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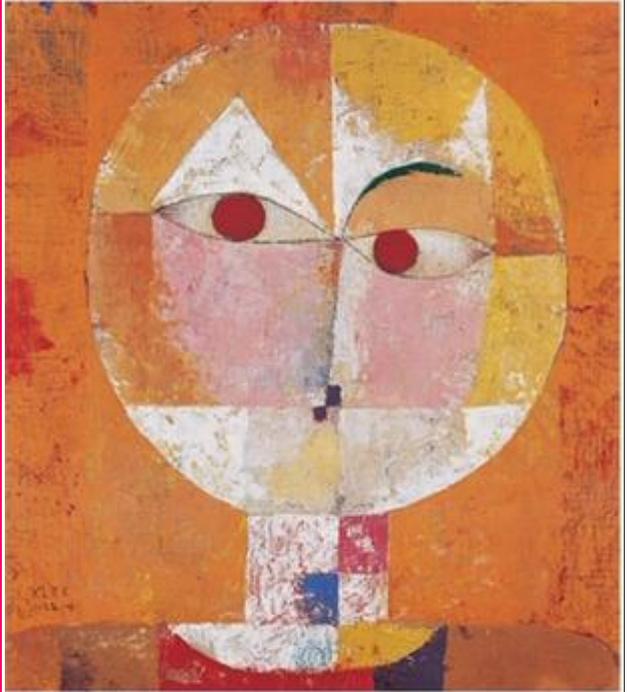
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Universidad del Zulia
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Clichés and common wording in the letters of guarantee

Galina N. Pudikova, Elena A. Kuvshinova

Peoples' Friendship University of Russia (RUDN University),
Moscow, Russian Federation

pudikova-gn@rudn.ru, kuvshinova-ea@rudn.ru

Abstract

The article deals with the features of Russian and English formal writing through the example of guarantee letters, given the trade growth in Russia and the English-speaking countries via a comprehensive study of theoretical, methodological and practical approaches to the content analysis of documents related to business practice. As a result, special word combinations are constantly reproduced in a ready-made form, are unchangeable and may be regarded as idiomatic expressions by function. In conclusion, Russian and English writing styles are somewhat similar due to similar normative approaches used when writing guarantee letters both in Russian-speaking and English-speaking countries.

Keywords: Guarantee, Letter, Formal, Business, Writing.

Clichés y palabras comunes en las cartas de garantía

Resumen

El artículo aborda las características de la escritura formal rusa e inglesa a través del ejemplo de cartas de garantía, dado el crecimiento comercial en Rusia y los países de habla inglesa a través de un estudio exhaustivo de enfoques teóricos, metodológicos y prácticos para el análisis de contenido de documentos relacionados con Práctica de negocios. Como resultado, las combinaciones de palabras especiales se reproducen constantemente en una forma preparada, son inmutables y pueden considerarse expresiones idiomáticas por función. En conclusión, los estilos de escritura en ruso e inglés son algo similares

debido a enfoques normativos similares utilizados al escribir cartas de garantía tanto en países de habla rusa como en países de habla inglesa.

Palabras clave: Garantía, Carta, Formal, Negocios, Escritura.

1. INTRODUCTION

Business communication is an important element of modern society, given the scale of mutual influence in political, social and economic cooperation between legal entities and individuals within one country and in the world. In the context of globalization, the exchange of information and communication are remote processes; therefore, business correspondence occupied the most important place in the establishment and development of a business partnership. Business correspondence acquired the status of an official system for expressing interests, building different types of relationships through business letters, which are similar in style to formal documents. Accordingly, it is regarded as a form of written communication used for business and commercial purposes. Hence, business letters are formal documents used for business management in an organization.

Globalization of international business ties leads to the formation of unified approaches and standardization of business correspondence; actively developing information technologies lead to a reduction of barriers in the formation of business correspondence. Globalization-induced changes in language and business culture emphasize the need for a study concerning the feature of modern-day business correspondence, as it will contribute to strengthening

mutually beneficial relations between companies from different countries. Letter writing is an essential part of communication. Each letter writer has a characteristic way, style of writing, etc. but it must be emphasized that the routine of business letters implies the use of specific idioms, common phrases, grammar and even a formatting style. Therefore, there is a number of writing skills to be thoroughly learned through practice. A cheque, a contract or any other business paper sent by email should always be accompanied by a letter.

Doing business means working out agreements with other people, sometimes through elaborate contracts and sometimes through nothing but little standard forms and correspondence. Thus, those involved in any kind of business should study thoroughly the complex science of letter and contract writing. Business letters are written in a formal language, with a courteous, concise and a low-key attitude so that the one reading them could get straight to the point. A neatly arranged letter makes a better impression on the reader. Thus, good letters attract good business partners (BRIEGER AND SWEENEY, 2014). The purpose of this article is to analyze the use of clichés and common wording in Russian and English formal texts. To reach this goal, this study:

- Describes the theoretical aspects of document writing;
- Analyzes the rules and traditions of business turnover;
- Compares the features of document compilation in Russian and English languages.

There are many scholars who conduct studies on business and guarantee letters. GARTSIDE (2014) describes one of the language functions - phatic communion. He Wei & Pang Yunlin address 30 English business letters communicating bad news to reveal the linguistic devices that realize the interpersonal function. DUBNER (2013) describes whether colloquial e-mail messages affect written communication in business. He analyzes the linguistic register, the context and a style of a commercial e-writing. Leila Barbara surveyed how English is used for various communication purposes in the Brazilian business setting.

JANSEN & JANSSEN (2010) recognize the current tendency of using contextualized formal language and common phrases in business correspondence instead of making use of compliments and the richness of language. MAIER (1992) examined the differences in business letters written by native and non-native English speakers and found that a business letter written in English by non-native speakers, even if it is grammatically perfect, can be perceived negatively by a reader due to inappropriate use of words and excessive politeness. This emphasizes that the knowledge of modern rules of business writing is an essential requirement for a successful entrepreneur. GESELL ET AL. (2018) confirm that despite the robust development in economic and technical fields, despite the transition from paper to e-mails, etc., the rules of business negotiations, especially in English, remain unchanged and mandatory for everyone.

A considerable foundation is the series of lectures from building your business vocabulary, Cambridge business English activities and CROSS (2011) that disclose the most essential issues concerning the formal business letters. Among them, obligatory and optional elements of business letters; the layout; address writing rules; types of business letters; formalization of letters based on their communicative intention and pragmatic function; correspondence trends; means of expression used in the influence letters; lexical representation of content and the sentence structure; common expressions and clichés used, etc.

A letter of guarantee is one of the forms of business communication. GARTSIDE (2014) defines a guarantee letter as a document in which a sender promises or guarantees that an addressee will have his interests met. The letter of guarantee is a document that obligates a person (client) to fulfill all the liabilities (commitments) imposed for by a contact. The sender who is usually a legal entity or an individual (i.e., the CEO) may send the document to both a legal entity and an individual. Sometimes, the term guarantee is not mentioned but the form of the letter designates its belonging to this type of a contract.

Because some words and phrases are used multiple times, they form a relatively uncatchable set of means of expression. The correspondence, which is basically the first formalization of a contact, relates information from previous letters to the update thereby creating a self-reference. Both parts of a contact frame in business letters represent traditionally formed mutually convenient forms of the opening and closing paragraphs, with relatively constant lexical

makeup, content and similar sentence structure. In addition, letters of guarantee often complement the main contract, as an additional guarantee of quality cooperation (BRIEGER, 2012).

In the case of business registration, a guarantee letter secures the assignment of a legal address, which usually is a procedure carried out within a time frame. Some banking institutions can accept letters of guarantee from outside organizations when issuing a loan. In this case, such a document confirms the borrower's solvency. If the letter refers to financial issues and amounts of payment, it is signed by both the CEO and the chief accountant or the chief financial officer. The influence of guarantee letters on business development is significant and can be both positive and negative. International trade and negotiations with new foreign companies expose firms to significant risks of failure and deception. Therefore, good business correspondence will increase the credibility of a company, cause trust and confidence in the partner. For example, studies show that by attaching a letter of guarantee to securities, companies reduce the risk of having a deal canceled, the risk of fraud or non-cooperation.

2. METHODS AND MATERIALS

Sources used in this study are the regulatory legal acts of the Russian Federation, studies by GARTSIDE (2014), etc., publications in the periodical press, and different email letters, specifically guarantee letters from banks (Alfa-Bank, UniCredit bank), foreign and national

companies, such as Mosfiber, Galacolor, White & Case, DAR Development, SOGAZ Insurance Group. The sample of guarantee letters includes letters from English-speaking (the US, Britain, Canada, Australia) and Russian-speaking (Russia, Belarus) countries. Findings are expected to disclose the typology of written business communication.

The study explores a system of modern courtesy speech specific to business documents and based on the analysis, outlines the main features of formal letter writing. Business-related text segmentation is accomplished in accordance with the typical models of thematic progression (strategies enabling such development of a text that it fits with the meaningful unit divided or a theme and with the national culture of parties in the business relationship). Through analyzing different approaches to the classification of formal business writing styles and through systematizing the main categorical features of a business-related text, the study puts forward a hypothesis that the styles of formal business writing can vary between languages and communication intents.

3. RESULTS AND DISCUSSION

This study distinguishes three groups of guarantee letters:

- a) Poorly formalized single-task letters on general issues;
- b) Strongly formalized single-task letters on purely business issues;

c) Complex multitasking letters.

The guarantee letter is used when there is a need to secure timely payment for the goods, delivery time or proper quality of work. In some cases, letters of guarantee may be required by one of the parties in the commodity relationship if a demander is not sure of the business partner and needs additional guarantees for carrying out a transaction, performing work, rendering services, etc. This document fully meets the requirements for the design of business correspondence. The letter indicates the type of business transaction (distribution) for a specific item, which requires a payment guarantee. The letter gives the necessary bank details for the operation. The only drawback is that the transaction deadlines are not specified and this makes the operation vague in time.

Note that a letter of guarantee is not an official obligation but represents a certain sign of that a sender is serious about his/her intentions and confirms the obligations undertaken by him. This document has specific requisites, is certified by the CEO signature and the seal of the organization. A guarantee letter is usually drawn up in two forms:

- 1) When at the beginning of the text the Sender gives a guarantee and further on the text deciphers the essence of obligations, terms, conditions, etc., for example, the main text of the letter, without requisites.
- 2) The text of the letter provides the necessary insights followed by a guarantee from the Sender.

The text of this document contains a request to the correspondent and a legally significant component of the document: We guarantee payment, which allows us to consider this message as a guarantee letter. Based on findings from the analysis of letters, the following essential elements of the guarantee letter are outlined:

- 1) Specific requisites - a sender, recipient, signatures, and the seal of the organization;
- 2) Simple wording (in the main text - without requisites - only 3 sentences were used):
- 3) Request of necessary details (narrative, non-exculpatory, two-part, full, distributed, complicated proposal);
- 4) Guarantee (we guarantee payment - a narrative, non-exculpatory, incomplete, unspoken, uncomplicated proposal);
- 5) Bank details (narrative, non-exculpatory, impersonal, widespread, complicated proposal). The language in which the letter of guarantee is written is purely business.

Based on the existing norms of business turnover, settlements are made within 3-5 working days. Therefore, the payment must be made within these terms after receiving the message. These documents commonly follow a set of rules:

1. Providing requisites of the Sender (for a natural person - the surname, name, patronymic, passport data, address of residence; for the organization - the name of the organization, its legal address, OGRN or TIN, contact information for the individual entrepreneur – the name of the IP, OGRN).
2. All pages of the completed letter of guarantee must be stitched together in one document. The sealing label must contain the following information: signature and number of pages stitched. If the guarantee letter is not stitched, each page should be numbered and signed.
3. Ensuring signature details (for a natural person, the signature must be notarized, for the organization - contain the date, signature of the responsible person/manager, stamp, for the individual entrepreneur - the date of signing, signature and seal (if any)).
4. The guarantee letter should contain the addresses of the advertised sites. Listing links to the advertising campaign is not necessary because when the web page address changes, the guarantee letter will be considered invalid (BARGIELA AND HARRIS, 2015).
5. For an individual entrepreneur, a copy of the IP registration certificate, certified with a signature and a seal (if any), must be attached to the guarantee letter.

6. For organizations, the CEO or an authorized person must sign the letter of guarantee (in the latter case, there must be a certified copy of the power of attorney, which provides for the right to sign the relevant documents on behalf of the organization) must be attached to the letter.

The language in which the letters of guarantee are written is characterized by the:

- 1) Use of normative vocabulary, legal and economic terms (legislation, requirement, license, sale, goods, certificate, etc.);
- 2) Use of mostly simple sentences (1 complex sentence in the entire text);
- 3) Use of transfers (to describe the obligations of the Advertiser and the guarantees of the Sender);
- 4) Absence of emotionally expressive words and phrases;
- 5) Use of lexically and syntactically established patterns.

The syntactical structure of business letters implies the following:

- Salutation and complimentary close are obligatory, strictly formal forms of politeness in business legal letters. There are different variations of salutation and complimentary closes:

Complimentary closes: Yours truly; Yours very truly; Yours faithfully; Yours sincerely.

- Greetings: Dear Sir(s)(Madam(s); Sir/Madam; Dear Mr. (Mrs., Miss) Brown.

- A complimentary close must coincide with a greeting. In Britain, a suitable complimentary close for letters beginning with Dear Sir(s)/Madam(s) is Yours Faithfully.

- Strictly formal complimentary close Yours respectfully can be used only if the letter begins with Sir/Madam. Letters that start with words Dear Mr. (Mrs., Ms.) followed by their names usually end with the phrase Yours sincerely. Complimentary closes Yours truly or Yours very truly, which are non-common for Great Britain, are considered less formal, compared to the close Yours faithfully (STEPANENKO, 2015).

They can be preceded by with best regards. Sometimes, in the first-group letters, complimentary closes are preceded by clichés and common phrases: I/we remain, awaiting your prompt response, we are at your disposal for any further information and remain, we would appreciate your comments and instructions.

- In cover letters, inquiry letters and replies (i.e., letters where a reference to some documents is given and some details in which an addressee may be interested are informed) and in guarantee letters, the same stereotyped phrases, cliché openings and closings, and words of politeness are used:

With reference to our interview with you of the 27th October and our letter to you of the 30th October, we have now heard from your

Cyprus Agents in reply to our letter to them of the 30th October ultimo, copy of which is enclosed, and copy of their reply of the 5th instant is attached hereto.

- In the preamble to a letter of guarantee, beginning with the word «Whereas», graphically singled out and separated from the following part, a reference is given to the contract concluded between two clients, their official names, the contract date and details are given.

Special language is always used in direct, nominative meaning and pursues definite ends for such reasons:

1. Making a letter formal, strict, and business-like;
2. Clear and monosemantic definition and designation of certain words;
3. Precision of designation (FLINDERS, 2017).

Besides having one specific meaning, the term must not contradict the intended meaning of the remaining content of the document. Moreover, special language, characterized by the use of specific linguistic means of expression, also contains features specific to formal business letters, such as the use of stereotypes and clichés. The fact that the use of synonyms and diverse linguistic means is not peculiar to the formal language entails a consequence that can be described as the overuse of the same lexical units, which transform into clichés because of this overuse (FLINDERS, 2017). If a cliché expresses the purpose of writing a message, then the lexical and syntactical patterns throughout the text serve

to remind about an earlier contact which took place via a previous information letter (BRIEGER, 2012):

Further to our letter dated... on the above subject, we enclose;

With reference to your letter... we wish to confirm;

In this connection, we would refer you to...;

We are much obligated by your letter...;

We acknowledge with thanks your letter;

In reply to your letter...;

As you may have been informed...

The feedback is ensured using specific formulations:

We will advise you of the reply as soon as it is to hand;

We will write to you further on hearing from them;

Looking forward to hearing from you in this connection;

We kindly request your confirmation;

Please address your reply...;

We shall let you know...

The link between different paragraphs and sentences is created using common phrases like (BARGIELA AND HARRIS, 2015):

On the above basis, we are ready...;

On your behalf we like...;

Pursuant to the said agreement...;

Under these circumstances, we believe that...;

Furthermore, let us have...;

Therefore, we suggest.

Special word combinations are constantly reproduced in a ready-made form, are unchangeable and may be regarded as idiomatic expressions by function.

4. CONCLUSION

To sum up the analysis of formal business letters, business letter writers use a broad range of business-specific words, formal and bookish language, and clichés to make letters fall under the etiquette of correspondence and ensure feedback. Such use of common phrases, clichés, and special language in business letters is conditioned by the function of business letters. It simplifies and facilitates the writing and processing of business correspondence. The manner in which guarantee letters are written in Russian and English languages and the choice of words depends on the features of business turnover documentation and on the existing requirements for business registration. Among attributes of the guarantee letters:

- 1) Broad use of normative language, legal and economic terms;
- 2) Simple sentences;

- 3) Transfers;
- 4) Non-emotional narrative.

Russian and English writing styles are somewhat similar due to similar normative approaches used when writing guarantee letters both in Russian-speaking and English-speaking countries. However, there are significant differences in the frequency of word use. For Russian-speaking countries, it is almost two times higher. Letters of guarantee in Russian and English languages are written without the lexical features of languages used, without dialecticisms, and without phraseological units (including those that can be used in oral communication - at negotiations, meetings, conferences, discussions, etc.). This feature originates from the existing business practice, including international, guided by the rules of the national workflow. Findings enable the systematization of the guarantee letter writing styles. Using the derived rules will help domestic companies to build more successful cooperation. Despite the advent of digitalization, business correspondence remains an integral element of the business.

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