

STYLE GUIDE

Compiled and Edited by

Jayne Magee

USF&G REALTY ADVISORS

100 South Charles Street

Baltimore, Maryland 21201

June 20, 1990

FOREWORD

We are all aware that ours is a service business. Although we manage tangible assets, the services we perform are most often done through oral communication, thinking, and managing: valuable processes which have no tangible product.

One exception to this is our reports, letters, and other written communication. This is our sole tangible "product," and it reflects the professionalism and diligence we use in providing service every day. Every document we produce makes a statement about USF&G Realty Advisors and its people.

All aspects of our business depend on clear and effective communication. I hope this Style Guide will help you write effectively, and ultimately help us provide the best service possible to our clients.

Using the Style Guide should help each of us achieve a consistent writing style that is professional, yet conversational, and crisp without being curt.

The success of Advisors, as well as your personal success, depends upon our ability to serve our clients' needs effectively. Our written communication provides a tangible way of demonstrating the care and concern we use in managing our clients' assets and serving their advisory needs.

The Style Guide began as an old guide from Questor Associates, a now defunct California syndication company. As we attempted to update, expand, and modify Questor's guide, it became obvious that professional help was needed. Jayne Magee provided the professional talent that shaped the Guide into its present form. Marty Reid's collaboration was instrumental in making the Guide relevant, along with shepherding it through many drafts. Finally, Jackie Claxton revised, typed and re-typed the many drafts as many valuable comments were received from the participants in our Write Right program.

I hope you will find the Style Guide makes your job easier when it comes to writing effectively, and I thank you for spending the time to learn to "write right."

A handwritten signature in cursive script, reading "Dan Kuhlhage". The signature is written in dark ink and is positioned in the lower right quadrant of the page.

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I. GUIDELINES FOR WRITING REPORTS, LETTERS, AND MEMOS

It is important to use the proper form of written correspondence to communicate effectively. Generally, a report is used to respond to a request or to communicate the results of research, an investigation, a trip, and the like. Memos are used to communicate with people in the same organization, letters for others. All letters, memos, and reports, whether formal or informal, should include an introduction, body, conclusion, and recommendations. You may refer to Reporting Technical Information for additional information on this subject.

A. STYLE

Use specific, precise language rather than general, vague language. Foggy language detracts from the force of writing; vagueness may eliminate the usefulness of a report or letter. Trade and professional jargon is acceptable only if the text is for people familiar with it. Use the following simple guidelines to improve the quality of your texts:

1. Use the present tense whenever possible.
2. Use an active, decision-oriented style, rather than a passive, descriptive one.
3. Be concise; avoid redundancy.
4. Focus on effective transitions. Begin each paragraph with a sentence either suggesting the topic or helping the transition from a previous topic.
5. Make sure all your topic sentences assert something concrete about something specific. EXAMPLE: The "E" Street site is feasible for use as a shopping center.
6. Form paragraphs for ease of reading. Break up long texts to facilitate comprehension.
7. Avoid superlatives--do not use slang or colloquialisms. Lean heavily on nouns and verbs, lightly on adjectives.
8. Don't be pretentious. Be candid; don't exaggerate.
9. Make firm judgments. Draw a distinct line between what you have found to be factual, what is opinion, and what is being set up as a hypothesis.
10. Edit ruthlessly.

B. CONTENT

1. Analytical reports should communicate relevant information in an organized way and should "walk" the reader through the analysis step by step. They should be constructive, practical, and complete. Each section should be summarized at the beginning, and a logical conclusion must be presented. Be clear.
2. The report writer should keep a clearly defined purpose in mind. All statements must be placed in a time context. If dates are not current, say so and why. Be coherent.
3. Facts must be scrupulously weighed and properly evaluated. For data, a frame of reference is needed. One should consider what is to be done with the data and by whom. Which statistics do we use? Why are they significant? What are the national and regional norms? Time must be spent checking accuracy. Be correct. Make the significance of the facts clear to the reader.
4. The reader must be led through the text by reiteration of key names and relationships. As few words as possible should be used to convey ideas. Be concise.
5. Work should express the firm's findings, analysis, and conclusions, not opinions of outside sources. Offer vigorous and thought-provoking interpretations and ideas of your own. Be convincing. It is useless to quote outside sources unless they are experts in their field.

C. FORM

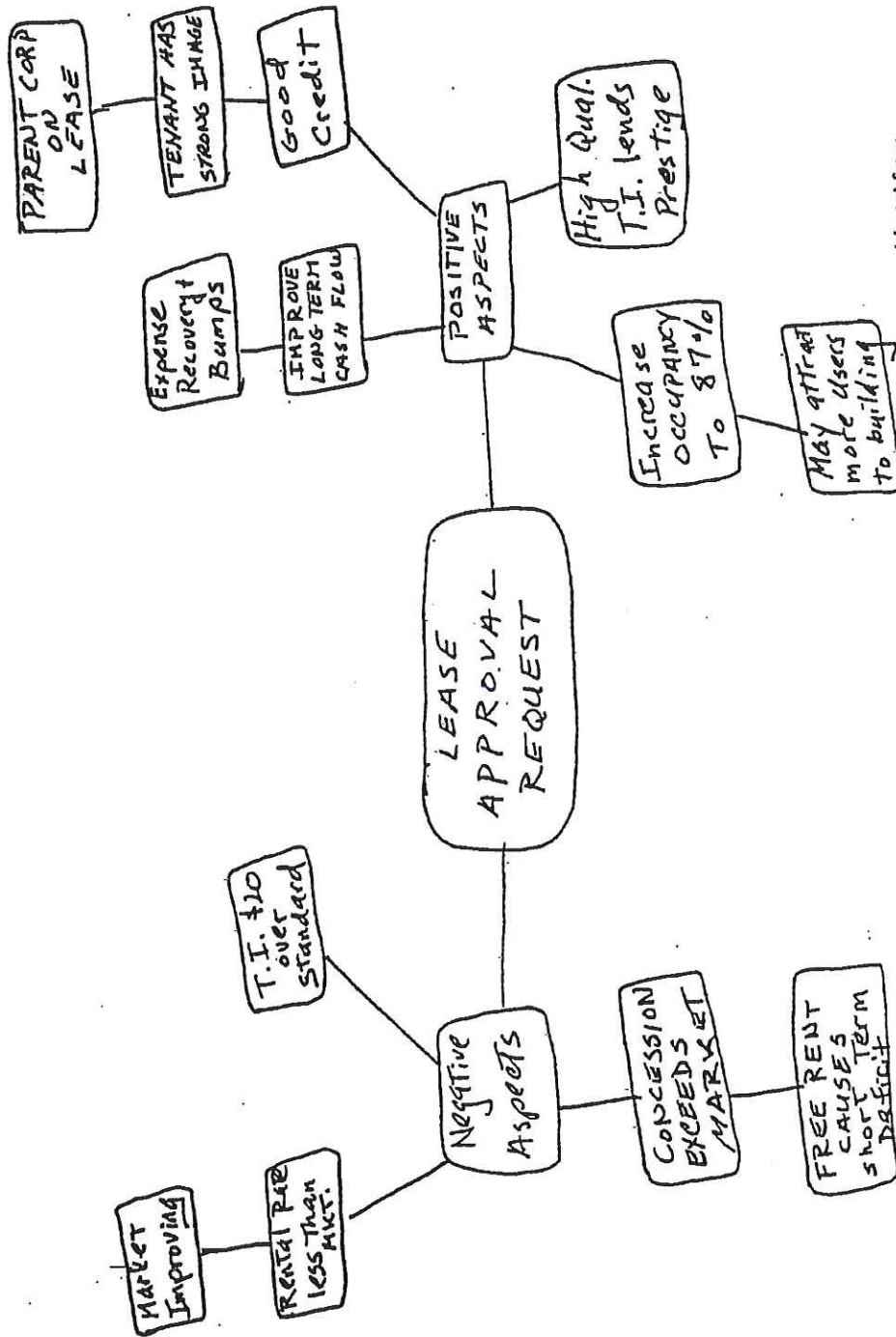
1. Reports

Use this simple working outline when composing reports:

- a. Comprehend the subject of your report.
- b. Analyze your audience
- c. Determine all possible sources of information.
- d. Gather information and explanations; sift and synthesize the evidence.
- e. Extract relevant information; discard the rest.
- f. Organize what is left by diagramming key ideas. Several methods of using visual organizers are presented in Exhibits I-1, I-2, and I-3 (pages 4, 5, and 6).
- g. Write a rough draft using your diagram.
- h. Summarize the findings: A summary of an analytical report should cover the significant facts, the primary analysis, and the important conclusions. The objective of the summary is to classify findings, their applications, and the conclusions. Be concrete. The summary should be sharp in its diction, sparing of words, and should not promise more than is in the report.
- i. Recommendations: If recommendations are made, they should be clear and definite. They should tell what to do, who is to do it, where it should be done, at what time, and why it is recommended. Be complete.
- j. Follow the Advisors Report Format discussed on page 40 of the Style Guide.
- k. The qualities of a good report are discussed in detail in Exhibit I-4 (page 7).

Exhibit I-1

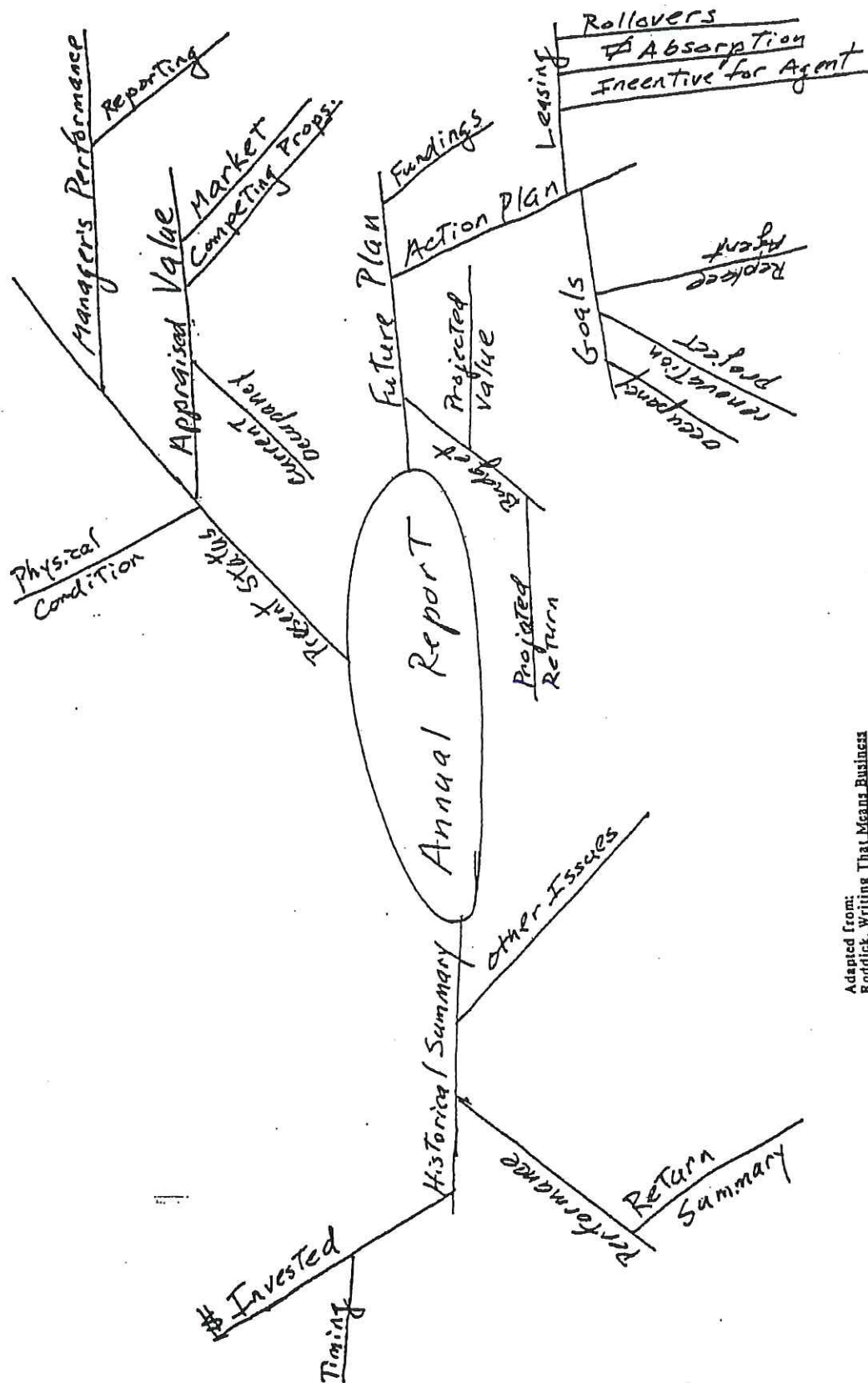
CLUSTER DIAGRAM



Adapted from:
Roddick, Writing That Means Business

Exhibit 1-2

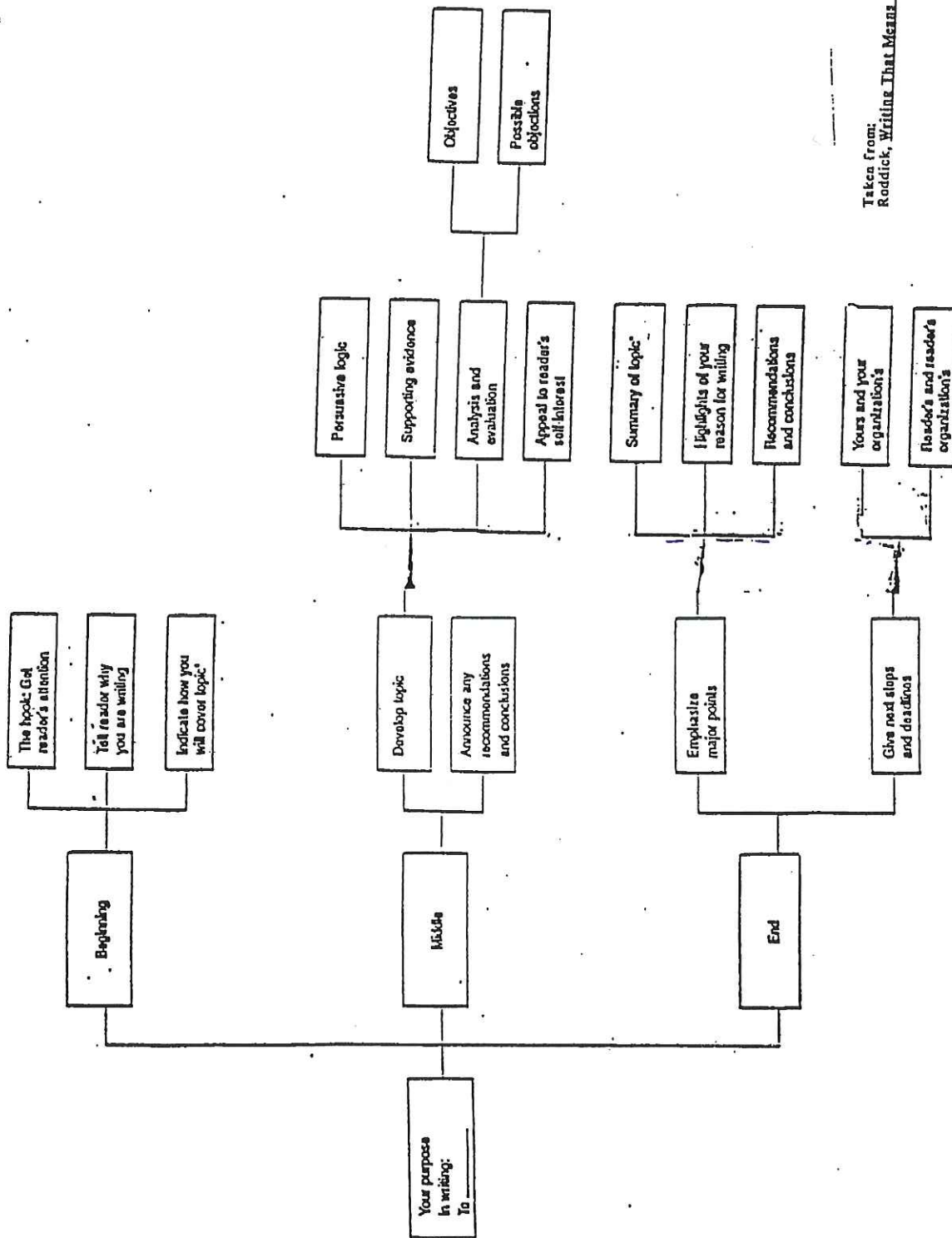
FREE FORM DIAGRAM



Adapted from:
Roddick, Writing That Means Business

Exhibit I-3

TREE DIAGRAM



Taken from:
Roddick, Writing That Means Business

Exhibit I-4

¹THE QUALITIES OF A GOOD REPORT

Good report writers turn out good reports. Because the qualities of good reports vary from report to report, depending upon audience and objective, we cannot offer you a list that applies equally to all reports.

The good report . . .

- o Arrives by the date it is due.
- o Makes a good impression when it is picked up, handled, and flipped through.
- o Has the necessary preliminary or front matter to characterize the report and disclose its purpose and scope.
- o Has a body that provides essential information and that is written clearly without jargon or padding.
- o When they are needed, has a summary or set of conclusions to reveal the results obtained.
- o Has been so designed that it can be read selectively: for instance, by some users, only the abstract; by other users, only the introduction and conclusions; by still other users, the entire report.
- o Has a rational and readily discernible plan, such as may be revealed by the table of contents and a series of headings throughout the report.
- o Reads coherently and cumulatively from beginning to end.
- o Answers readers' questions as these questions arise in their minds.
- o Conveys an overall impression of authority, thoroughness, soundness, and honest work.

Beyond all these basic characteristics, the good report is free from typographical errors, grammatical slips, and misspelled words. Little flaws distract attention from the writer's main points.

¹Taken from Houp & Pearsall, Reporting Technical Information

2. **Business Letters and Memos**

- a. Call the person by name (not "Sir" or "Madam"). Use Mr. or Ms. and the person's name whenever possible and spell it correctly. If you are addressing a group, use their title. For example, "Dear Commissioners," "Dear Board Members."
- b. In writing a business letter, know what you want from the reader. Write it down in one sentence. List the major points you want to communicate.
- c. If you are answering a letter, refer to the date it was written. Check the points that require an answer, and keep the letter in front of you as you write. Answer letters promptly.
- d. Tell what your letter is about in the first paragraph. Use only one or two sentences if possible.
- e. Write the entire letter from the recipient's point of view. What's in it for the reader? Anticipate questions and objections; answer them before they are raised by the reader.
- f. Keep your letter short, to one page if possible. Keep paragraphs short.
- g. The last paragraph should sum up. It should tell the reader's one of two things: either what you want them to do, or what you're going to do.
- h. Most importantly, reward the reader for the time given you in reading your letter.
- i. Use the Advisors Memo Format (Exhibit I-5, page 9) and the Advisors Letter Format (Exhibit I-6 found on page 10). Several frequently used letters are provided in Appendix A.

Exhibit I-6

ADVISOR'S LETTER FORMAT

USF&G

Realty Advisors, Inc.

EQUITABLE BANK CENTER TOWER II
100 SOUTH CHARLES STREET
SUITE 1100
BALTIMORE, MARYLAND 21201

PHONE: 301-752-1300
FAX: 301-752-3366

May 23, 1990

Mr. Donald D. Campbell
Mr. Robert Bengle
United States Real Estate
615 Battery Street
P.O. Box 193985
San Francisco, California 94119

SUBJECT: Investment in Duke Industrial Portfolio

Dear Don and Bob:

Enclosed is a draft of the Blue Book for the Duke Industrial Portfolio. We are about a week away from a "finished version." This property has been leasing at a very rapid rate so that every day the deal improves as the risks are reduced.

A summary of loan activity follows:

Initial Funding, April 10, 1990:	\$48,650,000
Holdbacks (to be earned during the next 12-16 months):	
Leasing/Tenant Improvements:	2,000,000
Interest Reserve:	2,000,000
Punch List Items:	<u>200,000</u>
TOTAL LOAN AMOUNT:	<u>\$52,850,000</u>

Ed Moseley will call you tomorrow to review the deal structure. We need to determine how much flexibility there is for back-end priority distributions in light of what you need to make the investment work for you. I hope there is a fit.

Thank you for your cooperation. I look forward to working with you.

Sincerely,

Daniel B. Kohlhepp
President

DBK:clg
Enclosure
cc: Ed Moseley

II. LANGUAGE

A. **CONCISE WORD USAGE:**

WORDY

As a matter of fact
Assuming that
As to whether
At this point in time
Despite the fact that
Due to the fact that
Enclosed please find
Even though
Existing in
For the purpose of
For the reason that
Has the opportunity to
He is a man who
In accordance with
In addition to
In a northern direction
In close proximity to
In order to
In receipt of
In spite of the fact that
In the event that
Is expected to
Is located
In the near term
Irregardless of

CONCISE

Not needed
If
Whether
Now; presently
Although
Because
Enclosed; we are enclosing
Although
In
For
Since, because
Can
He
According; according to
And
North
Near; close to
To
Have received
Though; although; despite
If
Should; may
Is
Soon
Although

Lesser portion	Fewer
Located in	In
Modification	Change
Owing to the fact that	Since; because
Prior to; prior to the time that	Before
Reduce to a minimum	Minimize
Shortness of duration of	Short time
Significant portion of	Much of
Still remains	Remains
Subsequent to	After
Substantiate	Prove
Taken together	Together
That are	Not needed
That has	With
This is a subject that	This subject
This letter is for the purpose of requesting	Advisors requests
Together with	With
Unequivocal	Clear
Utilize	Use
Vary depending upon	Depend upon
Which has the effect of	Usually not needed
Which was; which is; which are	Usually not needed
Who is	Not needed

B. FREQUENTLY USE WORDS

The following list consists of words frequently used at Advisors. They are correctly spelled and hyphenated here, so please refer to this list when compiling information or writing reports. Those words with (mod.) after them are hyphenated only when modifying a noun; (v) indicates a verb usage and (n) a noun

above average	built-up district
above described	buy out
above-market rate	cash-flow accounting
above-referenced	cash flow
add-on interest	city wide
after-tax (mod.)	closed-end mortgage
air conditioning	conditional-use permit
airspace	consumer price index
all-cash basis (mod.)	cost-to-income
all-inclusive (mod.)	countywide
average size	coworker
below-ground (mod.)	cross collateralize
below-market (mod.)	cross section
blind-pool offering	cul-de-sac
blue-sky law	decision makers
bond-type lease	decision making (n)
book value	decision-making (mod.)
break-even	deferred-payment contract
break-even point	dining room
broker-dealer	double-hung (mod.)

Build-to-suit	double-width (mod.)
down payment	highly leveraged
dropout (n)	high-quality (mod.)
drop out (v)	high-rise
drywall construction	high-speed
dual-income (mod.)	holdback
earn-out	home-builders
editor in chief	homebuyer
en masse	homeowners
et al.	homesite
factory-built house	hookup
fee simple	ice maker
fixed-asset loan	in-bulk (mod.)
fixed-price contract	inception-to-date
fixed-rate mortgage	infill
floor plans	infill housing
fold-fault	inflow
follow-up	in-house
freeholder	in-migrants
freestanding	interest-only loan
front-end fee	land-lease (mod.)
guarantee	landowner
guaranty	land-use regulations
high-density (mod.)	large-scale
higher-income (mod.)	lease-purchase option
higher-priced (mod.)	lease-up (mod.)
highest-priced (mod.)	life cycle
highlighted	living room

highly complex	living unit
loan-to-value ratio	noteholder
long-term	office-warehouse
low-cost	off-season
low-income	offset
low-priced	one and one-half
market-influenced	one-half
mid-1960s	one-volume
mid-April	ongoing
middle-class (mod.)	on-line
middle-income (mod.)	on-site
mixed-use building	open air
mixed-use development	open-end mortgage
moderate-income (mod.)	open space
moderately priced	open-space zoning
mortgage-backed bond	out-migration
multifamily	out-of-area (mod.)
multiple-family dwelling	out-of-town (mod.)
multipurpose	overbuilding
multiuse building	overcapitalization
near-term (mod.)	overimprovement
newly constructed	oversupply
noncompetition agreement	owner occupant
nonconvertible	owner-occupied (mod.)
nondisclosure	payoff (N.) pay off (V.)
non-negotiable instrument	pent-up (mod.)
non-participating	person-days
nonrecourse	person-hours

nonspecified offering	per square foot
planned unit development	semidetached dwelling
poorly developed	short-term financing
prepayment	single-family dwelling
presale	single-property offering
pretax	single-industry economy
preleased	site-plan review
price/earnings ratio	six-month period
price-per-point	skylight
problem-solving	socioeconomic
profit-sharing (mod.)	soundproofing
pro forma	split-level
prorate	start-up (mod.)
publicly held	straight-line method
purchase-leaseback	subcomponents
reissued	subdivision
re-leasing (leasing again)	supply-demand relationships
renter-occupied	tax-deferred (mod.)
rent-up	tax-exempt (mod.)
risk/reward ratio	tax sheltered
safe-rate method	tax-sheltered investment
sale-buyback	thoroughfare
sale-leaseback	three-fourths
SEC-regulated (mod.)	three-lane
self-contained	time-shared ownership
seller-servicer	timesharing
sellout (n)	townhouse
sell out (v)	tradeoff

semiannual interest

two-bedroom (mod.)

two-county area

two-year period

undersupply

underutilized

under way

underwriting

unincorporated

upscale

urban-rural

user-size

20-state

user-size (mod.)

walkthrough

wood-frame (mod.)

write-off (n)

write-off (v)

value-influencing

walk-in (mod.)

walkup

wall-to-wall

year-end

year-to-year

C. ADVISORS USAGE

1. A judicious use of "I," "we," and "you" in technical reports is often necessary and appropriate. Whenever possible, use "USF&G Realty Advisors" or "Advisors."
2. Avoid sexist language whenever possible. Use words like "chairperson" and "salesperson." To avoid cumbersome usages such as "s/he" and "his/her," use plural pronouns.

Employees should turn in their work

3. "Exhibits," "examples," "analyses," and the like may seem, with good reason, to have absorbed your life's blood, but they are forbidden to jump into the action.

So remember, exhibits cannot show, theories cannot describe, and examples cannot illustrate, so do not personify them.

4. Sentences cannot begin with the word "Exhibit," "#," or "\$."
5. Always use the word "exhibit" to indicate statistical material rather than the words "table," "graph," or "chart."
6. The following are rules for figures and percent signs in report text:

- One to ten are expressed in words, 11 on in figures
- Always use % except with one to ten.
- Write the word percent when a number is written out as a word.
- Fractions are expressed as decimals, with a zero to the left of the decimal point

ONE TO TEN PERCENT

11% - 99%

0.75% - 3.75%

The EXCEPTIONS are as follows:

Numbers applicable to the same category should be treated alike throughout a paragraph; do not use figures for some and spell out others. If the largest contains three or more digits, use figures for all:

In the past ten years 15 new buildings have been erected. In one block, a 103-story office building rises between two old apartment houses only 3 and 4-stories high.

- o Please note that the above rule is only for report text. Figures and "%" sign are always used in exhibits.
7. "Average" is a vague term; use mean or median instead.
average - a typical or usual level, degree or kind
mean - arithmetic average
median - the middle value in a distribution, above and below which lie an equal number of values
mode - the value or item occurring most frequently in a series of observations or statistical data.
 8. There is no "true" market value.
 9. When using "therefore," make sure what follows is a justifiable, clear, logical conclusion.
 10. "USF&G Realty Advisors" is an entity and is therefore singular.

USF&G Realty Advisors is the best advisory firm in the country.

- o The possessive form of Advisors is (Advisors').
11. Advisors discourages the use of abbreviations such as "i.e." (that is), "viz." (namely), "e.g." (for example), "cf." (compare), and "etc." (and so forth). Write out the English equivalents unless space is restricted. Never write "and etc."; it is redundant.

12. Do Not italicize foreign words that are considered a part of the English language. If you are unsure, check your dictionary. If the word is in there, do not italicize.
13. When abbreviating titles -- the Study, the Bonds, the Program -- for subsequent mention, do not enclose the shortened titles in quotation marks.

Mortgage Revenue Bond
Feasibility Study (the Study)

14. Keep your terms consistent. If you refer to a "group" initially, don't call it a "sector" later, and a "segment" after that. This will confuse the reader.
15. Set off the word "Incorporated" or the abbreviation "Inc." with commas on both sides.

USF&G Realty Advisors, Inc., made the proposal.

16. Keep related words together. The position of the words in a sentence is the principal way of showing their relationship. Confusion and ambiguity result when words are badly placed. The writer must, therefore, bring together the words and groups of words that are related in thought and keep apart those that are not so related.

- a. He noticed a large stain in the rug that was right in the center.
- b. He noticed a large stain right in the center of the rug.

- a. New York's first commercial human-sperm bank opened Friday with semen samples from 18 men frozen in a stainless steel tank.
- b. New York's first commercial human-sperm bank opened Friday when semen samples were taken from 18 men. The samples were then frozen and stored in a stainless steel tank.

In version "a" of the first example, the reader has no way of knowing whether the stain

was in the center of the rug or the rug in the center of the room. In version "a" of the second example, the reader's heart goes out to those 18 poor fellows frozen in a steel tank.

17. The subject of a sentence and the principal verb should not, as a rule, be separated by a phrase or clause that can be transferred to the beginning.

a. Wordsworth, in the fifth book of THE EXCURSION, gives a minute description of this church.

b. Wordsworth gives a minute description of this church in the fifth book of THE EXCURSION.

a. A dog, if you fail to discipline him, becomes a household pest.

b. Unless disciplined, a dog becomes a household pest.

Interposing a phrase or clause, as in the "a" examples, interrupts the flow of the main clause.

18. The words "-oriented" and "well-located" are clumsy, pretentious devices, regrettably in vogue. Find a better way of indicating orientation, alignment, or direction.
19. Never split an infinitive. Interposing an adverb between "to" and the infinitive

it governs should be avoided, unless the writer wishes to place unusual stress on the adverb.

RIGHT: to inquire diligently
WRONG: to diligently inquire

20. Do not use a comma to separate the month and the year, or the season and the year.

March 1990
Spring 1990

21. Never add "th" when writing dates.

RIGHT: He will arrive on March 5.
WRONG: He will arrive on March 5th.

III. GRAMMAR

A. PUNCTUATION

1. Commas

- a. When beginning a sentence with an introductory phrase or term, follow with a comma.

As you point out in your letter regarding leasing commissions, the leasing commission holdback of...

As a result, we cannot agree to the release of \$16,988.55 in leasing commission.

- b. Enclose parenthetical expressions with commas.

She was, in my opinion, the best person for the job.

He, on the other hand, performed unconvincingly.

- c. Do not set off essential (restrictive) information with commas.
Compare:

A saw, available at most work sites, is needed.

We need a saw that can cut through metal.

- d. A comma should follow each item in a list except the last.

This weekend I ate: cottage cheese, potato kugel, breast of chicken florentine, cornbread, paperclip (by mistake), lemon cake, and chocolate sauce.

If the last comma is omitted, the lemon cake appears to be bathed in chocolate sauce.

- e. Take care when grouping ideas or items. The word "comma" comes from a Greek word meaning "to cut." The comma acts as a sheepdog, cutting and gathering words into orderly flocks. Herd related words together, but don't orphan the subject of the sentence, as below:

RIGHT: The largest car I've ever seen stood in the driveway
with its motor running.

WRONG: The largest car I've ever seen, stood in the
driveway, with its motor running.

- f. Use a comma to contrast:

Harold, not Roy is my senior partner.

2. Coordination and Subordination: Commas and Semi-colans

a. Coordination

A clause is a group of words that contains a subject and a verb. If a clause can stand alone as a complete idea, it is an independent clause and can be written as a simple sentence.²

Here are two independent clauses written as simple sentences:

1. The dog barked all night.
2. The neighbors didn't complain.

You can join two clauses together by placing a comma and a coordinating conjunction between them:

3. The dog barked all night, but the neighbors didn't complain.
4. We will go to the beach today, for it is too hot to do anything else.

²Taken from: Evergreen

b. Subordination

Two clauses can also be joined with a subordinating conjunction. The clause following a subordinating conjunction is called a subordinate or dependent clause because it depends on the independent clause to complete its meaning:

1. We will light the candles when Flora arrives.

When Flora arrives is a subordinate or dependent clause introduced by the subordinating conjunction when.

By itself, when Flora arrives is incomplete; it depends on the independent clause to complete its meaning.

Note that sentence 1 can also be written this way:

2. When Flora arrives, we will light the candles.

The meaning of sentences 1 and 2 is the same, but the punctuation is different. In sentence 1, because the subordinate clause follows the independent clause, no comma is needed.

In sentence 2, however, because the subordinate clause begins the sentence, it is followed by a comma.

Here is a partial list of subordinating conjunctions:

SUBORDINATING CONJUNCTION		
after	although	as(if)
because	before	if
since	unless	until
when(ever)	whereas	while

Be sure to choose the subordinating conjunction that best expresses the relationship between the two clauses in a sentence. Please refer to Exhibit III-1, page 28, for examples of appropriate punctuation.

Exhibit III-1
EXAMPLES OF APPROPRIATE PUNCTUATION

COORDINATION

Independent clause	<p>,and ,but ,for</p> <p>,or ,so ,yet</p>	Independent clause
<p>I asked Dan Kohlhepp for a raise, but he said "no."</p>		
Independent clause	<p>;</p>	Independent clause
<p>I asked Dan Kohlhepp for a raise; he said "no."</p>		
Independent clause	<p>;consequently, ;furthermore, ;however, ;therefore,</p> <p>;indeed, ;moreover, ;nevertheless, ;then,</p>	Independent clause
<p>I asked Dan for a raise; however, he said "no."</p>		

SUBORDINATION

Independent clause	<p>after although as (as if) because before if</p> <p>since unless until when(over) whereas while</p>	dependent clause
<p>I asked Dan for a raise because I deserved one.</p>		

B. HYPHENS

A few guidelines:

1. When an object and a present participle act as a modifier, hyphenate before the noun.

interest-bearing note
income-producing property

2. When an adverb ending in-ly is the first word of a compound, omit the hyphen.³

publicly owned building
highly inventive writer

3. Hyphenate compounds beginning with all, well, half, ex, self. Hyphenate the compound whether it precedes or follows the noun it describes, except for well- compounds, which take a hyphen only when placed before the noun.

a well-intentioned idea	The idea was well intentioned.
half-baked	self-inflicted
ex-department chairperson	all-inclusive
all-cash	

³Taken from: The Beacon Handbook.

4. Other prefixes (anti-, extra-, inter-, mid-, non-, over-, post-, pre-, sub-, pro-, semi-, re-, co-, multi-, un-) should be spelled as one word.

submarine	prorata	semiturgid
cofounder	nonresidential	prewar
multifamily	antiwar	extrasensory
unrecognizable		

5. When the omission of a hyphen would result in ambiguity, a hyphen should be used.

release ("let go")	re-lease ("to lease again")
reform ("to improve")	re-form ("to form again")
old train buffs	old-train buffs

6. Hyphenate a compound adjective containing a number.

123-acres lot
two-year period

7. Hyphenate two related nouns used together when they represent two different and equally important functions.

broker-dealer
office-warehouse

8. Use the hyphen to join certain compound words (check your dictionary).

mother-in-law

go-getter

governor-elect

9. When modifiers preceding a noun work together to create a single meaning, hyphens emphasize unity. When the same modifiers follow the noun, hyphens usually are not needed.

out-of-the-way resort

a resort that is out of the way

long-term investment

an investment for the long term

10. When prefixes are joined to proper nouns or to compounds of more than one word, hyphens are required. The proper names are capitalized.

un-American

post-World War II

non-native Speakers

pre-Columbian

A word list is included with this Style Guide which indicates the correct hyphenation for many words commonly used at Advisors. You may find it useful to keep this word list on your desk. See Section II, B

C.

CAPITALIZATION

1.

Terms such as "the City", "the Company", and "the Commission" may be capitalized when they stand for specific names. Mention the names in full beforehand.

2.

The words "president" and "professor" are capitalized when they appear within a title, or when they represent a specific person, whose identity is understood.

Mary V. Taylor, President, Marketing Division...

A choice interchange in the musical "Lil Abner," which first appeared in the comic strip by Al Capp, comes when General Bullmoose attempts to secure the formula for the Yokumberry tonic.

BULLMOOSE: Yokum, my boy, its time you and I talk a little business. I'm offering you a million dollars for the rights to your drug.

ABNER: But ah already told the President...

BULLMOOSE: President? What president?

ABNER: The President of the United States.

You can practically hear the capitalization in the spoken words in that passage.

As there is only one president of a country at any given time, it is customary to capitalize the word when it means the office or the occupant of the office. The same goes for the president of a company or organization when the meaning is understood, as in their own publications or annual reports.

3.

The office of Ambassador to France is a proper noun, and used before

or after the name of the person holding the office, it becomes doubly so - as title and personification. Once established as personification, the full title can be shortened, and "the Ambassador" can be considered to mean Benjamin Franklin, Ambassador to France.

If the meaning is simply one who represents another as an intermediary, it is lower case, i.e., a good-will ambassador.

4. Coming down the line, the personification still holds to a degree, but it isn't likely that a councilman or custodian will need to have his title capitalized, even if a specific person is referred to, except when the title precedes the name in place of a given name or Mr.
5. Geographical references -- The generic explanations, like boulevard, street, river, county, bay, mountain, and so forth are only capitalized when part of a proper name -- Cook County, Mississippi River, Nepotism Cliffs, etc.
6. The points of the compass present a frequent problem in capitalization. The rule is for capitalization where an area is identified, as in the Eastern Shore or the West Coast. If it's merely a direction, as "west of here," lower case is used.

D. USE OF TENSES

1. Present

Stating the purpose of a report

The purpose of the study is to provide Duty Free Shoppers...

Stating what analysis is based upon

Appraisal of the properties is based on prevailing physical, political, and economic conditions.

USF&G Realty Advisors Conclusions

Advisors Concludes...

Estimation

It is estimated...

The cost is estimated to range from...

Valuation

The combined value of the Geary Street building is...

2. Past

Used mainly for process

An architectural firm was retained...
Value was determined from...
Development strategies considered were...

3. Conditional

Possible outcome

Corrections to stairs could activate...
A rent control board would establish...

Client alternative (s)

The new occupant could undertake...

Certain analyses of data

A single retailer would generate...

4. Future

Definite future outcome

The value of the building will decline to zero in 1985.

IV. ADVISORS FORMAT

A. REPORT FORMAT

1. Title Page

The title page should be run on plain paper --- never letterhead. The TITLE should be all in caps; "USF&G REALTY ADVISORS," our address, and the current date appear in the right bottom corner, initial capped.

2. Table of Contents

The Roman numeral section heads should be all caps; lettered section heads should be initial capped. Align all Roman and Arabic numerals at the right, and use dot leaders between titles and page numbers.

3. List of Exhibits

All page numbers are aligned at the right. When aligning exhibit numbers, the dashes form a straight column -- that is, Roman numerals align on the right and arabic numerals on the left.

Exhibit titles should be initial capped, and should be exactly the same as in the body of the report. Names of states and other names subject to abbreviation should be consistent from exhibit, e.g., "Fairfield, California" should not appear as "Fairfield, CA: in another exhibit title. A date in an exhibit title should follow a comma (Fairfield, California, 1980).

4. Listings

Indent five spaces for bullets, and follow each bullet with three spaces.

In a number listing, each item is preceded by a number, a dot, and two spaces. Each item is capitalized as though it were a sentence, and is followed by a semicolon. The second to the last item should be followed by a semicolon, an "and," and a comma. There should be a period after the last item.

5. List of Appendices

An appendix differs from an exhibit in that it is information which is useful but not essential to the report.

The list of appendices follows the list of main report sections. Appendices are numbered with a capital letter and an arabic number, e.g., (A-1). Appendices are numbered consecutively within a section, e.g., Appendix A-1 may have 12 pages, Appendix A-2 may have 10 pages etc.

6. Exhibits

All tabular and graphic presentations are referred to as exhibits. Data more than several lines long belongs in exhibits. When an exhibit is first referred to in the text, include a brief, clear, one-sentence summary of its contents. Exhibits should immediately follow the page on which they are first mentioned. Lengthwise exhibits should be put into a report with the title and number toward the left-hand side of the page.

a. Exhibit Format

- (1) Exhibits should be no larger than 11 x 17, preferably 8-1/2 x 14 (allow for reduction). Proportion more vertical space for charts larger than 11" horizontally.
- (2) Capitalize the word "Exhibit", with no underlines.
- (3) The numbering of exhibits should conform to a section number which is in Roman numerals, i.e., III-2, IV-4.
- (4) The main titles should be all in caps with no underlines.
- (5) DO NOT USE DECORATIVE LINES ON CHARTS.
- (6) All columns should be centered, either by the longest line in title, or by longest line in the column itself.
- (7) Always use % and \$, rather than "percent" and "dollar" in charts, including column headings.
- (8) Before a decimalized fraction, put a zero: (0.75)
- (9) The \$ sign appears at the beginning of a column of figures and next to the total line unless (in \$) appears in the

column heading.

- (10) Each level of indentation in charts shall be two characters.
- (11) Wherever the word TOTAL appears in an exhibit and refers to the sum of two or more numbers, it is all in caps and indented two spaces, one space below the line above. This means that it appears under the third character of the line above.
- (12) Major totals (sums of two or more numbers) should be double underlined.
- (13) The footnote line should be 2 inches long, with one double-spaced carrier return before typing the footnote.

Footnote number -- Put in parentheses, flush with the line, rather than raised.

DO NOT USE LETTERS FOR REFERENCING FOOTNOTES.

If referencing statistical material where a footnote number in parentheses would not be appropriate, use asterisks (*) or pluses (+). Order of symbols: *, **, ***, +, ++, +++.

Refer to Webster's II New Riverside University Dictionary (Houghton Mifflin, 1984), p. 45.

B. REPORT STYLE

1. Use a block format with justified margins
2. Titles in a report should appear as follows:

Section	=I. <u>SECTION TITLE</u>
Main Subsection	=A. MAIN SUBTITLE
Secondary Subsection	=1. <u>Sub-Title</u>
3rd. Subsection	= a. Title - Text

A model of this format is presented in Exhibit IV-1, on page 40 of the Style Guide.

3. All drafts should be double spaced. All final copies should be single spaced.
4. Figures should appear as follows:

\$0.36
\$1,000 (not 1,000.00)
269 acres (not two hundred sixty nine acres)

5. Underscores other than the title are underscored by word rather than continuously, to allow for maximum accuracy in right justification
6. A Roman numeral begins a new page
7. Number the pages as shown:

Page # = I
Tables of Contents page # = I

Exhibit IV-1

ADVISORS REPORT STYLE FORMAT

III. RISK AND RETURN

Start text at margin and continue to right margin

A. VALUATION

Start text at margin and continue to right margin

1. Proforma Income and Expense

Start text at margin and continue to right margin

- a. Income Analysis -- Start text here and indent to here for continuation. Notice that the right-hand margin is indented also.

- (1) Rental Income -- Start here; continue to indent on the left margin for subsequent items.

- (a) Base Rent is estimated...
 - (b) Recovery rental income...
-

III. RISK AND RETURN

Start text at margin; then if there are a series of bullet items of a list of itemized/prioritized items, indent five spaces.

- o After the bullet, space three spaces and begin text.

A. APPENDIX TITLE PAGE

APPENDIX A, B, C appears in all caps, and should be centered vertically and horizontally with the title beneath, initial capped.

8. Use the following hyphenation rules:

- a. Use Webster's Instant Word Guide (35,000 words).
- b. Hyphenate as close as possible to right margin.
- c. Never hyphenate the last word of a paragraph.
- d. Never hyphenate on the last line of page.

9. No 'widow' line should appear at the end or beginning of page.

10. The following words are to be kept together on the same line:

Month and day	May 10
Mr., last name	Mr. Jones
Mr., first name, last name	Mr. William Jones
Mr., First name, last name, jr.	Mr. William Jones, Jr.
Mr., First name, middle initial	Mr. William A.
Word Exhibit and Number	Exhibit 10; Appendix 11

C. LETTER FORMAT

1. Use the block format, 1/2 justify, refer to Webster's II New Riverside University Dictionary (Houghton Mifflin, 1984), p.48.
2. Put the date for the first page on line 14.
3. There are two blank lines between the address and the salutation on the first page.
4. There are four blank lines between the closing and the signatory's name.
5. The format for the second page of a letter is as follows:
Addressee Name
Letter Date
Page No. 2
6. In both the full block and semiblock formats, the subject line, preceded by the word SUBJECT or RE in capital letters, is placed two lines below inside address flush with the left-hand margin. ("Re" is legal jargon).
7. All exhibits should be placed at the end of a letter.
8. A model letter demonstrating the Advisors Letter Format is presented in Exhibit I-6, on page 10.

D. MEMO FORMAT

1. Memos should be founded on careful audience analysis.
2. Usually, they should be direct and brief.
3. They should reflect the Advisors normal practices and expectations in regard to format and general appearance (See Exhibit I-5, on page 9).
4. They first deliver their main point succinctly.
5. They next add the essentials for clarifying that point.
6. They conclude with an appropriate closing.
7. All exhibits should be placed at the end of the memo.

V. EDITING AND PROOFREADING

A. GUIDE TO EDITING ABBREVIATIONS

inan.	writer is attempting to show an inanimate thing doing an action; e.g., (...the following exhibit shows...)
term.	will the reader understand this technical term?
W.C.	writer could choose a better word here
awk.	this phrase or sentence is particularly awkward
wordy	self-explanatory
unc.	unclear
vague	self-explanatory
qualify	give a source for your information; or explain more clearly
?	explain more clearly
clarify	self-explanatory

B. PROOFREADER'S SYMBOLS

SYMBOL	MEANING	EXAMPLE
C	close up space	t heir decision was
S	transpose	at the meeting April
¶	start a new paragraph	job. ¶ The final outcome
≡	capitalize	of the <u>employee</u> <u>benefits</u> <u>committee</u>
uc	all capital letters	<u>Results in May</u> <u>ye</u>
e	delete	to the May-Fair Corporation
Ⓢ	delete and close up space	take extreme and unusual precautions
stet	stet (leave as it was)	in the agree with the Committee's findings stet
/	lowercase	in the Company's best interest
no ¶	no paragraph	no ¶ So nothing was gained...
○	Spell out	and s were in favor of

C. INSTRUCTIONS FOR PROOFREADERS

1. Consulting Reports

Checking Reports:

- a. Check to make sure that justified copy has an even right margin.
- b. Check for typographical errors.
- c. Check to see that the sentences are complete and that no words are missing. If there seems to be a word missing, refer to earlier draft and fill it in.
- d. Check to see that titles are consistent in the body of report and the Table of Contents.

2. Correspondence

Checking Letters:

- a. Check the spelling of addressee's name and address on both the letter and envelope to be sure they agree.
- b. Check the spelling of addressee's name at the top of all pages.
- c. A title (such as Mr., Ms., or Dr.) should precede the addressee's name, and this title should precede the name at the top of each page of the letter.

3. General

- a. There is no comma between the month and year.

March 1980

- b. Set "Inc." and "Incorporated" off with commas on either side

4. Syllabication

If there is room at the end of a line for one or more syllables of a word but not for the whole word, divide the word, unless this involves cutting off only a single letter, or cutting off only two letters of a long word. No hard and fast rule for all words can be laid down. The principles most frequently applicable are:

- a. Divide the word according to its pronunciation

mon-oxide (not mo-noxide); Shake-speare (not Shakes-peare);
de-scribe (not des-cribe)

- b. Divide on the vowel.

edi-ble (ed-ible); propo-sition; ordi-nary; espe-cial; reli-gious; oppo-
nents; regu-lar classi-fi-ca-tion (three divisions allowable); deco-
rative; presi-dent

- c. Divide between double letters, unless they come at the end of the simple form of the word.

Apen-nines; Cincin-nati; refer-ring but tell-ing

- d. Do not divide before final -ed if the e is silent.

Part-ed (but not roam-ed or nam-ed)

D. GUIDELINES FOR EDITING AND REVISION

Reports are the product at USF&G Realty Advisors, Inc. To be effective, reports, letters, and memos need to be edited and revised as a means of "quality control" to insure accuracy and effectiveness. A checklist for editing and revision is included to provide a thorough guide for this process (See Exhibit V-1, on page 49). The following simple guidelines may prove helpful:

1. If possible, put the draft of a long text away for a day or two before editing.
2. Then read what you've written, assessing it for meaning and logic.
3. While you're working on meaning and logic, mark the rough spots in the language, but don't fix them until later.
4. Don't let your reader's ego inhibit your editor's eye and ear. Separate yourself as writer from yourself as editor.
5. Leave room to rewrite transitions that will indicate new relationships.
6. Allow as many people as possible to read your draft critically. The word "re-vision" means to "see again." Seek out a "second pair of eyes."

Exhibit V-1
"THE "BE YOUR OWN EDITOR" CHECKLIST

CONTENT

Information: Accurate and complete?
Right amount of details?
Benefits included in persuasive documents?
Purpose: Stated clearly?
Specific requests for action or information?

SEQUENCE

Bottom Line: At the top?
Strategically placed?
Organization: Do ideas flow logically?

DESIGN

Format: Enough headlines, sidelines, and lists?
White space to frame ideas?
Deadlines and action items highlighted?
Presentation: Would a chart, table, or graph be more effective for certain information?

STRUCTURE

Paragraphs: Begin with a topic sentence?
Focused on one topic?
Transitions within and between?
Limited to 5-6 lines?
Sentences: Varied in structure and length?
Streamlined to 15-20 words?

TONE/STYLE

Words: Simple, specific, and straightforward?
Free of affectation and gobbledygook?
Acronyms explained?
Terminology familiar to readers?
Headlines worded for impact?
Style: Personable, upbeat, and direct?
Appropriate for the audience?
Active voice?
Positive approach?

PROOFREAD

Grammar, spelling, and punctuation accurate?
Typographical errors corrected?
Should someone else review it?
If this is a repeat mailing, is new data highlighted?

⁴Taken from Dumaine, Write to the Top.

LIST OF APPENDICES

- A. Frequently Used Letters
- B. The Ten C's of Effective Business Writing
- C. Businessese and Federalesc
- D. Typical Decisions Made During the Writing Process
- E. A Flowchart for the Writing Process
- F. The Five Stage Editing Cycle

APPENDIX A
Audit Reminder Letter

[Date]

[Borrower or Partnership]
Attention: [Name]
[Address]

SUBJECT: 1989 Audited Financial Statements
[Property Name]

Dear [Name]:

This is a reminder that, according to the terms of your agreements with USF&G, audited 1989 partnership financial statements (not compilations) must be submitted by [date].

We appreciate the difficulties involved in closing and auditing an entity's books; however, we remind all parties of their deadlines and Advisor's expectations that they be met. This is essential to USF&G in accomplishing its own reporting requirements to several federal and state authorities.

Enclosed is a copy of page _____ of the _____ Agreement which outlines your reporting requirements.

Please contact Helen McDaniel with an update as to the status of your statements and to ask any questions.

Sincerely,

[Name]
Asset Manager

cc: Michael W. Jones

Request for Partner Financial Statements

[Date]

[Borrower or Partner]
Attention: [Name]
[Address]

SUBJECT: Partner Financial Statements

Dear [Name]

The financial statements for [Name], [Name] and [Name] dated [Date] we have in our files are no longer current. Please provide current financial statements for these partners as soon as they are available. We would like to receive this information by [Date].

Please call if you have any questions.

Sincerely,

[Name]
Asset Manager

cc: Michael W. Jones

Budget Approval

[Date]

[Borrower or Partnership]
Attention: [Name]
[Address]

SUBJECT: 1990 Operating and Capital Budgets
[Property Name]

Dear [Name]:

We have received and reviewed the 1990 Operating and Capital Budgets for [Property Name]. These budgets are approved, subject to the following modifications:

1) [Line Item]

Approval withheld pending receipt of [further information];

2) [Line Item]

This line item is disallowed; and,

3) [Line Item]

This line item is approved in the revised amount of
\$_____.

Please incorporate the revisions into a new budget document at your earliest convenience. Upon receipt of the revised budget, we will issue a letter of full approval.

Please call if you have any questions.

Sincerely,

[Name]
Asset Manager

cc: Michael W. Jones

Document Deficiency Letter (Lease Related)

[Date]

[Borrower or Partner]
Attention: [Name]
[Address]

SUBJECT: Missing Documents
[Property Name]

Dear [Name]:

It has come to our attention that we are missing the following documents for the above-referenced property. The document(s) we are missing are listed below:

1. Executed Lease for [Tenant]
2. Executed Estoppel Letter for [Tenant]
3. Subordination, Non-Disturbance and Attornment Agreement for [Tenant]
4. Certificate of Occupancy for [Tenant]
5. Architect's Certificate for [Tenant]

Please send copies of these documents at your earliest convenience.

Sincerely,

[Name]
Asset Manager

cc: Michael W. Jones

Notification that Appraisal has been Ordered

[Date]

[Borrower or Partnership]
Attention: [Name]
[Address]

SUBJECT: Annual Appraisal
[Property Name]

Dear [Name]:

USF&G requires an annual appraisal of all real estate equity and mortgage investments. [Property Name] was last appraised on [Date]. We have engaged [Appraisal Firm] to perform an appraisal as of December 31, [Year]. [Appraiser Name] of [Appraisal Firm] will contact you shortly to schedule a site visit. Please assist us by cooperating with [Appraiser Name] and/or his/her staff.

Please call if you have any questions.

Sincerely,

[Name]
Asset Manager

cc: Michael W. Jones

Budget Reminder Letter

[Date]

Mr./Ms. [Name]
[Company Name]
[Address]

SUBJECT: 1990 Operating and Capital Budgets Deadline
[Property Name]

Dear [Name]:

This is a reminder that [Year] budgets should be submitted to USF&G for approval before [Date].

We appreciate the complexities and time required in the budgeting process, however, we remind all parties of their reporting obligations and Advisors' expectation that they be met. Enclosed is a copy of page _____ of the _____ Agreement which outlines your reporting requirements and deadlines.

Please call if you have any questions.

Sincerely,

[Name]
Asset Manager

cc: Michael W. Jones

Cumulative Preferred Return Billing

[Date]

[Partnership]
Attention: [Name]
[Address]

SUBJECT: Request for Distribution of Cash Flow
[Property Name]

Dear [Name]:

According to the terms of [Paragraph or Section Number] of the Partnership Agreement, a distribution of cash flow is due for the quarter ending [Date] as USF&G's cumulative preferred return. Enclosed is a schedule which sets forth the computation of the amount due USF&G.

Please initiate a wire transfer in the amount of \$_____ by [Date]; under the following instruction:

Amount:

Bank:

ABA#:

Credit:

Account Number:

Notify upon Receipt: Dot Carpenter
(301) 625-5442

Reference: [Property Name]

According to our calculations, this distribution of \$_____ will leave an outstanding cumulative preferred return balance of \$_____.

Please call or write if you have any questions.

Sincerely,

[Name]
Asset Manager

cc: Michael W. Jones

APPENDIX B

The Ten C's

Effective writing is not a mysterious, hit-or-miss affair. In business, good writing is--

1. Clear
2. Candid
3. Concise
4. Correct
5. Coherent
6. Complete
7. Concrete
8. Convincing
9. Constructive
10. Conversational

APPENDIX C

BUSINESSESE AND FEDERALESE

During the past several years, a style of writing has emerged in business and government that bewildered readers have labeled *businessese* and *federalese*. Businessese and federalese can easily be recognized, for they are styles that are labored, pompous, and abstruse ("abstruse" is a businessese word that means *hard to understand*).

Look at the five examples of businessese/federalese writing at the left and compare them with the plain English version at the right.

BUSINESSESE/FEDERALESE

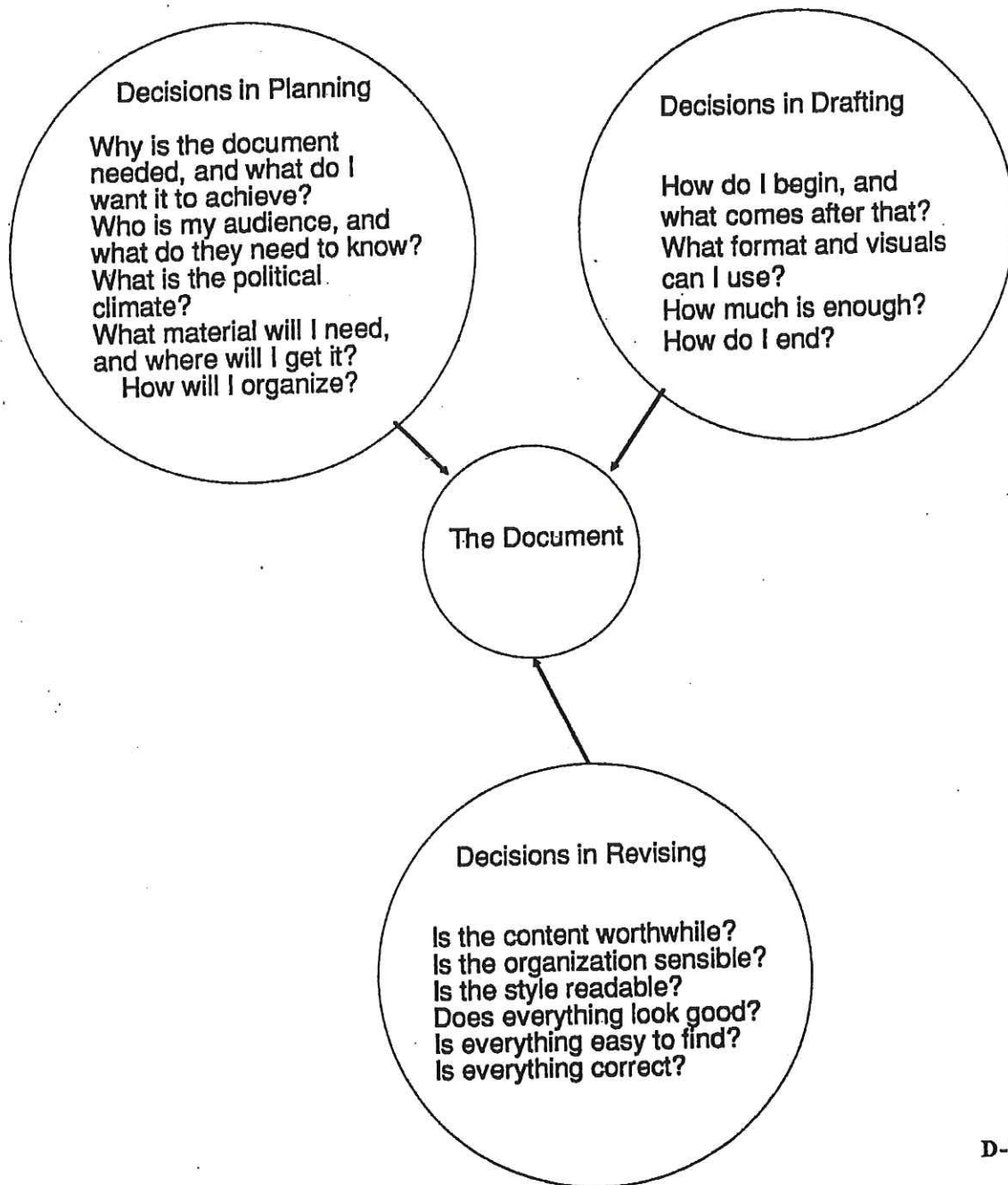
1. A well-conceived organization constitutes a fundamental component of efficacious office managements.
2. The key to effective idea stimulation from employees lies in a good communication effort encompassing various media, including bulletin boards and the company periodical.
3. Stuffiness in a room tends toward drowsiness, as does a high temperature.
4. The task of inventorying the company records can be listed description, location, function, and department using records.
5. At the time of the development of the standard specifications for office forms, consideration is mandatory of the actual uses of a particular form in the office operation system.

PLAIN ENGLISH

1. Good office management can come about only if there is the right kind of organization.
2. If you want employees to offer ideas, it is important that you publicize their contributions—for example, in the company newspaper and on bulletin boards.
3. People get drowsy in a room that is overheated or lacks fresh air.
4. The forms inventory will be easier if you use a sheet with these headings: Description, Location, Function, and Department.
5. When you set up a standard specifications for office forms, be sure to keep in mind how each form will be used.

⁵APPENDIX D

Typical Decision During the Writing Process



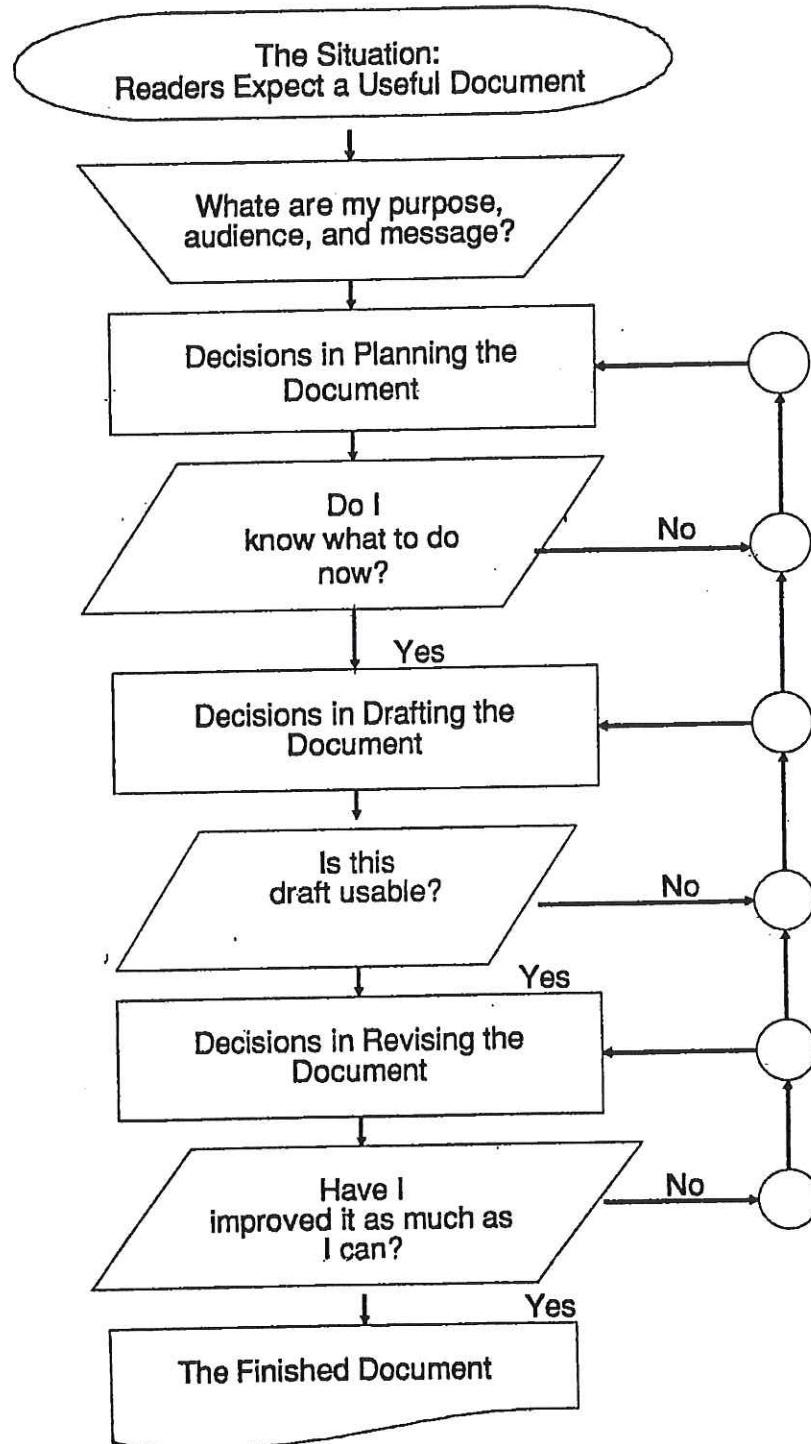
D-1

⁵Taken from: Dumont & Lannon, Business Communications

6APPENDIX E

A Flowchart for the Writing Process

The planning, drafting, and revising decisions in the writing process are recursive: No one group of decisions is complete until all groups are complete.



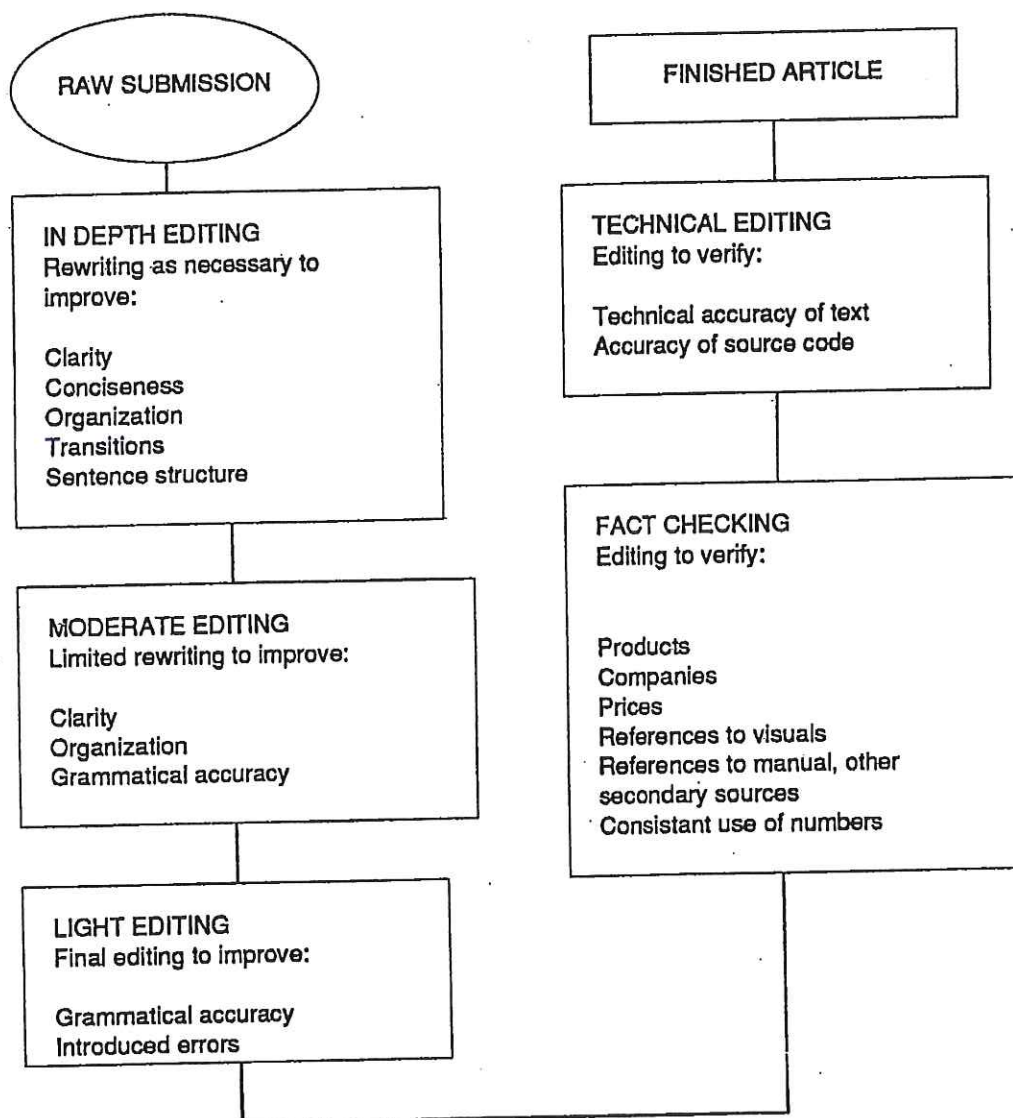
E-1

⁶Taken from: Dumont & Lannon, Business Communications

APPENDIX F

THE FIVE-STAGE EDITING CYCLE

The visual illustrates
and summarizes the
process being
recommended



Data sources are listed
right below the visual

Source: Adapted from Rainey, Kenneth T. "Technical Editing at the Oak Ridge National Laboratory." *Journal of Technical Writing and Communication*. 18 (1988): 175-181 and from Unikel, George. "The Two-Level Concept of Editing." *The Technical Writing Teacher*. XV (1988): 49-54.

ABOUT THE EDITOR

Jayne Magee teaches freshman composition and basic writing at Pennsylvania State University-DuBois. She is presently enrolled in a Doctoral Program in Rhetoric/Linguistics at Indiana University of Pennsylvania. Ms. Magee helped to conduct a workshop on teaching composition in the computer-enhanced classroom for the Conference on College Composition and Communication (Chicago, 1990). She has been hired by USF&G Realty Advisors, Inc., as a consultant for the Write Right Program. Jayne lives in Dubois, Pennsylvania with her husband, four children, and three English Springer Spaniels.

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