effective as the ideas and information they convey. Volume can never substitute for clarity, conciseness, and concreteness of thought and expression.

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Six Useful Editing Techniques

Technique #1
Don't Conglomerate; Separate:
Managing Writing as a Process

Writing is a process. As such, it involves a series of steps as follows:

- Gathering data
- Mindmapping
- Writing a first draft
- Editing the first draft
- Writing a second draft
- Editing the second draft, etc.
- Proofreading

Each of these steps requires a very different type of mental activity. When we try to do all of the steps in this process at the same time, we work less efficiently.

You and your team members will be given an opportunity to practice managing the writing and editing process over the next five exercises. As you do so, resist the temptation to conglomerate. Practice keeping the above tasks separate.

Six Useful Editing Techniques

Technique #2
Don't Think Micro; Think Macro:
Mindmapping

Instructions

Here's an example of a section from an audit report that would benefit from mindmapping. With your assigned team members, edit the following example by mindmapping it.

Because of the region's large high side override percentage (approximately 20%), Audit tested a sample of 30 CCU high side overrides to ensure sufficient explanations were provided by the underwriters for overriding the credit scoring model. Overall, Audit agreed with the decision to decline the 30 loan applications that had been approved by OLNACS. However, of the loan applications reviewed, Audit noted the denial reason for 16 of the applicants was "insufficient income for the amount requested" (denial code #8). Additionally, the denial reason "excessive credit report income obligations" (denial code #31) was used 11 times and "excessive application debt obligations" (denial code #9) was used 10 times. Because of the previously noted trends, it appears the credit scoring models used by OLNACS may not be assigning an appropriate weighted score for the applicant's income and debt obligations.

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Six Useful Editing Techniques

Technique #3
Don't Add; Subtract:
Cutting the Clutter

Instructions

Here's an example of a section from an audit report that would benefit from cutting the clutter. With your assigned team members, edit the following example.

Currently, Credit Operations utilizes Customer Resource Guides (CRGs) in lieu of standards to document current operating procedures. These CRGs facilitate the timely flow of information on current procedures to the various Credit Operations personnel. For example, the CRG related to Bank Recommended Applications indicates applications will be processed with rules based decisions and if an application is declined, the banker must be advised by phone that a letter is being sent to the applicant. Standards, on the other hand, indicate that applications will be scored by an appropriate scorecard and do not provide clarification as to whether a banker should be called. Discrepancies such as these can lead to staff confusion as well as inconsistently applied procedures.

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Six Useful Editing Techniques

Technique #4
Don't Complicate; Simplify:
Using Transparent Structure

Instructions

Here's an example of a section from an audit report that would benefit from using transparent structure. With your assigned team members, edit the following example so that its hidden structure becomes transparent to the reader.

Consumer Credit Underwriting utilizes OLNACS (On-Line New Account Control System) to process loan applications in compliance with Consumer Credit Underwriting Standards. The primary function of OLNACS is to streamline underwriting installment loan and line of credit applications. OLNACS accomplishes this by providing automatic retrieval of applicant credit histories, automatic assignment of points based on application information and credit report history information, use of credit scoring models, and assignment of a system recommendation to approve or deny the application. If the system assigns a passing score to the credit application, the underwriter has the authority to decline the loan. If the underwriter declines the loan, a high side override code is assigned to the loan application on the system.

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Six Useful Editing Techniques

Technique #5
Don't Rewrite; Reread:
Reading Aloud

Instructions

Here's an example of a section from an audit report that would benefit from reading aloud. With your assigned group members, edit the following example by reading it aloud.

Loan reversals should not be used to expand the appetite for credit risk; instead, reversals should only be considered for situations which cannot be accurately assessed by the scorecard and/or the person reversing the decision has knowledge of factors which mitigate the initial reject reasons.

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Six Useful Editing Techniques

Technique #6
Don't Rewrite; Dynamite:
Starting Over

Instructions

Here's an example of a section from an audit report that would benefit from starting over. With your assigned group members, rewrite the following example from scratch.

We recommend that the problem management procedures for Athena be improved to ensure all problems are assigned an 'owner' to facilitate timely resolution. To ensure problems are assigned to a developer, the default value of the 'owner' field could be flagged in the Access database so that the field information is required before the record can be saved and completed. A default 'owner' can be set to be the operator or the supervisor who will review and assign the problems. In addition, although Enhancement type of problems may not be immediately addressed and resolved due to budgets and time constraints, an update procedure should be implemented to ensure all problems are reviewed and resolutions are documented.

The Six Most Common Editing Problems & Solutions

PROBLEM	SOLUTION
1. Trying to Write and Edit at the Same Time 2. Trying to Edit and Proofread at the Same Time	Don't Conglomerate; Separate: Manage Writing as a Series of Steps in a Process
3. Assuming the Problem Can Be Fixed by Trying to Repair the Sentence	Don't Think Micro; Think Macro:
4. Believing More is Better Than Less	Don't Add; Subtract: Less is More
5. Trusting Your Eye More Than Your Ear	Don't Rewrite; Reread: Read Aloud
6. Believing That Words, Once Committed to Paper, Must be Preserved	Don't Rewrite; Dynamite: Start Over

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UNIT
14

PROOFREADING

Old Rule
"Managers do proofreading."

New Rule
"Proofreading is everyone's job."

Adapted from W. Edwards Deming

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The Seven Most Common Proofreading Problems

Learning Objective

To review the seven most common proofreading problems and the six most useful proofreading techniques

Work Application

For all forms of correspondence

Desired Result

To be able to proof your own writing as much as humanly possible

Problem #1
Spelling

Spelling is everyone's problem. The only difference is that we all misspell different words at different times. There are, however, certain types of words in English that can be identified as the "red flags" of spelling.

A. It's vs. Its

This is the most frequently misspelled word in the English language. Actually, it's not a spelling problem, rather a misunderstanding about the grammatical use of the possessive pronoun its.

- "It's" is a contraction for it is. As, for example,
    It's a case of the tail wagging the dog.

- "Its" is a possessive pronoun. As, for example,
    The dog was wagged by its own tail.

B. Homonyms

Homonyms are words which sound alike, but are spelled differently. The following are some examples of homonyms:

to	too
aloud	allowed
always	all ways
break	brake
there	their

The latter example, like it's and its, is one of the most commonly misspelled words in the English language.

Note: homonyms are particularly troublesome since using spell check is not the solution.

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The Seven Most Common Proofreading Problems

📄 *Problem #1*
Spelling, continued

C. Near-Homonyms

Near-homonyms are words which sound alike only because, in everyday speech, there is confusion about how they are pronounced—especially given our diverse regional dialects in the U.S. The following are some examples of near-homonyms:

affect	effect
accept	except
access	excess
ensure	insure
allude	elude

Again, these words are particularly troublesome since using spell check is not the solution.

Section 7 in the *Gregg Reference Manual* has lots of examples of other common spelling problems.

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The Seven Most Common Proofreading Problems

Problem #2
Punctuation

The problem with the "rules" of punctuation is they aren't rules, but conventions. Like all conventions, they change from one generation of English teachers to the next. However, this doesn't mean we should despair of ever learning them; rather, we need to develop a framework for understanding the "rules."

The most useful framework for thinking about punctuation is to remember that punctuation marks are intended to represent different kinds of rhetorical pauses we use naturally in everyday speech. As such, rhetorical pauses vary in two ways: purpose and length.

Rhetorical Purpose

To separate two or more elements in a phrase

Rhetorical Length

Short pause

Punctuation Equivalent

Comma

Example

Tom, Dick, and Harry are in love with Teri, Denise, and Mary, respectively.

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The Seven Most Common Proofreading Problems

Problem #2
Punctuation, continued

Rhetorical Purpose

To indicate there is a logical and grammatical relationship between two ideas or to separate elements in a series already separated by commas

Rhetorical Length

Medium pause

Punctuation Equivalent

Semi-colon

Examples

Tom, Dick, and Harry are head over heels in love; Teri, Denise, and Mary are not as emotionally involved.

There are three weddings planned for June. The wedding of Tom and Teri, both aged 43, will be held in Tyler, Texas; the wedding of Dick and Denise, both aged 33, will be held in Deadwood, South Dakota; the wedding of Harry and Mary, both aged 23, will be held in Missoula, Montana.

Rhetorical Purpose

To "announce" a series of items will follow or something important will follow

Rhetorical Length

A pause just short of a full stop

Punctuation Equivalent

Colon

Examples

The following three couples will be getting married in June: Tom and Teri, Dick and Denise, Harry and Mary.

Something very important will be happening to Tom and Teri, Dick and Denise, and Harry and Mary in June: their weddings.

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The Seven Most Common Proofreading Problems

Problem #2
Punctuation, continued

Rhetorical Purpose

To set apart something to emphasize it or to indicate it is a parenthetical thought

Rhetorical Length

Longer pause

Punctuation Equivalent

Dash

Examples

Tom and Teri, Dick and Denise, and Harry and Mary are all getting married in June—a terrifying thought given the fact that all three brides-to-be are not really emotionally involved.

Tom and Teri, Dick and Denise, and Harry and Mary—despite the reservations of the brides-to-be—are all getting married in June.

Rhetorical Purpose

To indicate a group of words comprising an idea is complete

Rhetorical Length

Full stop

Punctuation Equivalent

Period

Example

Tom and Teri, Dick and Denise, and Harry and Mary are still planning on getting married in June; however, perhaps not to each other given the lack of emotional involvement of the brides-to-be.

Section 2 in the *Gregg Reference Manual* has more information on punctuation.

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The Seven Most Common Proofreading Problems

Problem #3
Numbers

The variety of "rules" about numbers makes the subject quite intimidating. As with spelling, we're dealing with conventions that change from one generation of English teachers to the next. Therefore, when in doubt (or without your *Gregg*), follow these three basic rules:

Rule #1:   **Be consistent.**

Rule #2:   **Be consistent consistently.**

Rule #3:   **Be consistently consistent.**

Remember, it is inconsistencies in style and usage that jump out at a reader—even readers who may not know the "rules." Section 4 in the *Gregg Reference Manual* has more information about numbers.

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The Seven Most Common Proofreading Problems

📄 *Problem #4*
Subject/Verb Agreement

The primary reason we have difficulty with agreement of subjects and verbs are intervening phrases and clauses. (Note: the last sentence just demonstrated the problem.)

Here are some other examples that demonstrate the problem:

No Problem	Tom and Teri are getting married in Tyler, Texas in June.
Problem	Tom and Teri, a lovely couple, is getting married in Tyler, Texas in June.
No Problem	Dick and Denise are planning to honeymoon at a resort in Gary, Indiana.
Problem	One of the major reasons why Dick and Denise chose the resort in Gary, Indiana for their honeymoon are it's wading pool, it's miniature golf course, and it's firing range—all of which overlook Lake Michigan.

Note: Is subject and verb agreement the only problem with the last example?

No Problem	Harry and Mary have no plans for their honeymoon at present.
Problem	Among the places which Harry and Mary are considering for possible honeymoon sites are Minot, North Dakota.

Conclusion

When sentences have lots of intervening phrases and clauses, we need to be alert for potential problems with subject and verb agreement.

For more information on the subject/verb agreement, see ¶1006 in the *Gregg Reference Manual*.

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The Seven Most Common Proofreading Problems

Problem #4
Subject/Verb Agreement, continued

Another reason we have problems with subject/verb agreement is that there is a fundamental misunderstanding about indefinite pronouns—which are singular, not plural.

Indefinite Pronouns

Indefinite pronouns take a singular verb. Among examples of indefinite pronouns commonly found in audit reports are the following:

another	every
any	everyone
anyone	everything
anybody	one
anything	no one
each	nobody
either/neither	nothing

See ¶1053 in the *Gregg* for more information about indefinite pronouns.

The Seven Most Common Proofreading Problems

Problem #5
Agreement with Antecedents

Just as collective indefinite pronouns also cause subject/ verb agreement problems, they also cause antecedent agreement problems.

All of the indefinite pronouns on the previous page take a singular pronoun: he/him, she/her, it.

Incorrect	It is the responsibility of every manager to make sure that they follow procedures.
Correct	It is the responsibility of every manager to make sure that he/she follows procedures.
Other Solutions	It is the responsibility of every manager to follow procedures.
	Managers must follow procedures.

For more information on this topic, see the *Gregg Reference Manual* Section 10, ¶1049 through ¶1053.

Collective Nouns

Collective nouns all take a singular antecedent. Among examples of collective nouns commonly found in audit reports are the following:

group	management
board	staff
committee	team
company	department

All of these take the pronoun antecedent "it," not "they."

See ¶1019 in the *Gregg* for more information about collective nouns.

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The Seven Most Common Proofreading Problems

Problem #6
Subject vs. Objects with Pronouns

This problem occurs when there is a plural subject as in the following example:

- "Tom and *me* are getting married in June," said Teri.

What Teri needs to do is reconstruct the sentence as though the subject were singular.

- "*I* am getting married in June," said Teri.

Now it becomes clear that the pronoun should be in the nominative case (I, he, she, we, they), not the objective case (me, him, her, us, them). Therefore, the corrected sentence should read,

- "Tom and *I* are getting married in June," said Teri.

Now, let's look at the opposite situation when the nominative is incorrectly used.

- "Dick and Denise gave Harry and *I* a wedding present," said Mary.

What Mary needs to do is reconstruct the sentence as though the object were singular as follows:

- "Dick and Denise gave *me* a wedding present," said Mary.

Once again it becomes clear that the corrected sentence should read,

- "Dick and Denise gave Harry and *me* a wedding present," said Mary.

See the *Gregg Reference Manual*, Section 10, ¶1054 and ¶1055 for more information about this problem.

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The Seven Most Common Proofreading Problems

Problem #7
Ignoring the Obvious

Here are some examples of the obvious:

- title pages

- headings

- page numbers

- names

- dates

There are several reasons why we ignore the obvious. Among them are the following:

1. We take them for granted.

2. We use them so often we don't "see" them anymore.

3. We use the cut-and-paste feature on our word processing software, then don't go back to proof for any appropriate modifications that should have been made to the text.

4. We assume someone else will catch them.

Six Useful Proofreading Techniques

Technique #1
At Your Disposal:
Using Workstation Tools

Application   Especially useful for spelling problems.

Explanation   This technique is so obvious, it needs no explanation. However, remember workstation tools can't catch all the errors. Take, for example, the spell check tool. Its limitations are best expressed in the following poem entitled "Ode to Spell Checkers"

> *I have a spelling checker*
> *I disk covered four my PC.*
> *It plan lee marks four my revue*
> *Miss Steaks aye can knot see.*
>
> *Eye ran this powm threw it.*
> *Your sure real glad two no.*
> *Its very polished in its weigh,*
> *My checker tolled me sew.*

Technique #2
The Bigger the Better:
ENLARGING Copy

Appilcation   Usefull for the following 3 problems, spelling puntcuation and numbers.

Expalnation   See above.

Six Useful Proofreading Techniques

Technique #3
Divide and Conquer:
Looking for One Problem at a Time

Application   Useful for all seven of the most common proofreading problems—and especially useful for "Ignoring the Obvious."

Explanation   Since you know already your own personal proofreading issues from experience, proofread for each one separately. This makes it more likely that you won't overlook anything.

Technique #4
Hearing is Seeing:
Reading Aloud Revisited

Application   Useful for punctuation, subject/verb agreement, agreement with antecedents, and subject vs. object with pronouns.

Explanation   We are conditioned to think of writing as a visual rather than a verbal and aural activity. Our eyes, however, play tricks on us—especially when we are too close to the bark to see the tree, let alone the forest. Reading aloud activates our ears, which can also help us proofread our writing.

Six Useful Proofreading Techniques

Technique #5
I'll Show You Mine If You Show Me Yours:
Forming a Proofreading Partnership

Application   Useful for all seven of the most common proofreading problems.

Explanation   Forming a proofreading partnership is like getting a new pair of eyes. However, don't form a partnership with someone who has the same proofreading problems you have. For example, if your issue is spelling, don't join forces with another poor speller.

Technique #6
Proofreading, Like Good Wine, Takes Time:
Letting It Age

Application   Useful for all seven of the most common proofreading problems.

Explanation   This, again, is a problem of perception. We can no longer "see" what we're close to—especially when we're intensely involved in the activity or situation. It's amazing what 24 hours will do to change our perception. However, the reality of the situation is that we all work under the pressure of deadlines. As the popular T-shirt saying goes, "If it weren't for the last minute I'd never get anything done." So, when it is the last minute before the last minute, use technique #5: "I'll Show You Mine If You'll Show Me Yours."

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Proofreading: Reviewing Everything We've Learned

Instructions

With your assigned team members, proofread the following using as many techniques as you can. Then, exchange your corrected copy with one other group to make sure you've caught everything. You can use your Gregg. (Hint: there are 25 errors that need correcting.)

ESTABLISH PROCEDURES FOR VERIFING THAT THE CONTENTS OF DEPOSIT BAGS MATCH DEPOSIT MANIFESTS

A review of the procedures for processing the deposit bags indicate that that one very large commercial customer made an error in completing the deposit ticket. According to the list on the customers deposit ticket, only thirteen envelopes were listed on the deposit ticket: however; the couriers' manifest indicate the bag contained 14 envelops. The teller manager said that her and her supervisor were both out sick the this incident took place.

Teller procedures require that the teller pull all envelopes and assure they are accounted for on the deposit manifest. Failure to do so exposes the bank to the risk of employee theft. This is the 2nd time bank management has been written up for this finding. This finding also appeared on the prior audit

Teller management is responsible for insuring tellers match the number of envelopes in a deposit bag to the number on the manifest. During the initial discussion of the findings management was made aware of this and they have taken steps to address the problem thorough a review of the procedures and training.

We recommend the following actions be taken;

- Management should review procedures with all tellers.

- Develop a system for monitoring procedures to ensure it is being followed

- Verifying that the contents of deposit bags matches deposit manifests should be included as apart of new teller training.

Proofreading

The following matrix lists the seven major proofreading problems and the techniques that are most useful for solving them.

	Technique					
	Workstation Tools	**Enlarging Copy**	**One Problem at a Time**	**Reading Aloud**	**Proofreading Partnership**	**Letting it Age**
Problem						
Spelling	X	X	X		X	X
Punctuation		X	X	X	X	X
Numbers		X	X		X	X
Subject/Verb Agreement			X	X	X	X
Agreement with Antecedents			X	X	X	X
Subject vs. Objects with Pronouns			X	X	X	X
Ignoring the Obvious			X		X	X

The New Medium
That Often Destroys the Message

Problem
A Spoken Medium is Used as Though it Were a Written One

Explanation

It is a common misunderstanding that e-mail is a replacement for written correspondence. That is not the case. Instead, e-mail, a byproduct of the Internet, was initially intended as a replacement for voice mail.

Voice mail solved two problems in the business world:

1) The inability to reach someone who did not have a backup person or a tape recorder to take phone calls.

2) The inability to reach someone who had a tape recorder, but one which was limited in its recording capacity, which all of them were.

What quickly happened is that e-mail became the replacement for both voice mail and written correspondence.

If you are dubious of this, note that the vast majority of e-mail is conversational in tone. Most people who use e-mail do so as if they were talking to you over the phone or in person, not writing to you. All the "rules" of business correspondence go out the window: grammar, punctuation, sentence structure and, in some cases, even capitalization. Even business etiquette has disappeared.

Paraphrasing Marshall McLuhan, the medium becomes the message and, as a result, the message gets lost in the medium. Stated another way, the medium overwhelms the message. That is why e-mail leads to so much miscommunication. How many times has your intention been misunderstood by a recipient?

When we are speaking with someone in person or over the phone, we can immediately correct the misunderstanding. When we are composing a business correspondence, we can take the time to review and revise what we have written. But, when we whip out an e-mail and instantaneously push the Send button, we can't take back what we've written.

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The New Medium
That Often Destroys the Message

Solution to Problem
Print It
Before You Transmit It

It only takes a few minutes to print out an e-mail and review and revise it. If you don't have a printer, compose an e-mail, then save it in the Send Later file. This is a way of using *Proofreading Technique #6: Proofreading, Like Good Wine, Takes Time: Let It Age.*

Because we live in world where we are all doing more with less, better and faster, we think that we have to respond *IMMEDIATELY!* Our sense of urgency means that everything becomes an emergency.

One last piece of advice about e-mail. If an e-mail is more than a page in length or requires thoughtful consideration by the recipient, create a Word attachment. In these situations, think of the e-mail as a Post-it Note.

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Final Checklist

☑ Have I considered the viewing point of the audience?

☑ Am I clear about my desired result?

☑ Will what I have written achieve my desired result?

☑ Is my structure transparent to the reader?

☑ Is my construction parallel?

☑ Have I made wise word choices?

☑ Have I cut the clutter?

☑ Do my sentences make sense?

☑ Did I apply the common sense solutions of editing and proofreading?

☑ If it is an e-mail, did I follow the rule: **Print It Before You Transmit It?**

☑ Have I answered these six questions: **Who? What? When? Why? Where? and How?**

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Further Reading or Reference

Eats Shoots & Leaves: The Zero Tolerance Approach to Punctuation, Lynne Truss – I begin the list with this book because it is a recent best seller. It is poorly written and filled with erroneous information about grammar. This book is on the list as a warning of what <u>not</u> to read.

Grammar Snobs Are Great Big Meanies, June Casagrande – A remedy for anyone who has a guilt trip about grammar as a result of those didactic English teachers who taught you all the wrong things.

Random House Webster's Unabridged Dictionary – The most comprehensive and up-to-date reference.

The Gregg Reference Manual, William Sabin – This is not a grammar reference; this is a usage reference. It is absolutely essential for anyone who wants to write correctly and consistently.

The Well-Tempered Sentence: A Punctuation Handbook for the Innocent, the Eager, and the Doomed, Karen Elizabeth Gordon – An introduction to punctuation with hilarious examples. Simple, direct, and fun to read.

Writing by Wilbers, Stephen Wilbers – A series of practical essays for business writers and for the people who manage them. Every example is taken from and applies to the world of business. It doesn't get any better than this.

Writing for Business, Stephen Wilbers – See the comment above.

Under the Grammar Hammer: The 25 Most Important Grammar Mistakes and How to Avoid Them, Douglas Cazort – A good starting point for anyone who wants to avoid the most obvious mistakes. The author provides an example of each mistake juxtaposed with its correct usage.

Woe Is I: The Grammarphobe's Guide to Better English in Plain English, Patricia O'Conner – The title says it all. I would not recommend starting with this book; however, if you enjoy reading the other books on this list, then this one is not to be missed.

Workshop Evaluation

Based on the following scale, rate the instructor and this workshop as follows:

5 = Excellent
4 = Good
3 = Satisfactory
2 = Less Than Satisfactory
1 = Poor

Circle the number that applies.

Workshop Content

1.	What is your overall rating of the workshop content?	5	4	3	2	1
2.	How would you rate the organization of the workshop content?	5	4	3	2	1
3.	How would you rate the relevance of the workshop content to your job?	5	4	3	2	1
4.	How would you rate the workshop in helping you find solutions to your own personal writing issues?	5	4	3	2	1

Instruction

1.	What is your overall rating of the facilitator?	5	4	3	2	1
2.	How would you rate the facilitator's knowledge of the subject matter?	5	4	3	2	1
3.	How would you rate the facilitator's ability to motivate you to learn?	5	4	3	2	1
4.	How would you rate the facilitator's ability to make the workshop educational and enjoyable?	5	4	3	2	1

Please complete the next page. It asks for your qualitative responses.

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Workshop Evaluation

1. What did you like **most** about this workshop?

2. What did you like **least** about this workshop?

3. What will you do **differently** as a result of attending this workshop?

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