



# THE ROYAL BANK OF CANADA

## MONTHLY LETTER

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### *Put It In Writing*

IT WOULD BE RIDICULOUS to expect everyone in these days to remember everything he had to do, to recall what was said last week at a conference, to keep in mind his engagements for meetings and parties, and to know by heart the answers to all the questions that come up in business, the community and the home.

"Write it down" is not a drab, irrelevant lesson, but one essential to everyone. It is necessary to both efficient living and peace of mind.

There is never an hour in a business office when a worker is not listening to or giving instructions, interviewing or being interviewed, thinking through a problem to solution or digging up information. What a comfort it is to have notes that make recollection sure and finding information easy. Solving a problem is simple when you have all the factors in front of you.

People like to have things in written form. Your doctor and your dentist give you chits saying: "Your appointment is for . . . day, date, time." The newspaper confirms what you heard on radio or television or at a meeting. The written report gives you time to think about the points, consider the worth of what was said, and appraise the speech in terms of your own thinking.

Notes written down either as reminders of things to do or to refresh your memory about past things form a sort of chain, every note being a link. In the comprehensive book (600 pages) called *Secretarial Efficiency* (McGraw-Hill 1939), Faunce and Nichols devote a chapter to "Please Put It in Writing." They say: "If you look through the active papers, including specific memorandums, and the filing basket and the shorthand notebook on the desk of a secretary today, you will find one link after another, each related to its own special chain."

#### *Ice age to nuclear age*

People in olden times had no card indexes, file folders, notebooks or pencils. Nevertheless, they made records of their doings, their contracts, their obligations and the links in their chain of life.

There were paintings on the walls and ceilings of caves in the French Pyrenees, done twenty thousand

years ago by men and women trying to survive the last Ice Age. Archaeologists found clay tablets inscribed in cuneiform writing in the Nineveh of three thousand years ago giving account of commercial transactions and everyday affairs. Carved picture writing on a sandstone cliff in the valley of the Milk River, Alberta, tells about men hunting and fighting. All of these were the notes made by people who observed what was going on around them and put it on record.

Our advanced techniques in writing, typewriting, teletyping, printing and photography encourage us to put into black and white the most intricate thoughts and transactions. We know that what we put on paper can be carefully considered, discussed, and kept for reference.

Winston Churchill declared: "I am a strong believer in transacting official business by *The Written Word*." On July 19, 1940, he issued a minute to the Chief of the Imperial General Staff: "Let it be very clearly understood that all directions emanating from me are made in writing, or should be immediately afterwards confirmed in writing, and that I do not accept any responsibility for matters relating to national defence on which I am alleged to have given decisions, unless they are recorded in writing."

Notes from the past provide the guidelines for action today. They are important to ensure accuracy of recall and to help in proper follow-through. Orders and instructions in writing tell how a piece of work should be done; reports in writing tell how it has been done; together they provide guidance for future jobs of the same kind.

The habit of making notes contributes to invention and initiative. Says Alex Osborn, whose textbook *Applied Imagination* is widely used in universities: "Millions of dollars worth of valuable ideas have been lost because of the want of a stub pencil and a scrap of paper."

#### *Written versus spoken*

Every mode of communication has its place, and worship of one should not be carried to extremes.



A face-to-face conference is the most satisfying form of communication in many areas of business and private life. It is quick, pleasant and effective. Oral debate in groups allows the exchange of suggestions, the examination of ideas, and the settling of policies. Conversation gives an opportunity for one person to influence the thinking of another by the force of his personality.

These things being admitted, it remains to consider some of the pitfalls and hindrances encountered when things spoken are not put into writing. Careful as you may be in an oral conference to make your meaning clear, there is danger of misunderstanding. Your words may be the right words and your sentences crystal clear, but the meaning of what you say may not communicate itself exactly.

A person's notes about a conversation not communicated to another in writing at the time are not of themselves determining legal evidence, but they go a long way toward establishing what the maker understood of the matter at the time.

Trusting to memory will result in your mind becoming overloaded with trivialities which smother the important things.

Dr. Hans Selye, eminent scientist and author of a revolutionary concept of stress, wrote in *The Stress of Life* (McGraw-Hill 1956): "There is a limit to how much you can burden your memory; and trying to remember too many things is certainly one of the major sources of psychological stress. I make a conscious effort to forget immediately all that is unimportant and to jot down data of possible value (even at the price of having to prepare complex files.) Thus I manage to keep my memory free for facts which are truly essential to me."

Nowhere is note-making more important than in dealing with business duties and obligations by telephone. The facts touched upon should be written down as the conversation proceeds.

### *Clear thinking*

Notes help toward precision of thought. Writing things down concentrates your mind and helps toward solving problems. You bring related notes together and brush aside all others. Here, in this collection of notes, is what you need for the job in hand, the facts and your past thinking about the facts. Now you put them together in a way relevant to the present situation.

Think of the assurance and poise with which you weigh two competing ideas on two notes compared with the confusion and worry associated with having planets, stars and atoms of ideas circling confusingly in your head. You avoid the panic of making hasty decisions with nebulous data.

It goes without saying that when you put instructions to others on paper they are less likely to become garbled in transmission or interpretation. You prevent misunderstanding.

### *Letters and memos*

When you write or dictate a letter you have the opportunity to read it and to make sure that it conveys your meaning precisely, that it is accurate, and that it is couched in terms likely to attain your objective. Your letter gives the recipient, too, an opportunity to consider, analyse and weigh.

When approaching the preparation of an important letter or form — like an application for a job or your income tax report — it is wise to write a rough draft. This gives you a chance to have second thoughts about both your statement of facts and your manner of stating them.

A memorandum is an informal note that embodies something the parties desire to fix in memory by the aid of written evidence, or that is to serve as the basis of a future contract or other agreement. That is the law book definition.

Most of us think of a memo as something much less pretentious. There was a newspaper city editor who dictated memos to himself about coming events. His secretary filed these in a date file (a folder for every day) and laid them on his desk at the appropriate time.

### *To save time*

A memorandum written to another person is a time-saver. In a company that does not use the memo system you see line-ups outside the offices of supervisors, managers and executives — line-ups of people waiting in idleness to get in to discuss plans or get rulings or obtain the solutions of problems. Where the memo system is used these people present their cases in concise written form: the boss reads the memos in between other chores, calls in the writer for discussion or for further information, or writes his decision on the memo and returns it. This works smoothly without interrupting a conference or a train of thought or the dictating of a letter. It saves time, because it is speedier to read and assess and answer a memo than to talk with someone.

Memoranda should contain enough information so that they make sense at the time they are re-read, perhaps months after they were written. A memo is not the place for fine writing or jingling phrases or emotional outbursts. It is a really down-to-earth piece of composition in which you say clearly what you have to say and then stop.

Some people make it a point to write reports about projects and conferences as if they were giving an account to other people, and then file the reports to keep things straight in their own minds. Others keep a running account of a project from its inception to its completion.

### *The use of written records*

Modern business demands more and more conferences and meetings. A business man may have



three or four in a day. The only way he can keep his balance and contribute his share to discussion is by making notes. When a conference is called, whether in a factory, an office or a home, be prepared with notes of the points you wish to discuss and the suggestions you wish to contribute. Then keep notes at the meeting so that you come away with an accurate account of what was decided.

Notes are splendid things for anticipating needs and projects. They organize foresight, one of the most precious possessions of the ongoing person. They prompt your subconscious mind to work on problems before they become acute. If you have a dozen notes about various facets of a developing situation you have won half the battle. All you need do is spread the notes on your desk, evaluate the relative worth and practicality of the ideas, and select a plan of operation.

The making of notes is an activity that helps greatly in laying out plans and organizing your life. The *Secretarial Manual* of this bank suggests a "Desk Job Work Plan" as a useful guide. "Catalogue every duty and keep a day-by-day running account for a few weeks. Then set up captioned sheets: Routine duties, daily, weekly, monthly, quarterly, semi-annual and annual duties. Opposite each duty list HOW and WHY and WHEN."

This procedure automatizes routine and leaves your mind free to pursue other knowledge and activities.

When an idea comes to you for some improvement of workshop, office, or home operations you should write it down, together with a note of the purpose. Not only are you reminded of the need, but you give an indication of what improvement may be expected in the way of more efficient work, saved time, and elimination of needless labour.

Making notes is a great aid when you are asked for information. Write down what is wanted, making sure that you learn exactly what you are to look for. The people most plagued by vague requests are librarians. Someone writes a note or telephones asking for something about — let us say — insurance. The library has scores of books on dozens of aspects of insurance and the librarian has no crystal ball to reveal exactly what phase of insurance interests the inquirer. When you insist upon particularity when making your note of what is wanted you save time and avoid frustration.

The importance of putting agreements into writing cannot be overemphasized. In every deal that is made between people an element of contract is involved. A contract is defined in law: "An agreement upon sufficient consideration, to do or not to do a particular thing."

It is quite practical, in most transactions of everyday life, to deal with a person or firm without a formal written document, but the careful person will make sure that important agreements and expensive obligations are put into writing for his protection.

When contracting for any service or goods, get the

terms clear and write them down. The detail should include quantity, quality, delivery date, total price and terms of payment. If the agreement is for service spread over a period, differentiate between a calendar month and a four-week month. The snow cleaner may charge \$25 a month, meaning a calendar month, while the boy who mows the lawn may charge \$25 a month, meaning four weeks. It is getting such details as this accurately in writing that saves headaches and disputes.

In every oral deal that is important to you, whether made face to face or by telephone, the safe rule when there is no formal contract is: write immediately to confirm it. When you confirm an agreement, an offer, or an order in writing you leave no room for misunderstanding.

### *Many uses for notes*

Having notes pertaining to things to be done saves you from the self-deceiving device of dawdling over pleasing jobs so as to banish thought of the more important but not so easy jobs. Sorting the slips into order of importance will ensure that first things come first.

Everyone is in a working world, and our work must get done. This includes not only what a person does at a bench in the factory or at a desk in the office, or in the kitchen. There are dozens of calls made upon us in social and community life to do things that are outside our work-for-bread, entertaining, for example.

Lists of names and addresses of persons most frequently communicated with in these activities may be kept in several forms: on cards filed alphabetically (a recipe box and 5" x 3" cards are ideal for the home or desk); in a notebook with an alphabetical index; or on a sheet of durable paper tacked on a wall or bulletin board.

Making notes of purchases and costs is a life-saving practice in making ends meet. It is particularly needed when buying on credit, even monthly credit. A list of proposed purchases makes shopping easier and safer budget-wise. It brings together related objects according to the business of the supplier: groceries, building supplies, furniture, etc. It breaks down the grocery list into departments, thus saving steps and time. It keeps track of financial obligations.

### *Collecting ideas*

You may have quick thought, but thinking needs facts with which to work, to build ideas, and to meet crises. These facts must be in such a form as to be recallable when wanted, and note-making is the only way to make sure that you have the information readily at hand.

Much that is useful is to be found in books, and the mark of a true student is note-making.

Make a note of anything you come upon in a book or other publication that might be useful in some future situation. One may keep notes because he is



planning to write a novel, or an autobiography, or a family history, or the story of a corporation, or a play or a poem.

When Anatole France — called the greatest master of prose in his generation — came to write his *Life of Joan of Arc*, his secretary says that France opened a clothes press and dragged out a mattress cover stuffed to bulging and fastened with safety pins. As he loosened the pins, a deluge of paper scraps spilled over the floor. There were thousands of notes scrawled on backs of envelopes, pages torn from notebooks and theatre programmes, and clippings from newspapers and magazines. He captured ideas while out walking in the Bois de Boulogne, sitting in the theatre or a railway train, or when he woke in the night.

Keeping notes of interesting things heard and read may lead to publication of an anthology. C. F. Kleinknecht of Washington set himself to bring together a storehouse of "Gems of Thought", and he published volume 28 in 1970.

Leonard E. Read, President of the Foundation for Economic Education Inc., author of several books, wrote to the *Monthly Letter*: "I made a resolution to keep a daily journal into which I would write any good ideas given me by others or any that I might come upon by myself. It will be 18 years next month, and I haven't missed a day. At first this was extremely difficult, but within a year or two it became a joy."

Michel Montaigne, born in 1533, was a man of insatiable intellectual curiosity. In 1580 he published a book of essays — the first essays ever written — and it is still being reprinted. The point relevant to this *Letter* is: Montaigne quoted copiously, therefore he must have noted assiduously. He wrote: "Anyone who would like to know the sources of the verses and examples I have piled up here would put me to great trouble to tell him. . . . I gather the flowers by the wayside, by the brooks and in the meadows, and only the string with which I bind them together is my own."

### *Making and finding notes*

A calendar pad on which you write things to be done and promises to be kept is next in importance to your clock in organizing efficient use of your time. Some people find a wall calendar handy if it has space for writing beside every date.

Some items of business and personal finance come up at regular intervals: annually, quarterly, monthly. A perpetual diary is handy for keeping track of them. This diary has the months and dates printed, but not the years or days of the week. You enter items to be attended to on certain dates: pay insurance premiums, give a birthday present or send an anniversary card; review staff salaries; order winter fuel, and a hundred other recurring items.

Everything written should be dated. There is nothing more irritating than a missing date, whether it be absent from a memo or the back of a photograph.

It is a good habit to have paper or cards always handy on which to write a note about something that turns up in your mind or something you see. Hunches come in all sizes and at all hours of the day and night.

Many people — and not only poets — sleep with a pad of paper and a pencil on their bedside tables. The man who thought up the idea of making landing mats which could be used to construct airfields overnight said to Alex Osborn (who tells the story in *The Gold Mine Between Your Ears*): "The bed, the bedside pad and pencil, are great aids to thinking up ideas. Only last night I scrawled over four sheets of paper in the pitch dark — notes that could be solutions to a current problem."

File cards are the handiest tools of the note-maker. They can be carried in jacket pocket or purse. They can be arranged alphabetically or by subject and kept in any container from a shoe box to a mahogany desk tray.

Orderliness is a big help toward finding references. Instead of keeping notes and memos in a mattress cover as Anatole France did, or having them jumbled in a drawer, assign a place where you can keep them in easily accessible form.

Some people prefer scrap-books in which notes about related topics are written or pasted in sections separated by division sheets with projecting index tabs. A doctor had a library in which most of the books were straining in their bindings. He did not file articles torn from professional magazines, but folded them and inserted them in the textbooks dealing with the same subjects. He adopted this method, he said, because it provided him in one cover with the basic principles and the latest developments in treatment of disease.

### *Self-improvement*

One of the greatest benefits of note-making is the stimulation it gives toward self-improvement.

Did you ever think of the time wasted while waiting — waiting for a bus or a train, waiting for someone who is late in keeping an appointment, waiting for dinner, waiting for a television programme, waiting for your partner to get ready for an evening out? Every such period is an opportunity to think and to record your thoughts on those pocket cards you carry.

The notes may be about "tricks of the trade", or items you saw in the newspaper about developments in your line of business, or the name of a book you heard mentioned, or an idea for self-improvement arising from your observation of someone, or a note may put on record one of those fleeting inspirational ideas that defeat your memory when you try to recall it.

Everyone can benefit by becoming an ardent observer of what is going on around him and then making notes. This keeps him in touch with life. It is a way to make sure of being up to date. It gives him a young, alive, feeling.