

LESSON-44

PUNCTUATION

On the highway, signs tell you when to slow down or stop, where to turn, when to merge. In similar fashion, punctuation helps readers negotiate your prose. The proper use of punctuation keeps readers from losing track of your meaning.

2.1 Periods

Use a period (1) to end any sentence that is not a question, (2) with certain abbreviations, and (3) between dollars and cents in an amount of money.

2.2 Question Marks

Use a question mark after any direct question that requests an answer:

Are you planning to enclose a check, or shall we bill you?

Don't use a question mark with commands phrased as questions for the sake of politeness:

Will you send us a check today.

2.3 Exclamation Points

Use exclamation points after highly emotional language. Because business writing almost never calls for emotional language, you will seldom use exclamation points.

2.4 Semicolons

Semicolons have three main uses. One is to separate two closely re-lated independent clauses:

The outline for the report is due within a week; the report itself is due at the end of the month.

A semicolon should also be used instead of a comma when the items in a series have commas within them:

Our previous meetings were on November 11, 1994; February 20, 1989; and April 28, 1995.

Finally, a semicolon should be used to separate independent clauses when the second one begins with a word such as *however*, *therefore*, or *nevertheless* or a phrase such as *for example* or *in that case*:

Our supplier has been out of part D712 for 10 weeks; how-ever, we have found another source that can ship the part right away.

His test scores were quite low; on the other hand, he has a lot of relevant experience.

Section 4.4 has more information on using transitional words and phrases.

2.5 Colons

Use a colon (1) after the salutation in a business letter, (2) at the end of a sentence or phrase introducing a list or (sometimes) a quotation, and (3) to separate two closely related independent clauses not joined by *and*, *but*, or *or*.

Our study included the three most critical problems: insufficient capital, incompetent management, and inappropriate location.

In some introductory sentences, phrases such as *the following* or *that is* are implied by using a colon.

A colon should not be used when the list, quotation, or idea is a direct object or part of the introductory sentence:

We are able to supply

staples
wood screws
nails
toggle bolts

This shipment includes 9 videotapes, 12 CDs, and 14 cassette tapes.

2.6 Commas

Commas have many uses; the most common is to separate items in a series:

He took the job, learned it well, worked hard, and succeeded.

Put paper, pencils, and paper clips on the requisition list.

Company style often dictates omitting the final comma in a series. However, if you have a choice, use the final comma; it's often necessary to prevent misunderstanding.

A second place to use a comma is between independent clauses that are joined by a coordinating conjunction (*and*, *but*, or *or*) unless one or both are very short:

She spoke to the sales staff, and he spoke to the production staff.

I was advised to proceed and I did.

A third use for the comma is to separate a dependent clause at the beginning of a sentence from an independent clause:

Because of our lead in the market, we may be able to risk introducing a new product.

However, a dependent clause at the end of a sentence is separated from the independent clause by a comma only when the dependent clause is unnecessary to the main meaning of the sentence:

We may be able to introduce a new product, although it may involve some risk.

A fourth use for the comma is after an introductory phrase or word:

Starting with this amount of capital we can survive in the red for one year.

Through more careful planning, we may be able to serve more people.

Yes, you may proceed as originally planned.

However, with short introductory prepositional phrases and some one-syllable words (such as *hence* and *thus*), the comma is often omitted:

Before January 1 we must complete the inventory.

Thus we may not need to hire anyone.

In short the move to Tulsa was a good idea.

Fifth, commas are used to surround nonrestrictive phrases or words (expressions that can be removed from the sentence without changing the meaning):

The new owners, the Kowacks, are pleased with their purchase.

Sixth, commas are used between adjectives modifying the same noun (coordinate adjectives):

She left Monday for a long, difficult recruiting trip.

To test the appropriateness of such a comma, try reversing the order of the adjectives: *a difficult, long recruiting trip*. If the order cannot be reversed, leave out the comma (*a good old friend* isn't the same as *an old good friend*). A comma is also not used when one of the adjectives is part of the noun. Compare these two phrases:

a distinguished, well-known figure

a distinguished public figure

The adjective-noun combination of *public* and *figure* has been used together so often that it has come to be considered a single thing: *public figure*. So no comma is required.

Seventh, commas should precede *Inc.*, *Ltd.*, and the like:

Clover dell, Inc. Beamer, Ltd.

In a sentence, a comma also follows such abbreviations:

Belle Brown, Ph.D., is the new tenant.

Eighth, commas are used both before and after the year in sentences that include month, day, and year:

It will be sent by December 15, 1999, from our Cincinnati plant.

Some companies write dates in another form: 15 December 1999. No commas should be used in that case. Nor is a comma needed when only the month and year are present (December 1999).

Ninth, a comma may be used after an informal salutation in a letter to a personal friend. (In business letters, however, the salutation is followed by a colon.)

Tenth, a comma is used to separate a quotation from the rest of the sentence:

Your warranty reads, "These conditions remain in effect for one year from date of purchase."

However, the comma is left out when the quotation as a whole is built into the structure of the sentence:

He hurried off with an angry "Look where you're going."

Finally, a comma should be used whenever it's needed to avoid confusion or an unintended meaning. Compare the following:

Ever since they have planned new ventures more carefully.

Ever since, they have planned new ventures more carefully.

2.7 Dashes

Use a dash to surround a comment that is a sudden turn in thought:

Membership in the IBSA-it's expensive but worth it-may be obtained by applying to our New York office.

A dash can also be used to emphasize a parenthetical word or phrase:

Third-quarter profits-in excess of \$2 million-are up sharply.

Finally, use dashes to set off a phrase that contains commas:

All our offices-Milwaukee, New Orleans, and Phoenix-have sent representatives.

Don't confuse a dash with a hyphen. A dash separates and emphasizes words, phrases, and clauses more strongly than a comma or parentheses can; a hyphen ties two words so tightly that they almost become one word.

When typing a dash, type two hyphens with no space before, between, or after.

2.8 Hyphens

Hyphens are mainly used in three ways. The first is to separate the parts of compound words beginning with such prefixes as self-, ex-, quasi-, and all:

self-assured	quasi-official
ex-wife	all-important

However, hyphens are usually left out and the words closed up in words that have such prefixes as *pro*, *anti*, *non*, *un*, *inter*, and *extra*:

prolabor	nonunion
antifascist	interdepartmental

Exceptions occur when (1) the prefix occurs before a proper noun or (2) the vowel at the end of the prefix is the same as the first letter of the root word:

pro- Republican	anti-American
anti – inflammatory	extra –atmospheric

When in doubt, consult your dictionary.

Hyphens are also used in some compound adjectives, which are adjectives made up of two or more words. Specifically, you should use hyphens in compound adjectives that come before the noun:

an interest-bearing account	well-informed executives
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However, you need not hyphenate when the adjective follows a linking verb:

This account is interest bearing. Their executives are well informed.

You can shorten sentences that list similar hyphenated words by dropping the common part from all but the last word:

Check the costs of first-, second-, and third-class postage.

Finally, hyphens may be used to divide words at the end of a typed line. Such hyphenation is best avoided, but when you have to divide words at the end of a line, do so correctly (see Section 3.4). A dictionary will show how words are divided into syllables.

2.9 Apostrophes

Use an apostrophe in the possessive form of a noun (but not in a pronoun):

On *his* desk was a reply to *Bette Ainsley's* application for the *manager's* position.

Apostrophes are also used in place of the missing letter (s) of a contraction:

	WHOLE WORDS	CONTRACTION
we will		we'll
do not	don't	
they are		they're

2.10 Quotation Marks

Use quotation marks to surround words that are repeated exactly as they were said or written:

The collection letter ended by saying, "This is your third and final notice."

Remember: (1) when the quoted material is a complete sentence, the first word is capitalized. (2) The final comma or period goes in-side the closing quotation marks.

Quotation marks are also used to set off the title of a newspaper story, magazine article, or book chapter:

You should read "Legal Aspects of the Collection Letter" in *Today's Credit*.

The book title is shown here in italics. When typewritten, the title is underlined. The same treatment is proper for newspaper and magazine titles. (Appendix B explains documentation style in more detail.)

Quotation marks may also be used to indicate special treatment for words or phrases, such as terms that you're using in an unusual or ironic way:

Our management "team" spends more time squabbling than working to solve company problems.

When using quotation marks, take care to put in both sets, the closing marks as well as the opening ones.

Although periods and commas go inside any quotation marks, colons and semicolons go outside them. A question mark goes in-side the quotation marks only if the quotation is a question:

All that day we wondered, "Is he with us?"

If the quotation is not a question but the entire sentence is, the question mark goes outside:

What did she mean by “You will hear from me”?

2.11 Parentheses

Use parentheses to surround comments that are entirely incidental:

Our figures do not match yours, although (if my calculations are correct) they are closer than we thought.

Parentheses are also used in legal documents to surround figures in arabic numerals that follow the same amount in words:

Remittance will be One Thousand Two Hundred Dollars (\$1,200).

Be careful to put punctuation (period, comma, and so on) outside the parentheses unless it is part of the statement in parentheses.

2.12 Ellipses

Use ellipsis points, or dots, to indicate that material has been left out of a direct quotation. Use them only in direct quotations and only at the point where material was left out. In the following example, the first sentence is quoted in the second:

The Dow Jones Industrial Average, which skidded 38.17 points in the previous five sessions, gained 4.61 to end at 2213.84.

According to the Honolulu Star *Bulletin*, “The Dow Jones Industrial Average. . . gained 4.61” on June 10.

The number of dots in ellipses is not optional; always use three. Occasionally, the points of ellipsis come at the end of a sentence, where they seem to grow a fourth dot. Don’t be fooled: One of the dots is a period.

2.13 Underscores and Italics

Usually a line typed underneath a word or phrase either provides emphasis or indicates the title of a book) magazine) or newspaper. If possible) use italics instead of an underscore. Italics (or under-lining) should also be used for defining terms and for discussing words as words:

In this report *net sales* refers to after-tax sales dollars.

The word *building* is a common noun and should not be capitalized.

MECHANICS

The most obvious and least tolerable mistakes that a business writer makes are probably those related to grammar and punctuation. However) a number of small details) known

as writing mechanics) demonstrate the writer's polish and reflect on the company's professionalism.

3.1 Capitals

You should, of course, capitalize words that begin sentences:

Before hanging up, he said, "We'll meet here on Wednesday at noon."

A quotation that is a complete sentence should also begin with a capitalized word.

Capitalize the names of particular persons, places, and things (proper nouns):

We sent *Ms. Larson* an application form, informing her that not all *applicants* are interviewed.

Let's consider opening a branch in the *West*, perhaps at the *west* end of *Tucson, Arizona*.

As *office buildings* go, the *Kinney Building* is a pleasant setting for *TDG Office Equipment*.

Ms. Larson's name is capitalized because she is a particular applicant, whereas the general term *applicant* is left uncapitalized. Likewise,

West's capitalized when it refers to a particular place but not when it means a direction. In the same way, *office* and *building* are not capitalized when they are general terms (common nouns), but they are capitalized when they are part of the title of a particular office or building (proper nouns).

Titles within families, governments, or companies may also be capitalized:

My *Uncle David* offered me a job, but I wouldn't be comfortable working for one of my *uncles*.

We've never had a *president* quite like *President Sweeney*.

In addition, always capitalize the first word of the salutation and complimentary close of a letter:

Dear Mr. Andrews: *Yours very truly,*

Finally, capitalize the first word after a colon when it begins a complete sentence:

Follow this rule: *When* in doubt, leave it out.

Otherwise, the first word after a colon should not be capitalized (see Section 2.5).

3.2 Abbreviations

Abbreviations are used heavily in tables, charts, lists, and forms. They're used sparingly in prose paragraphs, however. Here are some abbreviations often used in business writing:

	ABBREVIATION	FULL TERM
	b/l	bill of lading
	ca.	circa (about)
	dol. Dols.	Dollar, dollars
	etc.	et cetera (and so on)
	FDIC	federal deposit insurance corporation
	Inc.	Incorporated
	L.F	Federal Deposit Insurance Corporation
	Ltd.	Limited
	Mgr.	Manager
	NSF or N/S	not sufficient funds
	P&L or P/L	Profit and Loss
	Reg.	Regular
	Whsle.	Wholesale

Because *etc.* contains a word meaning *and*, never write *and etc.*

3.3 Numbers

Numbers may correctly be handled many ways in business writing, so follow company style. In the absence of a set style, however, generally spell out all numbers from one to ten and use arabic numerals for the rest.

There are some exceptions to this general rule. First, never begin a sentence with a numeral:

Twenty of us produced 641 units per week in the first 12 weeks of the year.

Second, use numerals for the numbers one through ten if they're in the same list as larger numbers:

Our weekly quota rose from 9 to 15 to 27.

Third, use numerals for percentages, time of day (except with *o'clock*), dates, and (in general) dollar amounts.

Our division is responsible for 7 percent of total sales.

The meeting is scheduled for 8:30 A.M. on August 2.

Add \$3 for postage and handling.

Use a comma in numbers with four digits (1,257) unless the company specifies another style.

When writing dollar amounts, use a decimal point only if cents are included. In lists of two or more dollar amounts, use the decimal point either for all or for none:

He sent two checks, one for \$67.92 and one for \$90.00.

3.4 Word Division

In general, avoid dividing words at the ends of lines. When you must, follow these rules:

- ❖ Don't divide one-syllable words (such as *since*, *walked*, and *thought*); abbreviations (*mgr.*); contractions (*isn't*); or numbers expressed in numerals (*117,500*).
- ❖ Divide words between syllables, as specified in a dictionary or word-division manual.
- ❖ Make sure that at least three letters of the divided word are moved to the second line: *sincerely* instead of *sincere-ly*.
- ❖ Do not end a page or more than three consecutive lines with hyphens.
- ❖ Leave syllables consisting of a single vowel at the end of the first line (*impediment* instead of *impediment*), except when the single vowel is part of a suffix such as *-able*, *-ible*, *-ical*, or *-ity* (*re-sponsible* instead of *responsible*).
- ❖ Divide between double letters (*tomorrow*), except when the root word ends in double letters (*calling* instead of *cal-ling*).
- ❖ Divide hyphenated words after the hyphen only: *anti-indepen-dence* instead of *anti-independence*.