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Instant tax write off meaning

During the year, you probably don't look forward to paying the mortgage each month. However, when it comes time to file your taxes, you tax refund will be larger as a result of the mortgage and its associated tax deductions. Claiming any of the deductions requires you to itemize, so you can only claim them if you give up the standard deduction. You can deduct the interest on up to \$1 million of your mortgage debt. For example, if you have a \$2 million mortgage, you could deduct half the interest on up to \$500,000 of mortgage debt. At the end of the year, your lender delivers a Form 1098 that shows you how much interest you paid. If you pay discount points when you take out your mortgage, the IRS treats that money as prepaid interest and allows you to claim a tax deduction. If the mortgage is on your main home, the points are standard for your area, the points are standard for your area, the points are standard for your mortgage is on your main home, the points are standard for your area, the points are standard for your area, the points are standard for your mortgage is on your main home, the points are standard for your mortgage is on your main home, the points are standard for your mortgage is on your main home, the points are standard for your mortgage is on your main home, the points are standard for your mortgage is on your main home, the points are standard for your mortgage is on your main home, the points are standard for your mortgage is on your mortgage is on your mortgage. are figured as a percentage of the mortgage and the fees are clearly shown on the settlement statement, you can deduct the points in the year you pay them. Otherwise, you have to spread them over the life of the loan. If you've got a mortgage, you own your home and likely have to pay property taxes each year. To be deductible, the taxes must be charged uniformly against all the property in the jurisdiction based on the value of the home. Your mortgage lender might require that you pay money into an escrow account to go toward paying your real estate taxes. If so, you can only deduct the money actually used to pay real estate taxes during the year. For example, if you pay \$1,000 to the escrow account in December but only \$800 is used to pay taxes that year, you can only deduct the interest on the additional debt secured by your loan. However, the limits are much lower: you can only deduct the interest on the first \$100,000 (\$50,000 if married filing separately) of home equity debt. If you use the proceeds of the cash-out refinance or home equity debt. Mortgage insurance costs are generally charged when you don't pay at least 20 percent as a down payment. As of publication time, this tax deduction has expired, but it could be renewed in time for mortgage had to be taken out after 2007 and your income had to fall under the annual limits. If you prepaid mortgage insurance premiums, you have to deduct them over the longer of 84 months or the life of the mortgage. When you file your taxes, most people prefer to pay as little as possible. While the Internal Revenue Service will come after you don't claim all the tax deductions that you're entitled to claim. As a result, it's important to learn how tax write-offs work and to know what you can and can't write off to lower your tax bill. When you know how deductions work, you can plan at least some of your expenses to maximize your tax return. Different tax write-offs have different eligibility requirements, so just because you incurred the expense doesn't mean you'll save money on your taxes. Types of Tax Write-Offs fall into two main categories: adjustments to income and itemized deductions. Adjustments to income refer to deductions that you can claim on your taxes. regardless of whether you claim the standard deduction or not, making them the more favorable type of deductions are tax write-offs that you can only claim if you give up your standard deduction and instead claim the sum of your itemized deductions are tax write-offs that you can only save you money on your taxes if the total exceeds your standard deduction. In 2018, the standard deduction is \$12,000 if you file as single or married filing jointly. Adjustments to income and sequestions, are better than itemized deductions because you can claim adjustments to income without giving up your standard deduction. Common adjustments to income include contributions to traditional IRAs, student loan interest, the tuition and fees deduction. But some of these deductions have additional qualifications that you must meet before can claim them or caps on the maximum amount you can deduct each year. For example, contributions to traditional IRAs, up to the annual contribute to an employer-sponsored retirement plan, like a 401(k) plan or 403(b) plan, you can't deduct your contribution if your modified adjusted gross income exceeds the annual limits for your filing status. For 2018, if you are single and covered by an employer plan, you can write off your full contribution if your modified adjusted gross income exceeds the annual limits for your filing status. For 2018, if you are single and covered by an employer plan, you can write off your full contribution if your modified adjusted gross income exceeds the annual limits for your filing status. For 2018, if you are single and covered by an employer plan, you can write off your filing status. modified adjusted gross income exceeds \$73,000, you can't deduct any of your contribution. For couples, if you are the covered spouse, you can deduct all of your contribution if your modified adjusted gross income is between \$101,000 and \$121,000 and is no longer available when your modified adjusted gross income exceeds \$121,000. The student loan interest deduction also has caps on the maximum amount you can write of as well as how high your income can be to still be eligible. For 2018, you can't deduct more than \$2,500 of student loan interest. But you're not allowed to claim the deduction if you use the married filing separately tax status or if you can be claimed as a dependent on someone else's income tax return. Finally, the educator expenses deduction allows certain education professionals to write off up to \$250 of their unreimbursed job expenses such as continuing education courses or books and supplies for their classroom. To qualify as an eligible educator, you must be a kindergarten through 12th-grade teacher, instructor, counselor, aid or principal for at least 900 hours per school year in an elementary or secondary school. If both you and your spouse are eligible educators, you can each write off up to \$250 for a total deduction of \$500. Itemized DeductionsItemized deductions are less favorable because you have to claim them instead of claiming the standard deduction. The big-ticket itemized deduction for most people include state and local income or sales taxes, real estate and other property taxes, charitable contributions and medical expenses. It can be challenging to qualify for the medical expenses deduction because you're only allowed to deduct the portion of your medical expenses that exceed 7.5 percent of your adjusted gross income is \$71,000, the first \$5,325 of your medical expenses isn't deductible. So, if you had \$6,000 of qualifying medical expenses, you're limited to only deducting \$675 on your taxes Qualifying medical expenses include visits to the doctor, dentist or optometrist, prescription drugs and the cost of treatments like surgery or any costs that are reimbursed by your insurance company. Charitable contributions to qualified organizations can also reduce your income taxes as a tax write-off so not only are you doing good for your community, but you're also lowering your tax bill. One of the best ways to maximize the deduction is to donate appreciated stock that you've owned for more than one year to a charity. When you do, you get to claim a tax write-off for the full fair market value of the stock you donate and you never have to pay income taxes on those capital gains. However, you can't include everything nice that you do for others. Contributions that you give directly to individuals - no matter how worthy or in need of assistance - can't be written off. You're also not permitted to claim a deduction for the value of your time, no matter how worthy or in need of assistance - can't be written off. example, if you're a doctor and you volunteer at a nonprofit hospital, even if you would normally be paid \$10,000 for your services, you don't get a tax deduction. Tax Cuts and Jobs Act Changes to the tax write-offs available to taxpayers as of 2018. For example, the moving expenses deduction has been eliminated except for military personnel, so you can't write off those expenses anymore. On the itemized deduction side, you're married but file separately, the limit is reduced to a maximum of \$5,000 each. This includes all state and local income taxes, property and real estate taxes, and sales taxes. In addition, the maximum mortgage amount that you can deduct the interest on is cut to \$750,000. The old \$1 million limit still applies to mortgages taken out prior to December 15, 2017. Also, you cannot deduct interest on a home equity loan unless it is used for home improvements. Prior to the Tax Cuts and Jobs Act, you could deduct the interest on up to \$100,000 of home equity debt no matter how you used the loan proceeds. Finally, the deduction for miscellaneous expenses subject to the 2 percent of adjusted gross income threshold has been eliminated. Previously, you were allowed to deduct certain expenses including unreimbursed employee expenses, union dues, tax preparation fees, investment fees and gambling losses to the extent that the total of those expenses exceeded 2 percent of your adjusted gross income. Calculating Savings from Tax DeductionsThe value of a tax deduction depends on your income tax bracket because the tax deduction only reduces your taxable income. This does, indirectly, reduce the amount of tax you owe, but your savings depend on the amount of the deduction to calculate your savings. Your marginal tax rate is the rate of tax you would have paid on the amount of the deduction. For example, say you fall in the 24 percent tax bracket and are entitled to claim a \$1,000 tax deduction for student loan interest. To determine how much that will save you, multiply \$1,000 by 24 percent tax bracket, it would only save you \$100, but if you were in the highest tax bracket, 37 percent, it would save you \$370. If you just barely squeak into a higher tax bracket, it's possible two different income tax rates will apply to the amount saved by your tax deduction. For example, in 2018, if you're single, the 12 percent tax bracket applies to taxable income between \$9,525 and \$38,700. Income between \$38,700 and \$82,500 is taxed at 22 percent. So, if your taxable income would be \$40,700, but you have a \$3,000 tax deduction, the first \$2,000 (the amount over \$38,700) would be taxed at 22 percent and the last \$1,000 would be taxed at 22 percent to get \$220, multiply \$1,000 by 12 percent to get \$120, and add \$220 plus \$120 to find the \$3,000 deductions are expenses that are taken out of your paycheck and qualify to be excluded from your taxable income altogether. For example, contributions you make to your traditional 401(k) plan are taken from your paycheck and when your taxable income is reported at the end of the year, it doesn't include the amount of your contributions. The savings are the same because both reduce your taxable income, to begin with, so they aren't reported on your income tax return as a deduction. For example, if you contribute \$4,000 of your \$61,000 salary to your 401(k) plan, you only report \$57,000 of taxable income on your tax return and don't claim an income tax deduction for the contributions. Differences from Tax CreditsTax deductions work differently than tax credits. With a tax credit, the amount of the credit directly reduces the amount of tax you owe, rather than a deduction, which only reduces your taxable income. For example, a \$1,000 tax credit reduces your taxable income. For example, a \$1,000 tax credit reduces your taxable income. reduce your tax liability below \$0. If it would, the tax credit is effectively wasted. For example, say your total tax liability for the year is \$800. If you qualify for a nonrefundable tax credit is refundable, you would not only reduce your tax liability to \$0, you would receive a \$200 payment from the government refunding the difference. Leer en español Ler em português What do businessmen answer when they are asked, "What's the most troublesome problem you have to live with?" Frequently they reply, "People just can't write! What do they learn in college now? When I was a boy...!" There is no need to belabor this point; readers know well how true it is. HBR subscribers, for example, recently rated the "ability to communication, the written form is the most troublesome, if only because of its formal nature. It is received cold, without the communicator's tone of voice or gesture to help. It is rigid; it cannot be adjusted to the recipients' reactions as it is being delivered. It stays "on the record," and cannot be undone. Further, the reason it is in fact committed to paper is usually that its subject is considered too crucial or significant to be entrusted to casual, short-lived verbal form. Businessmen know that the ability to write well is a highly valued asset in a top executive. Consequently, they become ever more conscious of their writing ability as they consider what qualities they need in order to rise in their company. They know that in big business today ideas are not exchanged exclusively by word of mouth (as they might be in smaller businesses). And they know that even if they get oral approval for something they wish to do, there will be the inevitable "give me a memo on it" concluding remark that will send them back to their office to oversee the writing of a carefully documented report. They know, too, that as they rise in their company, they will have to be able to supervise the writing of subordinates—for so many of the memos, reports, and letters written by subordinates will go out over their signature, or be passed on to others in the company and thus reflect on the caliber of work done under their supervision. Even the new data-processing machines will not make business any less dependent on words. For while the new machines are fine for handling tabular or computative work, someone must write up an eventual analysis of the findings in the common parlance of the everyday executive. Time For Action Complaints about the inability of managers to write are a very common and justifiable refrain. But the problem this article poses—and seeks to solve—is that it is of very little use to complain about time for managers to begin to do something about it. And the first step is to define what "it"—what good business writing—really is. Suppose you are a young managerial aspirant who has recently been told: "You simply can't write!" What would this mean to you? Naturally, you would be hurt, disappointed, perhaps even alarmed to have your own nagging doubts about your writing ability put uncomfortably on the line. "Of course," you say, "I know I'm no stylist. I don't even pretend to be a literarily inclined person. But how can I improve my writing on the job? Where do I begin? Exactly what is wrong with my writing?" But nobody tells you in specific, meaningful terms. Does it mean that you can't spell or punctuate or that your grammar is disastrous? Does it mean that you can't spell or punctuate or that your grammar is disastrous? Does it mean that you can't spell or punctuate or that your grammar is disastrous? Does it mean that you can't spell or punctuate or that your grammar is disastrous? Does it mean that you can't spell or punctuate or that your grammar is disastrous? Does it mean that you can't spell or punctuate or that your grammar is disastrous? tightly organized in your thinking, a report or letter from you is always completely unreadable; that reading it, in effect, is like trying to butt one's head through a brick wall? Or does it mean that you are so tactless and boorish in the human relations aspect of communication that your messages actually build resentment and resistance? Do you talk "down" too much or do you talk "over your reader's head"? Just what do you do wrong? Merely being told that you can't write is so basically meaningless and so damaging to your morale that you may end up writing? And in which of these elements am I proficient? In which do I fall down?" If only the boss could break his complaint down into a more meaningful set of components, you could begin to do something about them. Now let's shift and assume that you are a high-ranking manager whose job it is to supervise a staff of assistants. What can you do about upgrading the writing efforts of your men? You think of the time lost by having to do reports and letters over and over before they go out, the feasibility reports which did not look so feasible after having been befogged by an ineffectual writer, the letters presented for your signature that would have infuriated the receiver had you let them be mailed. But where are you to start? Here is where the interests of superior and subordinate meet. Unless both arrive at a common understanding, a shared vocabulary that enables them to communicate with one another about the writing jobs that need to be done, nobody is going to get very far. No oversimplified, gimmicky slogans (such as, "Every letter is a sales letter"; "Accentuate the positive, eliminate the negative"; or "Write as you speak") are going to serve this purpose. No partial view is either—whether that of the English teacher, the logician, or the social scientist—since good business writing is not just grammar, or clear thinking, or winning friends and influencing people. It is some of each, the proportion depending on the purpose. Total inventory To know what effective business writing is, we need a total inventory of all its aspects, so that: Top managers can say to their training people, "Are you sure our training efforts in written communications are not tackling just part of the problem? Are we covering all aspects of business writing?" A superior can say to an assistant, "Here, look; this is where you are weak. See? It is one thing when you write letters that I sign. The position and power of the person we are writing to make a lot of difference in what we say it." The young manager can use the inventory as a guide to selfimprovement (perhaps even ask his superior to go over his writing inventory as a means of assuring a common critical vocabulary). The superior may himself get a few hints about how he might improve his own performance. Such an inventory appears in Exhibit ii. Notice that it contains four basic categories—readability, correctness, appropriateness, and thought. Considerable effort has gone into making these categories (and the subtopics under them) as mutually exclusive, they are still far less general than an angry, critical remark, such as, "You cannot write." Reader's Level Too specialized in approach Assumes too great a knowledge of subject word order too rarely used Choppy, overly simple style (in simple material) Paragraph Construction Too many ideas in single paragraph Familiarity of Words Reader Direction "Lack of framing" (i.e., failure to tell the reader about purpose and direction of forthcoming discussion) Inadequate transitions between paragraphs Absence of subconclusions to summarize reader's progress at end of divisions in the discussion Focus Unclear as to subject of communication Unclear as to purpose of message 2. Correctness Mechanics Format Careless appearance of documents Failure to use accepted company form Coherence Sentences seem awkward owing to illogical and ungrammatical yoking of unrelated ideas Failure to develop a logical progression of ideas through coherent, logically juxtaposed paragraphs 3. Appropriateness seem awkward owing to illogical and ungrammatical yoking of unrelated ideas Failure to develop a logical progression of ideas through coherent, logically juxtaposed paragraphs 3. Appropriateness seem awkward owing to illogical and ungrammatical yoking of unrelated ideas Failure to use accepted company form Coherence Sentences seem awkward owing to illogical progression of ideas through coherence Sentences appearance of documents Failure to use accepted company form Coherence Sentences appearance of documents Failure to use accepted company form Coherence Sentences appearance of documents Failure to use accepted company form Coherence Sentences appearance of documents Failure to use accepted company form Coherence Sentences appearance of documents Failure to use accepted company form Coherence Sentences appearance of documents Failure to use accepted company form Coherence Sentences appearance of documents Failure to use accepted company form Coherence Sentences appearance of documents for the coherence Sentence Sente A. Upward Communications Tact Failure to recognize differences in position between writer and receiver Impolitic tone—too brusk, argumentative, or insulting Supporting Detail Inadequate research but too great an intrusion of opinions Too few facts (and too little research) to entitle drawing of conclusions Presence of unasked for but clearly implied recommendations Attitude Too obvious a desire to please superior Too defensive in face of authority Too fearful of superior to be able to do best work B. Downward Communications Diplomacy Overbearing attitude toward subordinates Insulting and/or personal references Unmindfulness that messages are representative of management group or even of company Clarification of Desires Confused, vague instructions Superior is not sure of what is wanted Withholding of information necessary to job at hand Motivational Aspects Orders of superior seem arbitrary Superior's communications are manipulative and seemingly insincere 4. Thought Preparation Inadequate thought given to purpose of communication prior to its final completion Inadequate preparation or use of data known to be available Competence Subject beyond experience of writer Fidelity to Assignment Failure to stick to job assigned Too much made of routine assignment Too little made of assignment Too little made of assignment Analysis Superficial examination of data leading to unconscious overlooking of important pieces of evidence Failure to draw obvious conclusions from data presented presentation of data leading to unconscious overlooking of important pieces of evidence Failure to draw obvious conclusions from data presented presentation of data leading to unconscious overlooking of important pieces of evidence Failure to draw obvious conclusions from data presented presentation of data leading to unconscious overlooking of important pieces of evidence Failure to draw obvious conclusions from data presented presentation of data leading to unconscious overlooking of important pieces of evidence Failure to draw obvious conclusions from data presented presentation of data leading to unconscious overlooking of important pieces of evidence Failure to draw obvious conclusions from data presented present and justify assumptions used Bias, conscious or unconscious, which leads to distorted interpretation of data Persuasiveness Seems more convincing than facts warrant Too obvious an attempt to sell ideas Lacks action-orientation and managerial viewpoint Too blunt an approach where subtlety and finesse called for Furthermore, you should understand that these four categories are not listed in order of importance, since their importance varies according to the abilities and the duties of each individual. The same thing is true of the subtopics; I shall make no attempt to treat each of them equally, but will simply try to do some practical, commonsense highlighting. I will begin with readability, and discuss it most fully, because this is an area where half-truths abound and need to be scotched before introducing the other topics. Readability experts would have you believe) from mathematical counts of syllables, of sentence length, or of abstract words. These inflexible approaches to readability assume that all writing is being addressed to a general audience. Consequently, their greatest use is in forming judgments about the readability of such things as mass magazine editorial copy, newspaper communications, and elementary textbooks. To prove this point, all you need do is to pick up a beautifully edited magazine like the New England Journal of Medicine and try to read an article in it. You as a layman will probably have trouble. On the other hand, your physician will tell you that the article is a masterpiece of readable exposition. But, on second look, you will still find it completely unreadable. The reason, obviously, is that you do not have the background or the vocabulary necessary to understand it. The same thing would hold true if you were to take an article from a management science quarterly, say, one dealing with return on investment or statistical decision making, and give it to the physician. Now he is likely to judge this one to be completely incomprehensible, while you may find it the most valuable and clear discussion of the topic you have ever seen. In situations like this, it does not make much difference whether the sentences are long or short; if the reader does not have ever seen. In situations like this, it does not make much difference whether the sentences are long or short; if the reader does not have ever seen. In situations like this, it does not make much difference whether the sentences are long or short; if the reader does not have ever seen. In situations like this, it does not make much difference whether the sentences are long or short; if the reader does not have ever seen. In situations like this, it does not make much difference whether the sentences are long or short; if the reader does not have ever seen. In situations like this, it does not make much difference whether the sentences are long or short; if the reader does not have ever seen. In situations like this, it does not make much difference whether the sentences are long or short; if the reader does not have ever seen. In situations like this, it does not make much difference whether the sentences are long or short; if the reader does not have ever seen. In situations like this, it does not have ever seen are long or short and the sentences are long or short are long or short and the sentences are long or short and the se writing such specialized articles according to the mathematical readability formulas is not going to make them clearer. Nevertheless, it is true that unnecessarily long, rambling sentences are wearing to read. Hence you will find these stylistic shortcomings mentioned in Exhibit ii. The trick a writer has to learn is to judge the complexity and the abstractness of the material he is dealing with, and to cut his sentences down in those areas where the going is especially difficult. It also helps to stick to a direct subject-verb-object construction in sentences wherever it is important to communicate precisely. Flights of unusually dashing style should be reserved for those sections which are quite general in nature and concrete in subject matter. What about paragraph? The importance of "paragraph construction" is often overlooked in business communication, but few things are more certain to make the heart sink than the sight of page after page of unbroken type. One old grammar book rule would be especially wise to hark back to, and that is the topic sentence. Not only does placing a topic sentence at the beginning of each paragraph make it easier for the reader to grasp the communication quickly; it also serves to discipline the writer into including only one main idea in each paragraph. Naturally, when a discussion of one idea means the expenditure of hundreds (or thousands) of words, paragraphs should be divided according to subdivisions of the main idea. In fact, an almost arbitrary division of paragraphs into units of four or five sentences is usually welcomed by the reader. As for jargon, the only people who complain about it seriously are those who do not understand it. Moreover, it is fashionable for experts in a particular field to complain about their colleagues' use of jargon, but then to turn right around and use it themselves. The reason is that jargon is no more than shop talk. And when the person being addressed fully understands this private language, it is much more economical to use it than to go through laborious explanations of every idea that could be communicated in the shorthand of jargon. Naturally, when a writer knows that his message is going to be read by persons who are not familiar with the private language of his trade, he should be sure to translate as much of the jargon as he can into common terms. The same thing holds true for simplicity of language. Simplicity is, I would think, always a "good." True, there is something lost from our language when interesting but unfamiliar words are no longer used. But isn't it true that the shrines in which these antiquities should be preserved lie in the domain of poetry or the novel, and not in business communications—which, after all, are not baroque cathedrals but functional edifices by which a job can be done? The simplest way to say it, then, is invariably the best in business writing. But this fact the young executive does not always understand. Often he is eager to parade his vocabulary before his superiors, for fear his boss (who has never let him know that he admires simplicity, and may indeed adopt a pretentious and ponderous style himself) may think less of him. Leading the reader But perhaps the most important aspect of readability is the one listed under the subtopic "reader direction." The failure of writers to seize their reader by the nose and lead him carefully through the intricacies of his communication is like an epidemic. The job that the writer must do is to develop the "skeleton" of the document that he is preparing. And, at the very beginning of his communication, he should identify the skeletal structure of his paper; he should, in effect, frame the discussion which is to follow. You will see many of these frames at the beginning of articles published in HBR, where the editors take great pains to tell the reader quickly what the article is about and what specific areas will come under discussion during its progress. In every business document this initial frame, this statement of purpose and direction, should appear. Furthermore, in lengthy reports there should be many such frames; indeed, most major sections of business reports should begin with a new frame. There should also be clear transitions between paragraphs. The goal should be that of having each element in a written message bear a close relationship to those elements which have preceded and those which follow it. Frequently a section should end with a brief summary, plus a sentence or two telling the reader the new direction of the article. These rather mechanical signposts, while frequently the bane of literary stylists, are always of valuable assistance to readability is the category that I call "focus." This term refers to the fact that many communications seem diffuse and out of focus, much like a picture on a television screen when the antennas are not properly directed. Sometimes in a report it seems as if one report has been superimposed on another, and that there are no clear and particular points from the chaos. If a writer wants to improve the readability of his writing, he must make sure that he has thought things through sufficiently, so that he can focus his readers' attention on the salient points. Correctness. He immediately starts looking for grammar and punctuation mistakes in things that he has written. But mistakes like these are hardly the most important aspects of business writing. The majority of executives are reasonably well educated and can, with a minimum of effort, make themselves adequately proficient in the "mechanics" of writing. Furthermore, as a man rises in his company, his typing (at least) will be done by a secretary, who can (and should) take the blame if a report is poorly punctuated and incorrect in grammar, not to mention being presented in an improper "format." Then what is the most important point? Frequently, the insecure writer allows small mistakes in grammar and punctuation to become greatly magnified, and regards them as reflections on his education and, indeed, his social acceptability. A careless use of "he don't" may seem to be as large a disgrace in his mind as if he attended the company banquet in his shorts. And in some cases this is true. But he ability to write well. Hence, everyone should make sure that he does not become satisfied with the rather trivial act of mastering punctuation and grammar. It is true, of course, that, in some instances, the inability to write correctly will cause a lack of clarity. We can all think of examples where a misplaced comma has caused serious confusion—although such instances, except in contracts and other legal documents, are fortunately rather rare. A far more important aspect of correctness is "coherence." Coherence means the proper positioning of elements within a piece of writing so that it can be read clearly and sensibly. Take one example: Incoherent: "I think it will rain. However, no clouds are showing yet. Therefore, I will take my umbrella." Coherence." "Although no clouds are showing, I think it will rain. Therefore, I will take my umbrella." Once a person has mastered the art of placing related words and sentences as close as possible to each other, he will be amazed at how smooth his formerly awkward writing becomes. But that is just the beginning. He will still have to make sure that he has placed paragraphs which are related in thought next to one another, so that the ideas presented do not have to leapfrog over any intervening digressions. Appropriateness into two sections reflecting the two main types of internal business communications—those going upward in the organization and those going downward. This distinction is one that cannot be found in textbooks on writing, although the ideas included here are commonplace in the human relations area. There is an obvious difference between the type of communication that a boss writes to his boss (or even the type that he drafts for his boss's signature). I suspect that many managers who have had their writing criticized had this unpleasant experience simply because of their failure to recognize the fact that messages are affected by the relative positions of the writer and the recipient in the organizational hierarchy. Upward communications Let us roughly follow the order of the subtopics included under upward communications in Exhibit ii. "Tact" is important. If a subordinate fails to recognize his role and writes in an argumentative or insulting tone, he is almost certain to reap trouble for himself (or for his boss if the document goes up under the boss's actual or implied signature). One of the perennially difficult problems facing any subordinate is how to tell a superior he is wrong. If the subordinate were the boss, most likely he could call a spade a spade; but since he is not, he has problems communications with discretion. Often tender topics are best handled orally rather than in writing. Two other subtopics—"supporting detail" and "opinion"—also require a distinction according to the writer's role. Since the communication is going upward, the writer will probably find it advisable to support his statements with considerable detail. On the other hand, he may run afoul of superiors who will be impatient if he gives too much detail and not enough generalization. Here is a classic instance where a word from above as to the amount of detail required in a particular assignment would be of inestimable value to the subordinate. The same holds true for "opinion." In some cases, the subordinate may be criticized for introducing too many of his personal opinions—in fact, often for giving any recommendation at all. If the superior wishes the subordinate to make recommendations and to offer his own opinions, the burden is on the superior fails to do so, the writer can at least try to make it clear where facts cease and opinions begin; then the superior can draw his own conclusions. The writer's "attitude" is another important factor in upward communicate with the blandness that he might use if he were writing a letter to a friend. There may be many little things that he is doing throughout his writing that indicate either too great a desire to impress the boss or an insecurity which imparts a feeling of fearfulness, defensiveness, or truculence in the face of authority. Downward communications While the subordinates must use "diplomacy." If he is overbearing or insulting (even without meaning to be), he will find his effectiveness as a manager severely limited. Furthermore, it is the foolish manager who forgets that, when he communicates downward, he speaks as a representative of management or even of the entire company. Careless messages have often played an important part in strikes and other corporate human relations problems. It is also important for the superior to make sure that he has clarified in his own mind just what it is he wishes to accomplish. If he does not, he may give confused or vague instructions. (In this event, it is unfair for him to blame a subordinate for presenting a poorly focused document in return.) Another requirement is that the superior must make sure that he has sufficiently explained any points which may be misleading. Motivation is important, too. When a superior gives orders, he will find that over the long run he will not be able to rely on mere power to force compliance with his requests. It seems typically American for a subordinate to resent and resist what he considers to be arbitrary decisions made for unknown reasons. If at all possible, the superior not only should explain the reasons why he gives an order but should point out (if he can) why his decision can be interpreted. as being in the best interests of those whom it affects. I am not, however, suggesting farfetched explanations of future benefits. In the long run, those can have a boomerang effect. Straight talk, carefully and tactfully couched, is the only sensible policy. If, for example, a subordinate's request for a new assignment has been denied because he needs further experience in his present assignment, he should be told the facts. Then, if it is also true that getting more experience may prepare him for a better position in the future, there is no reason why this information should not be included to "buffer" the impact of the refusal of a new assignment. Thought Here—a most important area—the superior has a tremendous vested interest in the reporting done by his subordinates. There is no substitute for the thought content of a communication. What good is accomplished if a message is excellent in all the other respects we have discussed—if it is readable, correct, and appropriate—yet the content is faulty? It can even do harm if the other aspects succeed in disguising the fact that it is superficial, stupid, or biased. The superior receiving it may send it up through the organization with his signature, or, equally serious, he may make an important (and disastrous) decision based on it. Here is the real guts of business writing—intelligent content, something most purveyors of business writing gimmicks conveniently forget. It is also something that most training programs short-change. The discipline of translating thoughts into words and organized, illogical writing reflects a disorganized, illogical (and untrained) mind." That is why the first topic in this section is "preparation." Much disorganized writing job. Most writers tend to think as they write; in fact, most of us do not even know what it is we think until we have actually written it down. The inescapability of making a well-thought, on seguently, is the intellectual "competence" of the writer, it is not his fault. Thus his superior should be able to reject the analysis and at the same time accept the blame for having given his assistant a job that he simply could not do. But what about the many cases where the limiting factor is basically the intellectual ability to do the job that has been assigned to him. Another aspect of thought is "fidelity to the assignment." Obviously the finest performance in the world on a topic other than the one assigned is fruitless, but such violent distortions of the assignment fortunately are rare. Not so rare, unfortunately are rare. Not so rare, unfortunately are rare. writer to drag in his pet remedies or favorite villains should be pointed out quickly, as should persistent efforts to make too much of a routine assignment and consistently turns memos into 50-page reports. On the other hand, some subordinates may consistently make too little of an assignment and tend to do superficial and poorly researched pieces of work. Perhaps the most important aspect of thought is the component "analysis." Here is where the highly intelligent are separated from those less gifted, and those who will dig from those who content themselves with superficial work. Often subordinates who have not had the benefit of experience under a strict taskmaster (either in school or on the job) are at a loss to understand why their reports are considered less than highly effective. Such writers, for example, may fail to draw obvious conclusions from the data that they have presented. On the other hand, they may offer conclusions which are seemingly unjustified by the evidence contained in their reports. Another difficulty is that many young managers (and old ones, too) are unsophisticated in their reports are going to go up the next year simply because one assistant sales manager thinks so, they should expect to have their conclusions thrown out of court. They may also find themselves in difficulty if they fail to identify and justify assumptions, of course, are absolutely necessary in this world of imperfect knowledge—especially when we deal with future developments—but it is the writer's responsibility to point out that certain assumptions prove to be justified. Another serious error in "analysis" is that of bias. Few superiors will respect a communication which is consciously or unconsciously biased. A writer who is incapable of making an objective analysis of all sides of a question, or of all alternatives to action, will certainly find his path to the top to be a dead end. On the other hand, especially in many younger writers, bias enters unconsciously, and it is only by a patient identification of the bias that the superior will be able to help the subordinate develop a truly objective analytical ability. Persuasiveness This discussion of bias in reporting raises the question of "persuasiveness." "Every letter is a sales letter of some sort," goes the refrain. And it is true that persuasiveness in writing can range from the "con man" type of presentation to that which results from a happy blending of the four elements of business writing I have described. While it would be naive to suggest that it is not often necessary for executives to write things in manipulative ways to achieve their ends in the short run, it would be foolish to imply that this type of writing will be very effective with the same people (if they are reasonably intelligent) over the long run. Understandably, therefore, the "con man" approach will not be particularly effective in the large business organization. On the other hand, persuasiveness is a necessary aspect of organization ring. of conviction about the way recommendations are advanced; it could be enthusiasm, or an understanding of the reader's desires, and a playing up to them. One can persuade by hitting with the blunt edge of the axe or by cutting finely with the sharp edge to prepare the way. Persuasion could result from a fine sense of discretion, of hinting but not stating overtly things which are impolitic to mention; or it could result from an action-orientation that conveys top management's desire for results rather than a more philosophical approach to a subject. In fact, it could be many things. In an organization, the best test to apply for the propriety of persuasiveness is to ask yourself whether you would care to take action on the basis of what your own communication presents. In the long run, it is dangerous to assume that everyone else is stupid and malleable; so, if you would be offended or damaged in the event that you were persuaded to take the action suggested, you should restate the communication. This test eliminates needless worry about slightly dishonest but well-meaning letters of congratulation, or routine progress reports written merely for a filing record, and the like. But it does bring into sharp focus those messages that cross the line from persuasiveness to bias; these are the ones that will injure others and so eventually injure you. Conclusion No one can honestly estimate the billions of dollars that are spent in U.S. industry on written communications, but the amount of thinking and effort that goes into improving the effectiveness of business writing is tiny—a mouse invading a continent. A written performance inventory (like Exhibit II) in itself is not the answer. But a checklist of writing elements should enable executives to speak about writing in a common tongue and hence be a vehicle by which individual and group improvement in writing can take place. By executives' own vote, no aspect of a manager's performance is of greater importance to his success than communication, particularly written communication. By the facts, however, no part of business practice receives less formal and intelligent attention. What this article asserts is that when an individual asks, "What do you mean I can't write?"—and has every desire to improve—his company owes him a sensible and concrete answer. 1. See also, C. Wilson Randle, "How to Identify Promotable Executives," HBR

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May-June 1956, p. 122. A version of this article appeared in the May 1964 issue of Harvard Business Review