

# Writing Better Letters

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**Mike Bolton - Benefits Training**

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## Standard English

Standard English is used for most formal and business communications.

### Sentences and Punctuation Marks

A sentence is a group of words that makes complete sense.

'Helen claimed Carer's Allowance.' This is a sentence.

'Helen claimed.' This not a complete sentence unless it is an answer to a question. (What did Helen do?)

Sentences can contain one statement:

'Emerald claimed Universal Credit online.'

or more than one statement:

'Emerald claimed Universal credit online, then had an interview, then got a benefit advance.'

The second sentence covers three things:

- ◆ Claiming online;
- ◆ having an interview; and
- ◆ getting a payment.

Try to have no more than two or three statements in a sentence.

Aim for no more than 15 to 20 words in a sentence.

Punctuation shows how to read a text to get the right phrasing and meaning.

Written sentences always begin with a capital letter.

They always end with a full stop, a question mark or an exclamation mark.

## Capital Letters

### At the start of sentences, direct quotations and direct questions

- ◆ The ceremony went without a hitch. It appeared to be a huge success.
- ◆ At the end of the day, he said, 'Tomorrow will be better' and smiled to himself.
- ◆ She told me, 'Sometimes that happens, sometimes it doesn't.'
- ◆ Puzzled, he asked, 'Are you sure?'

### For proper nouns

Proper nouns are names. They refer to a particular person, organisation, place or thing, including:

- ◆ People's names
- ◆ Organisation names
- ◆ Place names – street names, towns, counties, countries and so on
- ◆ Some well-known landmarks (Big Ben, the Pyramids)
- ◆ Some significant days (New Year's Eve, Mother's Day)
- ◆ Specific titles and ranks (Miss Scarlet, Professor Plum, Colonel Mustard)
- ◆ Months and days of the week
- ◆ Religions and religious holidays
- ◆ The points of the compass (NW) and specific regions (the North West, South Manchester) but not general areas (north-west England, the south of Manchester)
- ◆ The pronoun 'I'
- ◆ The names of languages and nationalities
- ◆ Trade names

### Most adjectives derived from proper nouns

- ◆ Freudian significance
- ◆ British people

### Titles and subtitles

There is no need to capitalise the main words in a document title or subtitle, but you may do so if you wish. If you are quoting the title of a document, you should quote it precisely.

These notes use capital letters for each word of the main titles but only of the first word of each subtitle.

## **Abbreviations**

Use capital letters in abbreviations such as DWP, HMRC, EEA, PIP and DLA. Do not put full stops after any of the letters.

## **Acronyms**

These are words formed from the initial letters of other words. Most acronyms are in block capitals (for example, OPEC, NASA and SPECTRE). But some acronyms only have an initial capital letter (for example, Aids) and others, normally scientific words, are so well accepted that they have no capital letter at all (for example, laser).

## **Government**

Use a capital 'G' if you refer specifically to 'the Government'. For example, 'when the Government decides its policy...'

Use a lower case 'g' if you refer to government in general. For example, 'national and local government';

Use a lower case g if you use government as an adjective. For example, 'many government departments...'

## **The council, the association and so on**

If you refer to an organisation by quoting their full name, use capitals where they are used in that name.

- ◆ 'Bassetfield Borough Council has...'
- ◆ 'Home Housing Association will...'

Use a lower case letter if you refer to an organisation in a general way without giving its full name.

- ◆ 'The council has...'
- ◆ 'The housing association will...'

## Stops and Commas

### Question mark

A question mark is a curved line above a full stop. It comes at the end of direct questions: 'Do you get PIP Daily Living Component?'

But not indirect questions: 'She asked him if he got PIP Daily Living Component.'

### Exclamation mark

An exclamation mark is a vertical line above a full stop. It indicates something you would normally say loudly or strongly in speech. Used to show emotions such as anger, irritation or surprise, it is not used often in formal writing.

'I told you not to claim Universal Credit!'

### Commas

A comma is used to indicate where there would be a natural pause in speech.

'He claimed Universal Credit online, and then had an interview at the jobcentre.'

Sometimes commas that show pauses work like brackets, to separate parts of a sentence.

'I took all my medication with me, which the health professional didn't look at, when I went for my medical.'

A comma can be used instead of 'and' or 'or', to separate items in a list.

'I bought bread, cheese, olives and white wine.'

Instead of 'I bought bread and cheese and olives and white wine.'

'Use a bold colour such as red, orange, magenta or purple.'

Instead of 'Use a bold colour such as red or orange or magenta or purple'

A comma is not usually used between the last two items in a list where you actually write 'and' or 'or'; unless you need it to make your meaning clear.

For example, 'I went to the tribunal with my sisters, Helen and Andrina.'

Is different to, 'I went to the tribunal with my sisters, Helen, and Andrina.'

## Semicolon

A semicolon is a stronger break than a comma, but not as strong as a full stop.

You can use a semicolon to separate items in a running list with bullet points.

We aim to:

- ◆ listen to your views;
- ◆ investigate any concerns you have; and
- ◆ provide a full response within 10 working days.

## Colon

In business writing, colons are most commonly used to introduce lists.

Please send us:

- ◆ your filled-in claim form;
- ◆ proof of your identity; and
- ◆ your last three bank statements.

A colon can act as a break in a sentence when something else will follow. For example, 'Only four claimants remained: Louise, Jack, Michael and Ruby.'

## The ellipsis

The ellipsis, plural ellipses, is a row of three full stops. It can be used to show that some words are missing.

According to regulation 9 a person is to be treated as not liable for rent if *he previously owned the dwelling... and less than five years have elapsed since he ceased to own the property.*

The full text quoted above includes extra information between the words *the dwelling* and the words *and less than*. The ellipsis shows that this irrelevant information has not been included in the quotation.

## Using Hyphens

The main use of a hyphen is to join two or more words together.

Sometimes a word needs a hyphen for it to be spelt correctly.

- ◆ one-off
- ◆ part-time
- ◆ face-to-face

Often the use of hyphens is a matter of personal preference. Hyphens may be used:

### **In compound adjectives (single adjectives formed from two or more words)**

- ◆ An up-to-date guide
- ◆ Income-based Jobseeker's Allowance
- ◆ Means-tested benefit

### **To distinguish one word from a similar one**

- ◆ re-sort, not resort
- ◆ co-op, not coop
- ◆ re-form, not reform

### **With prefixes**

Some words formed with a prefix are always hyphenated.

- ◆ self-employed
- ◆ pro-claimant

With some prefixes, a hyphen is not necessary but is preferable to help with pronunciation, avoid a double vowel, or stop a word looking odd.

- ◆ co-ordinate
- ◆ re-enter

### **When numbers between 21 and 99 are written out in full**

For example:

- ◆ twenty-one
- ◆ ninety-nine
- ◆ one hundred and thirty-four (Note that only 'thirty-four' is hyphenated.)

## Using Apostrophes

### To show that a letter or letters are missing

For example:

- ◆ I'm going to the zoo.
- ◆ You can't feed the animals.
- ◆ It's a lovely day out, isn't it?

### To show belonging or possession.

Usually, ownership is shown by an apostrophe and an s

- ◆ Mike's feet are big.
- ◆ The girl's hat is blue.
- ◆ The boy's shorts are green.
- ◆ The dog's collar is brown.

If the owner is a plural and ends in an s the apostrophe comes after that s.

- ◆ The girls' hats are blue.
- ◆ The boys' shorts are green.
- ◆ The twins' shoes are yellow.
- ◆ The dogs' collars are brown.

If you are referring to the owner by a **pronoun** you do not use an apostrophe.

- ◆ Its legs are long
- ◆ The hat is yours
- ◆ The shoes are hers
- ◆ The tent is ours

### In some expressions of time

- ◆ We have been given a week's notice.
- ◆ We have been given two weeks' notice.

### When apostrophes must not be used

Normal plurals don't need an apostrophe.

- ◆ We sell oranges and lemons.
- ◆ The 1980s are a blur.



## Inverted Commas and Quotations

Inverted commas are punctuation marks used to separate a group of word from the rest of the text. They can be ‘single’ or “double”. There is no fixed rule about which type of inverted commas you should use, but stick to the same type through your document.

### Using inverted commas for direct speech

When quoting direct speech

- ◆ Every time a new speaker begins, start a new paragraph.
- ◆ Each new piece of speech begins with a capital letter
- ◆ If the speech begins part way through a sentence there should be a comma before the first inverted-comma.
- ◆ There is always a comma, full stop, question mark or exclamation mark at the end of the speech. This is placed before the final inverted comma.

‘I can’t raise my hand above shoulder height,’ said Karen.

‘But you can put a pencil in your shirt pocket?’ said the nurse.

Karen thought for a moment and replied, ‘Well... most days I can’t.’

### Using inverted commas for quotations

Inverted commas can be used to mark a quotation from another document:

The Capita website says ‘you will only be permitted to cancel an appointment once’, but there is nothing in the law of PIP to say that this is true.

Instead of using inverted commas, a quotation may be marked by using italic text:

The Capita website says *you will only be permitted to cancel an appointment once*, but there is nothing in the law of PIP to say that this is true.

Instead of using inverted commas, a longer quotation may be marked by indenting the paragraph:

According to regulation 9 a person is to be treated as not liable for rent if:

He previously owned the dwelling ... and less than five years have elapsed since he ceased to own the property.

## **Problem Punctuation and Confusing Words**

**They're** taking **their** dog for a walk over **there**.

They're – They are.

Their – Belongs to them.

There – A place.

**You're** taking **your** dog for a walk.

You're – You are.

Your – Belongs to you.

**It's** stopped working since **its** battery failed.

It's – It is or it has.

Its – Belongs to it.

**Request. Ask.** When used as verbs.

Ask – Question or seek.

Request – Ask for.

Joe asked for a claim form.

Joe requested a claim form.

But not

Joe requested for a claim form.

**As. Because.**

Because – Formal and conventional.

As – informal.

Karen did not attend because her mother was ill.

But not

Karen did not attend as her mother was ill.

### **Which. That.**

That – Adds some essential information.

She filled in the form that was sent to the DWP on 13 June

The main meaning of this sentence would not be complete without the words after 'that'.

Which - Adds some extra, but inessential information.

She filled in the form, which was sent to the DWP on 13 June

The main meaning of the sentence is complete without the words that follow 'which'.

### **Where. Were. We're.**

Yesterday we **were** going to go to Mansfield, **where** the sun always shines. We couldn't go yesterday so **we're** going to go today.

Were – A plural version of *was*.

We're – We are.

Where – A place.

### **I. Me. Myself. She. Her. Herself.**

There are three main parts to many sentences. They are usually in this order:

- ◆ a **subject** (the person, group or thing doing the action);
- ◆ a **verb** (the action itself); and
- ◆ an **object** (the person, group or thing that the action is done to).

Use I when you are the subject of a verb - I emailed her

Use Me when you are the object of a verb - She emailed me

Use Myself for the object when you are also the subject - I emailed myself.

If you need more information please contact me.

But not

If you need more information please contact myself.

**Affect. Effect.**

To affect –To change or alter (a verb)

Effect – The result of a change (a noun)

His illness has affected his concentration.

One effect is that he becomes confused during long conversations.

**A Syntax Question**

**Enclosed is a letter.**

You don't say 'closed is the door', or 'full is the kettle'.

Why say 'enclosed is a letter'?

Use *I enclose a letter...* or *I have enclosed a letter...* instead.

## Plain English

The key ideas of plain English are:

- ◆ Keep your sentences short
- ◆ Keep your paragraphs short
- ◆ Use 'you' and 'we'
- ◆ Prefer active verbs
- ◆ Avoid nominalizations
- ◆ Use words that are appropriate for the reader
- ◆ Cut words out wherever you can
- ◆ Use lists where appropriate

### Keep Your Sentences Short

Clear writing should have an average sentence length of 15 to 20 words.

This does not mean making every sentence the same length. Be punchy. Vary your writing by mixing short sentences (like the last one) with longer ones (like this one).

Follow the basic principle of sticking to one main idea in a sentence, plus perhaps one other related point.

### Keep Your Paragraphs Short

Start a new paragraph whenever you begin to deal with a new idea. To make your document easy to read, aim to make your paragraphs less than seven lines of text.

### Use 'You' and 'We'

Try to call the reader 'you'. Similarly, always call your organisation 'we'.

The claimant must tell the DWP...

**You must tell the DWP...**

We try to help claimants with mandatory reconsiderations...

**We will try to help you with the mandatory reconsideration...**

Advice is available from...

**You can get advice from...**

## Prefer Active Verbs

There are three main parts to many sentences:

- ◆ a **subject** (the person, group or thing doing the action);
- ◆ a **verb** (the action itself); and
- ◆ an **object** (the person, group or thing that the action is done to).

In the sentence 'Peter claimed Universal Credit:

- ◆ the **subject** is Peter (he is doing the claiming);
- ◆ the **verb** is claimed; and
- ◆ the **object** is the Universal Credit (it is being claimed).

Of course, there may be lots of other words as well. For example: 'Peter, the man who lives next door, claimed Universal Credit online last Thursday. But the subject, verb and object are still there.

Peter (**subject**) claimed (**verb**) Universal Credit (**object**).

Claimed is an active verb here. The sentence says who is doing the claiming before it says what is being claimed.

With a passive sentence, the **object** becomes the **subject** and the **subject** becomes the **object**.

Universal Credit (**subject**) was claimed (**verb**) by Peter (**object**).

'Claimed' is a passive verb here. By making the sentence passive, we have had to introduce the words 'was' and 'by'.

Passive verbs make writing more long-winded and less lively.

This claim will be considered by us shortly. (Passive)

**We will consider the claim shortly. (Active)**

The assessment was attended by Anna. (Passive)

**Anna attended the assessment. (Active)**

The form was sent by Eleanor on 19<sup>th</sup> June. (Passive)

**Eleanor sent the form on 19<sup>th</sup> June. (Active)**

## Good uses of passives

There are times of course when it might be appropriate to use a passive.

- ◆ To make something less hostile – 'this form has not been sent' (passive) is softer than 'you have not sent the form.' (active).
- ◆ To avoid blame – 'a mistake was made' (passive) rather than 'we/you made a mistake' (active).
- ◆ When you don't know who or what the doer is – 'the team has been picked'.

Aim to make about at least 80% of your verbs active.

## Avoid Nominalizations

A nominalization makes a thing out of an action. It is the name of something that isn't a physical object. In the language of grammar, a nominalisation makes an abstract noun out of a verb.

Verb	Nominalization
complete	completion
introduce	introduction
provide	provision
fail	failure
arrange	arrangement

If you use them instead of verbs it sounds as if nothing is actually happening in your sentence. Too many of them make your writing very dull and heavy-going.

We had a discussion about the tribunal.

**We discussed the tribunal.**

After the completion of the UC50 form...

**When we have completed the UC50 form...**

## Use the Simplest Words That Are Appropriate For the Reader

When you are writing say exactly what you mean, using the simplest words that fit. This does not necessarily mean only using simple words – just words that the reader will understand.

Jargon is a type of language that is only understood by a particular group of people. You can use jargon when writing to people who will understand the terms and phrases. It can be a useful form of shorthand. But try to avoid using specialist jargon on the general public.

## Cut Words Wherever You Can

Once you have written something, read through it and ~~see whether you can cut out~~ any unnecessary words.

## Use Lists Where Appropriate

Use bullet points in lists, not numbers.

There are two main types of list.

- ◆ A running list that is a continuous sentence with several listed points picked out.
- ◆ A list of separate points with an introductory statement (like this list).

In the list above, each point is a complete sentence so they each start with a capital letter and end with a full stop.

With a running list put semicolons (;) after each point and start each with a lower-case letter. For example:

You qualify for a Severe Disability Premium if:

- ◆ you get PIP Daily Living Component; and
- ◆ no one gets Carer's Allowance for looking after you; and
- ◆ you have no 'non-dependants' living with you.

## Outdated Conventions

- ◆ You can split infinitives. So you can say **to boldly go**.
- ◆ You can end a sentence with a preposition. In fact, it is something **we should stand up for**.
- ◆ And **you** can use the same **word** twice in a sentence if **you** can't find a better **word**.
- ◆ You can start a sentence with **and, but, because, so** or **however**.



## Writing Letters

A letter may include:

- ◆ Greeting
- ◆ Reference
- ◆ Introduction and Purpose
- ◆ Authorisation to act on the client's behalf
- ◆ Facts
- ◆ Personal beliefs and professional opinions
- ◆ References to attachments
- ◆ Argument - sometimes there will be more than one
- ◆ Summary
- ◆ Signoff

Your letter must be **presented** in a way that makes it easily readable.

You must find the perfect **tonal balance** between too formal and too informal.

### Greeting

Your letter should begin:

'Dear Azezat',

'Dear Ms Agabulogun', 'Dear Mr Agabulogun', 'Dear Miss Agabulogun', or 'Dear Mrs Agabulogun'.

'Dear Madam', 'Dear Sir', or 'Dear Sir or Madam'

Do not begin 'To whom it may concern'.

This should only be used where you know nothing about the recipient of the letter.

### Reference

You must tell the reader who the letter is about. You may use 'Re:' if you wish, but the simplest method of giving this information is to type it in bold below the greeting:

Dear Sir/Madam

**Mike Bolton    03-05-1954    NB 31 99 07 B**

## **Introduction, Purpose and Authorisation.**

You should tell the reader what the letter is for.

This part of the letter may include an explanation of who you are, and how you are involved in the matter.

You may also refer to written authorisation to act on your client's behalf.

Do not begin your introduction with the words:

- ◆ 'I am writing...'
- ◆ 'I am writing on behalf of the above named...'
- ◆ 'My name is...'

Here are some examples of good introductions:

*Ms Jones has asked me to write to you to request a mandatory reconsideration of your decision to put her in the work related activity group. I enclose a copy of her written authorisation for my work on her behalf.*

I am a welfare rights worker with Sunshine Housing. We provide supported accommodation for people with enduring mental health difficulties.

I have been consulted by Eliza Cameron's support worker, Bea Spooler.

They have now asked me to write to you to provide the detail necessary for you to reconsider your decision of 2<sup>nd</sup> November.

*Thank you for your letter of 7<sup>th</sup> September 2017.*

*I understand that you have made a decision to recover an overpayment from Emily.*

*I realise that the overpayment is legally recoverable but I believe that her circumstances are so exceptional that it would be appropriate for you to waive this.*

*I would be grateful if you would revise your decision of 2<sup>nd</sup> November 2017 in which you started my Housing Benefit from Wednesday 18<sup>th</sup> October 2017.*

## **Facts**

After your introduction you should tell the reader about any relevant facts. This may include things that they already know, but you should only include these if you are going to refer to them later.

The best way of describing the history of a complex benefit situation is to use a date-ordered bullet point list.

To give background information you may be able to use a list, or you might prefer a plain English statement of the relevant facts.

If you are certain of a fact you can simply make a statement

'Henry was born on 13 July 1964.'

When you are reporting what you have been told you must be clear that is the case.

'Henry tells me that he gets a very severe pain when he straightens his left knee.'

But not, 'Henry gets a very severe pain when he straightens his left knee.'

A useful phrase when explaining the background is 'As I understand the situation...' This tells the reader that you are about to recount facts that you believe to be true, but that you cannot be certain of.

## **Personal Beliefs and Professional Opinions**

You are free to give a personal belief or professional opinion if you wish to, but you should make it clear that this is what you are doing:

'I have worked with Henry for 9 months seeing him for about an hour each week. On several occasions we have had to make short trips together. I believe that was in pain whenever he had to walk anywhere with me.'

'In my 13 years working supporting people with substance misuse difficulties I have come to understand this condition very well. My frequent contact with Toby over the last 18 months persuades me that the account he has given you is accurate.'

## References to Attachments

You may include documents with your letter.

You can refer to these by saying:

- ◆ I enclose a letter from Janet's GP which confirms...
- ◆ I have attached a copy of the medical report from...

Do not say:

- ◆ Please find enclosed...
- ◆ Enclosed is a letter...

## Argument

An argument will not be needed if the purpose of your letter is just to provide information.

If you want to persuade the reader to do something (or not do something) you must link the facts to the relevant rules.

If you need help finding the right benefit rules contact Mike Bolton on 07949 525 371

## Summary

It may be helpful to summarise your letter and remind the reader of its purpose.

'We hope that you will agree that there will be at substantial risk of harm if Thomas is not put in the support group; and that you will revise your decision.'

## Signoff

There are conventional endings for business letters.

If you used the name of the person at the start of the letter then end with 'Yours sincerely.'

Otherwise end with 'Yours faithfully.'

If you have a more familiar relationship with the reader then choose whatever ending would be more appropriate ('Kind regards', 'Best wishes', 'Yours truly' and so on).

## Presentation

### Font

These notes use Calibri. The size, colour and weight of the font show the relative importance of the section titles.

### Punctuation

Don't put commas after:

- ◆ each line of the address;
- ◆ the greeting (Dear Jane); or
- ◆ the ending line (Yours sincerely).

Don't put full stops in initials - Mr P D Smith, the DWP etc.

### Emphasising words

If you want to emphasise something, use **bold** type or *italics*.

Don't use long strings of capital letters.

Avoid underlining.

### Page layout

Aim for the simplest possible layout.

Keep your paragraphs short.

This document uses a paragraph layout of no spacing before the paragraph and six point spacing after it.

Use a line spacing that makes your text seem open. This document uses a Word line spacing of 'multiple 1.2 lines'.

## Emails

Emails often feel more informal than writing letters, but there is no reason not to follow the same letter writing principles when writing business emails.

### Subject Line

Your subject line should say something useful about the contents of the message.

'Benefits query' is not helpful if you are sending an email to a welfare rights agency. A detailed subject line such as, 'Capital rules in Housing Benefit', would be much more useful.

### Use the Reply Button

Always use the reply button rather than starting a new email thread. This includes all the earlier conversation so the reader does not have to cross-check other emails to find relevant information.

### Signatures

Your email signature should be as short as possible.

It should include your phone number.

This is my email signature:

: )

Mike

**Mike Bolton   07949 525371   [www.mikebolton.co.uk](http://www.mikebolton.co.uk)**

## Grammar and Syntax – All You Need To Know.

Grammar is the system and structure of a language.

Syntax is the part of grammar about the order of words in sentences.

Nobody invented grammar and syntax. They have evolved in each language community.

So when we talk about the rules of grammar and syntax, these are not rules that you must follow but they are rules of nature. They are the way language works.

This means that there is no right grammar or wrong grammar. There is no good or bad syntax. If you communicate your message then your grammar and syntax did the job.

When you're talking about grammar and syntax, it's useful to know some words to describe the different **parts of speech**.

### Verbs

Verbs are words that show 'doing', 'having' or 'being'.

- ◆ Doing: Helen **claimed** Universal Credit.
- ◆ Having: Helen **had** a medical examination.
- ◆ Being: Helen **is** unhappy.

Verbs usually have a **subject** – this is what 'does', 'has' or 'is'.

In the sentences above Helen is the subject of the verbs **claimed**, **had** and **is**.

Verbs often have an **object** – This is what the verb acts upon.

Universal Credit is the object of the verb **claimed**.

A medical examination is the object of the verb **had**.

### Nouns

Nouns are the names of people, places, things and ideas. There are four kinds of noun.

- ◆ Common nouns – dog, computer, river, biscuit.
- ◆ Collective nouns (names of a group of something) – a **herd** of cows, a **flock** of sheep.
- ◆ Proper nouns (the names of people, places and so on) – Nottingham, Mike Bolton, Sunshine Housing Association.
- ◆ Abstract nouns (names of things we can't see or touch) – love, hope, fear, decision, poverty.

## Adjectives

Adjectives describe nouns.

- ◆ She wore a **blue** dress.
- ◆ The **small** dog barked at me.
- ◆ A **cool** breeze made her shiver.

## Adverbs

Adverbs give extra information about how, where or when a verb happens.

- ◆ He drove **slowly**.
- ◆ She spoke **loudly**.
- ◆ The article is **well** written.

## Pronouns

Pronouns are usually small words which stand in place of a noun, often to avoid repeating the noun. They include words such as I, you, he, we, hers, they, it.

## Prepositions

Prepositions come before nouns or pronouns and usually show a connection.

- ◆ Your pen is **on** the desk.
- ◆ The children went **to** the park.
- ◆ We rested **under** the tree.
- ◆ Jim hid **behind** the door.

## Conjunctions

Conjunctions link words, sentences or parts of a sentence together.

- ◆ The rug is blue **and** cream.
- ◆ The road was busy. **And** it was loud.
- ◆ I closed the door **but** I didn't lock it **because** I thought she was still inside.

## The Definite Article and the Indefinite Article

The definite article is 'the'. It is used to identify a specific thing.

The indefinite articles are 'a' and 'an'. They are used to refer to something in general.

- ◆ **The** cat sat on **the** mat. (We know which cat and which mat.)
- ◆ I need **a** ruler. (I do not need a specific ruler, any will do.)
- ◆ **The** car would struggle to get up **a** hill. (We know which car, but are referring to any hill.)





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mike@mikebolton.co.uk www.mikebolton.co.uk 07949 525371

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# **Mike Bolton - Benefits Training**

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