

# A Practical Guide to Better Writing for Real Estate Classes

Linda L. Miles\* and Joseph W. Trefzger\*\*

**Abstract.** There is a continuing high demand for effective written communication in the workplace. Real estate students, in particular, need strong writing skills because localized real estate markets prevent the centralization of reporting. Additionally, writing facilitates learning. Yet classroom writing quality is a matter of ongoing concern; educators therefore must try to facilitate their students' improvement. Existing tools for writing improvement often are too short to give specific direction or too long to be useful with coursework. This paper presents a practical guide that has proven helpful in addressing numerous problems that appear repeatedly in students' written work.

Faculty teaching real estate courses continue to see that average student writing is of poor quality. The problems are not limited to complex sentence structure or debatable points of style and organization; even consistently achieving simple subject/verb agreement has become problematic. The causes may include budgets that constrain the teaching of basic writing at both the secondary and collegiate levels,<sup>1</sup> the prevalence of large lecture classes in which skill-enhancing writing assignments are impractical,<sup>2</sup> the increasing reliance on group projects that allow inadequate writers to hide their shortcomings by deferring to the more skilled, and the video generation's tendency to eschew the reading of well-written prose in favor of abbreviation-laden email messages and multi-media stimuli.

## Writing is Important for Real Estate Students

Worries over business student and practitioner writing abilities are far from new. In a 1964 *Harvard Business Review* article, Fielden (1964) observed that poor written communication was a widespread business problem, while he cited skillful writing as the most important attribute of upwardly mobile executives. Fears that struggling writers might look to easy mechanical solutions predate the personal computer era; the author cautioned that the "new data processing machines" could not be expected to help with the writing process<sup>3</sup> (a warning that today's students who rely heavily on spelling and grammar checkers might well heed). However, although few then or now would disagree with the author's identification of "intelligent content" as the most important component of good writing, his characterization of grammar as "rather trivial" seems eerily aligned with views expressed by today's syntactically challenged students.<sup>4</sup> Indeed, four decades later the concerns persist; both formal studies<sup>5</sup> and anecdotal evidence<sup>6</sup> point to an ongoing strong need for effective written communication in the professional workplace, while employers continue to bemoan the weak writing displayed by existing workers and new hires alike.<sup>7</sup> Recruiters known

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\*Illinois State University, Normal, IL 61790 or llmiles@ilstu.edu.

\*\*Illinois State University, Normal, IL 61790 or trefzger@ilstu.edu.

also provides ways for an evaluator more easily to check whether wording closely matches that in a published source. Plagiarism, like any other form of cheating, is a very serious academic offense that deserves the most severe penalties. Use your creative energies in producing a better paper, rather than in trying to beat the system.

## **Follow These Writing Style Guidelines**

### ***Use Section Headings***

Students too often write fairly long papers that contain no section breaks or other divisions to make their ideas easier to follow. Break the paper down into \_\_\_ to \_\_\_ sections, and perhaps have sub-sections, to keep your thoughts organized and help the reader understand your intent.

### ***Use Page Numbers***

Failing to put numbers on pages alerts the reader that you are either being careless, or else are trying to obscure the fact that the paper is longer or shorter than the directions specify. If there are no page numbers, it is difficult for the reader to offer helpful criticism on a particular passage by referring to a statement on another page.

### ***Proofread***

Be sure that each sentence expresses a complete thought, as shown by containing a subject and a verb. Check for subject/verb agreement; your verb should agree with the subject, not with the object of a preposition that immediately precedes the verb.

*Wrong:* The buildings in the valley *has* water runoff damage.

*Right:* The buildings in the valley *have* water runoff damage.

Proofread for spelling errors, as well; automated spelling checkers do not catch the errors when misspellings also are words (typing *sings* instead of *signs*), although grammar checkers might catch some of those cases (typing *or* instead of *on*). Proofreading serves the additional purpose of helping you guard against sloppiness and inconsistencies. Reading your paper aloud lets your ears pick up grammatical errors or other matters, including unintended rhyming, that your eyes might miss.

### ***Include a Bibliography***

Students sometimes believe they do not need organized bibliographies if all their references are included within footnotes. But omitting a complete bibliography/reference listing makes it difficult for the reader to see readily the number and nature of references used, or to confirm whether a particular reference was consulted.

Italicize the name of any book or periodical you list (whether in the bibliography, the text of your paper, or a footnote), and put the name of an article within a publication

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in quotation marks. If your word processing software automatically inserts hyperlinks to references, remove the hyperlinks before printing.

### ***Footnote or Endnote Appropriately***

Use footnotes to give proper credit to people who came up with ideas, and to identify sources of numerical data (whether presented in tables, charts, or the text) or other facts the reader would not likely know and might want to build on or verify. In real estate writing, there is no need to footnote a statement such as “real estate investment trusts can invest in many different types of property” or “when interest rates rise, the values of previously issued fixed-income securities fall.” Those ideas are common knowledge among people familiar with real estate and financial markets. But if you state that “over the past five years, the average annual inflation-adjusted return on real estate investments has exceeded 15%,” you should footnote the source of that information.

Footnotes generally should include the page numbers on which you found the cited information, so the reader can easily trace material to the original sources. An annoying footnoting method is simply to show a number that corresponds to a reference source. Instead of showing consecutively numbered footnotes 1 through *n*, each of which corresponds to an explanatory note at the bottom of the page or end of the paper, the writer merely footnotes as “3” any statement that relates to the third reference in the bibliography. While this approach does alert the reader to the writer’s heavy reliance on one reference source (a conclusion that could be drawn from traditional footnotes as well), it does the extreme disservice of leaving the reader wondering where in that reference the information can be found. It is frustrating when useful facts and statistics throughout a paper are footnoted as “3,” and the indicated reference is a 700-page book.

There can be gray areas in the use of footnotes; an effective way to bridge the gap can be to put a footnote at the end of a paragraph if, within that paragraph, you have made liberal use of someone else’s ideas, or of numerical information that came from one source or a group of related sources. The reader should be able to tell from the wording within the footnote the degree to which you are utilizing another author’s ideas. The following passage contains many facts that should be cited, but footnoting each fact separately creates needless clutter:

The number of new homes built in Davenport last year was 5,294.<sup>1</sup> The average size was 2,023 square feet.<sup>2</sup> The average number of bedrooms was 3.1<sup>3</sup> and the average number of bathrooms was 2.3.<sup>4</sup> Construction cost averaged \$134,896,<sup>5</sup> and the average selling price for a completed house, including the land, was \$177,224.<sup>6</sup>

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1. Edwards (2004), 34.

2. *Ibid.*, 37.

3. *Ibid.*, 35.

4. *Ibid.*, 36.

5. *Ibid.*, 32.

6. *Ibid.*, 33.

Because the information all comes from the same general source, it would be more sensible to put one footnote at the end of the paragraph:

.... selling price for a completed house, including the land, was \$177,224.<sup>1</sup>

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1. Figures cited in the preceding paragraph are from Edwards (2004, 32–37).

If you have discussed several concepts in a paragraph and the ideas are not your own, you might type an end-of-paragraph footnote stating something like:

3. The ideas presented in this paragraph have been offered by earlier authors, including Fisher (2005, 85–90) and Sheehan (2004, 137–139).

If you offer a view or insight that informed people would not already know, and there is no footnote, then the reader should be able to assume that the statement is your original contribution. It is certainly acceptable to make the reader directly aware that an idea is yours by stating “in my view” or “although earlier authors have believed otherwise, it seems fair to conclude that ....” The reader/grader wants to know what you have developed.

While footnote styles and preferences differ among writers and evaluators, footnotes should serve, at a minimum, to meet the professional courtesy of giving people proper credit for their ideas or findings. You might be accused of plagiarism not only for directly copying someone else’s words without giving proper attribution, but also for putting someone else’s ideas into your own words without proper attribution. In fact, making too much use of someone else’s words or ideas even *with* proper attribution can be considered plagiarism. An example could be claiming authorship for a substantial amount of written work in which you merely paraphrase someone without contributing any ideas or meaningful analysis.

### ***Be Sparing with Quotations***

If an author is briefly quoted, put the passage in quotation marks. A long quotation can be set apart from the main text, and need not be in quotation marks. Use direct quotations sparingly, however, and be especially selective in the use of longer quotations. Students sometimes use direct quotations because they do not understand their reference sources, and think that by quoting an author directly they will not be judged too harshly. In quoting a technical statement and not offering your own explanation, however, you signal the reader that you do not comprehend the idea you are discussing.

Other authors’ statements generally should be directly quoted only if the original words are especially clever, powerful, or otherwise memorable; or if there simply is no way to paraphrase. As a writer, you add value by incorporating others’ views in words that the reader can understand, and that are consistent with your writing style and the terminology used elsewhere in the paper. For example, you would want to paraphrase, rather than directly quote, a mundane passage such as:

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Researchers have determined, based on studies of data covering long time periods, that including real estate in a portfolio consisting otherwise of traditional of stocks and bonds helps to stabilize investment returns.

However, if one of your references is a news magazine article about someone who has made remarks that are especially memorable, your paper might state something like:

When asked whether he holds any low-risk investments, famed hedge fund manager Hathaway Buffetshire replied, "Safe is for wimps."

As noted earlier, whether you directly quote or paraphrase another author you should footnote the idea, or the whole paragraph, to give that author appropriate credit.

Another problem with extensive quoting is that it increases the likelihood of encountering the sometimes awkward situation of a quotation within a quotation. If you must use nested quotations, remember that while brief stand-alone quotations are introduced and closed with double quotation marks, quotations within quotations are set apart with single quotation marks.

A real estate portfolio manager told his audience, "I manage risk based on my mother's 'don't put all your eggs in one basket' admonition."

Finally, just as quotations should be used sparingly, you should "drop names" selectively when providing direct or paraphrased quotations. Unless the cited speaker is well known, the reader may be unsure of the reliability of a statement such as:

According to Jane Doe-Smith, the implied federal subsidy to Fannie Mae and Freddie Mac reduces the average mortgage loan interest rate by 25 basis points per year.

The speaker's professional position, or the credibility of the source publication, may be a more valuable indicator for the reader than an unknown speaker's name:

According to Jane Doe-Smith, a former Office of Federal Housing Enterprise Oversight official interviewed in *Barron's*, the implied ....

Of course, as always, such a statement of specific information should be footnoted.

### ***Treat This Paper as a Formal Writing Assignment***

Do not write in a conversational tone. While it is acceptable to say "I" rather than "this author," avoid using contractions such as I'll, don't, or isn't. One potential reader of your paper is a prospective employer needing staffers who can write formal reports for clients, investors, or regulatory agencies.

***Avoid Stating the Obvious***

Avoid opening a section or paragraph with a meaningless introductory sentence such as “I will now discuss the views of experts who oppose greater regulation of lenders.” Why tell the reader what you are getting ready to say? Get to the point. Good section headings reduce any seeming need for such perfunctory introductory comments.

***Avoid Non Sequiturs and Unsubstantiated Assertions***

A non sequitur is a conclusion that does not follow logically from its premise. Non sequiturs relating to real estate or related topics sometimes involve errors in economic understanding, such as:

If housing supply increases, housing demand will decrease.

Supply relates to production costs, demand to human wants; increased supply does not change demand, but rather causes an unchanged demand function to intersect with supply at a higher quantity and lower price. An unsubstantiated assertion is a conclusion that has no justification at all, such as:

Real estate values will always rise.

A statement such as the following has both non sequitur and unsubstantiated assertion elements.

Because average sale prices have increased by 12% per year over the past decade, real estate should be included in every investment portfolio.

It is illogical in that past returns are not reliable predictors of future returns, and unsubstantiated for reasons that include the lack of information on how the 12% figure was derived.

***Do Not Use Dangling Modifiers***

A descriptive phrase should modify a specific noun or pronoun in the sentence.

*Wrong:* Lacking information on the local property market, the building’s value was difficult to estimate.

*Right:* Lacking information on the local property market, the appraiser found it difficult to estimate the building’s value.

*Right:* Because there was a lack of information on the local property market, the building’s value was difficult to estimate.

The party who lacked information was an analyst, not the *value*, which appears structurally to be the noun described by the introductory modifying phrase in the incorrectly worded sentence.

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***Use Parallel Structure***

A series of words or phrases should be structurally similar.

*Wrong:* Lenders' policies are influenced by interest rates, government fiscal activity and how much profit corporations are earning.

*Right:* Lenders' policies are influenced by interest rates, government fiscal activity and corporate profits.

***Do Not Use a Singular Direct Object with a Plural Subject***

The writer's intent probably would not be misunderstood in a sentence such as:

Last year more than one million Americans bought a newly constructed house.

The wording logically implies, though, that all those people bought one house jointly. Confusion could ensue if the families discussed below had bought their own individual cabins.

*Wrong:* Last week three families bought a new cabin on Blue Lake.

*Right:* Last week three families bought new cabins on Blue Lake.

***Avoid Wordiness***

The following sentence was in a student's submitted paper:

By being on these town committees, it becomes obvious to me that the developer could have had some influence on decisions that were to be made that would affect his business, even though it was not explicitly stated in the article.

Consider all the words that could be removed without any loss in meaning. In fact, a briefer sentence conveys its meaning much more effectively:

By being on these town committees, the developer could have had some influence on decisions that would affect his business.

***Watch Often-Misused Words and Phrases*****■ *Affect and Effect***

Usually we use *affect* as a verb, meaning to have an impact on something.

Interest rates can *affect* real estate market activity.

Usually we use *effect* as a noun, meaning an impact that was or could be realized.

Interest rates can have an *effect* on real estate market activity.

These two words are often used incorrectly. Confusion arises because the words are so similar, and because each actually has uses both as a noun and as a verb. The verb form of *effect* means bring about or cause to happen.

Interest rate movements can *effect* changes in real estate market activity.

The noun form of *affect* (a term you may have seen in a psychology course, having to do with feeling or emotion) typically would not be used in a real estate paper.

#### ■ *Which* and *That*

It is usually appropriate to use *that* in specifying a person or item, and to use *which* in introducing a clause describing a specific person or item whose identity already is known to the reader.

The benchmark interest rate *that* has the greatest impact on mortgage lending is the ten-year T-bond rate.

*That* specifies the rate being discussed.

The ten-year T-bond rate, *which* has substantial impact on mortgage lending, may rise if the Federal Reserve increases short-term interest rates.

*Which* introduces a clause telling something extra about a rate that already has been identified. Another way to handle this distinction is to remember that *which* typically is used in apposition or, more simply, that it usually should follow a comma.

#### ■ *Than* and *Then*

*Than* indicates a comparison, while *then* introduces a conclusion. (Another use of *then*, indicating a point in time, typically does not cause problems.)

*Wrong:* Variable-rate loans have initial interest rates lower *then* fixed-rate loans.

*Right:* If interest rates fall much lower *than* they have been, *then* many borrowers will switch from variable-rate to fixed-rate loans.

#### ■ The phrase *greater than*, used with a multiple

A value 50% greater than a given total is 1.5 times the original level, so does one time greater than not have to suggest a doubling in value? And if so, then does three times greater than indicate a quadrupling?

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*Wrong:* This year's income is expected to be three times *greater than* last year's.

*Right:* This year's income is expected to be three times *as great as* last year's.

People often use three times greater than to mean a tripling in value, but that usage is awkward.

■ *Unique*

The word *unique* is used too often; few things merit being called unique. Frequently writers incorrectly use unique with a modifier. Since the word means truly one-of-a-kind, there can be no gradation of uniqueness. Something either is unique or it is not; never describe an item or a situation as *very unique*.

■ *This (or that)*, used as a pronoun

It is awkward to state a complex idea and then use the word *this* (or *that*) to refer back to the idea. The problem is that it may be unclear whether you are referring to the whole, or to one or more parts, of the complex idea. Consider this example:

In the early 1980s, many borrowers defaulted on loans because of the high cost of interest, the uncertainty in collateral property values, the lenient nature of some state laws and a reduced societal stigma regarding bankruptcy. *This* caused many problems for lending institutions.

Every pronoun should have an antecedent noun to which it refers; what is the antecedent for *this*? The 1980s? The interest cost? It is likely that the writer of such a passage is referring to the whole situation. While some would argue that the meaning is fairly clear in such a presentation, and that any recommended change therefore represents form over substance, it is preferable to change *this* from a pronoun to an adjective, and to select an appropriate noun or phrase to represent the complex preceding idea:

.... stigma regarding bankruptcy. *This combination of circumstances* caused many problems for lending institutions.

■ The phrase *both ... and* (and the phrase *either ... or*)

This point relates to the use of parallel structure.

*Wrong:* Commercial property values are affected both by expected rents and required rates of return.

*Right:* Commercial property values are affected both by expected rents and by required rates of return.

*Right:* Commercial property values are affected by both expected rents and required rates of return.

Use *either ... or* in the same manner.

■ *Only*

This point may seem minor, but think of the implications of the following sentences.

*Wrong:* Lending institutions were *only* offering variable-rate loans.

*Right:* Lending institutions were offering *only* variable-rate loans.

The first sentence offers the dubious notion that lenders did nothing aside from issuing variable-rate loans. The second sentence suggests, more plausibly, that the institutions' loan offerings were limited to the variable interest rate variety.

■ Those pesky pronouns and possessives

Do not use the pronoun *they* or the possessive adjective *their* unless the related noun is plural.

*Wrong:* If a developer buys too much land or *their* credit is poor, *they* will face high carrying costs.

*Right:* If a developer buys too much land or *her* credit is poor, *she* will face high carrying costs.

Historically *he*, or *his*, was routinely used with singular nouns, but today a business situation could involve someone of either gender. It is acceptable to use the sometimes awkward *he or she* (*his or her*) when the noun is singular and of unknown or unspecified gender, but usually it is better to choose one gender or the other for a general example, and to alternate between genders if many such examples are given. Note also that a word like *government* or *company* (or a specific company's name) is singular, with *it* or *its* serving as the appropriate pronoun or possessive.

*Wrong:* Bauer Construction lost *their* position as the largest US builder.

*Right:* Bauer Construction lost *its* position as the largest US builder.

The word *it's*, a contraction of *it is*, often is confused with the possessive *its* because of the apostrophe; a good way to remember the correct usage is that *his*, *hers*, and *its*—not *hi's*, *her's*, and *it's*—are the singular possessives. In a similar manner, *they're*,

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a contraction of *they are*, sometimes is used incorrectly in place of *their* (and the third homonym *there* can add to the confusion).

*Right:* Building owners should count *their* profits only when *they're* sure that *there* are no overlooked expense receipts.

*You're*, a contraction of *you are*, and the possessive *your* also often are used incorrectly.

*Right:* *You're* likely to pay higher property tax if *your* community provides better public services.

Remember, of course, that the use of contractions is discouraged in formal writing assignments.

#### ■ *Criteria and Phenomena*

The word *criteria* is the plural of *criterion*, and the word *phenomena* is the plural of *phenomenon*. There are no criterias, criterions, phenomenas, or phenomenon.

#### ■ *When and Where*

Use *when* only if the reference is to a point or period in time; use *where* only if the reference is to a location.

*Wrong:* An interest-only loan is *when* no principal is repaid in the early years.

*Right:* An interest-only loan is one *in which* no principal is repaid in the early years.

*Right:* The early 1990s was a period *when* office property values declined.

*Wrong:* A graduated payment loan is one *where* payments rise over time.

*Right:* A graduated payment loan is one *in which* payments rise over time.

*Right:* Boyce Savings Bank is *where* the railroad depot used to be.

Students' frequent use of *were* or *wear* in place of the intended *where* is perplexing, but may be largely a proofreading question.

#### ■ *Site, Cite and Sight*

The common real estate term *site* can be a noun that means a suitable location, or a verb that means to select a suitable location. *Cite* generally means to make reference to an idea or a legal ruling. *Sight* relates to actions or observations of the eye.

*Wrong:* It is wise to *cite* an apartment complex near an employment center.

*Right:* It is wise to *site* an apartment complex near an employment center.

*Right:* Experts *cite* studies showing that the best *site* for a fast food outlet is within *sight* of existing fast food establishments.

#### ■ *Lead* and *Led*

The past tense of the verb *to lead* is *led*, not *lead* pronounced with a soft e.

*Wrong:* Last year's strong economy *lead* to higher commercial rents.

*Right:* Health concerns *led* to the removal of *lead* paint from older houses.

#### ■ *Lend* and *Loan*

Purists maintain that it is best not to use *loan* as a verb; instead say that a bank or bondholder *lends* money, or makes a *loan*.

#### ■ *Realtor*<sup>®</sup>

People who sell real estate professionally are, generically, brokers or salespeople; there is no such thing as a *realtor*. A *Realtor*<sup>®</sup> is a broker or salesperson who has joined the National Association of Realtors<sup>®</sup>, a prominent trade association. The term is a proper noun proprietary to the NAR; use *Realtor*<sup>®</sup> only if you capitalize and include the registered trademark symbol.

#### ■ Words that should not cause problems, but frequently do

- Real estate brokers wonder *whether* (not *weather*) prices will change, and *which* (not *witch*) neighborhoods could be most affected.
  - Investors *flee* (not *flea*) the market when the economy weakens.
  - Cities sometimes *lose* (not *loose*) residents as nearby suburbs grow.
  - A second lender can *wrap* (not *rap*) a new loan around an existing loan.
  - A developer's expansion of a project is *due to* (not *do to*) high demand.
  - Expected payments under a step-up lease constitute a *deferred* (not *differed*) annuity.
  - A change in zoning may be *imminent* (meaning poised to occur); a governmental unit may acquire private property under *eminent* (meaning very powerful) domain.
  - Bankers are *wary* (meaning worried) of lending to borrowers with poor credit histories; they are not *weary* (meaning tired), although
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ultimately they may become *weary* of dealing with the resulting problems if they make too many unwise loans.

- Office and retail are *two* (not *to* or *too*) types of commercial property; waterfront condominiums are *too* (not *to* or *two*) expensive for most families to buy; and a home seller purchases title insurance *to* (not *too* or *two*) protect the buyer's claim.

## Be Proud of Your Writing

This guide addresses some of the problems most frequently seen in real estate students' writing. Attending seriously to its recommendations, while following general good writing practices, will improve your grade on the assignment and, more importantly, better prepare you for writing in the workplace. Your paper should be something you would be proud to show a prospective employer as a sample of your writing. Poorly written work exhibits a lack of professionalism and shows disrespect for the reader. Writing that is well planned and organized, correct and consistent in its wording, and carefully proofread so it is free of obvious grammatical and spelling errors is a pleasure to read.

## Endnotes

1. Our admittedly unscientific observation is that both high school and college writing courses increasingly rely on peer feedback in evaluating student writing. While some faculty find this approach helpful, at least in gauging content (Smith, 2005), an overuse of student feedback may offer clues both on why student writing is not improving, and on why the same kinds of mistakes tend so often to be seen across students, courses and grade levels.
2. One study confirms the intuitive assumption that formal individual writing assignments are less likely to be given in larger finance classes (Saunders, 2002). A discussion of one writing-intensive economics program notes that a participating course can have no more than twelve students (Simpson and Carroll, 1999).
3. Fielden (1964), page 147.
4. *Ibid.*, page 151. The author's suggestion that grammar is ultimately the responsibility of secretaries offers an amusing insight on a slower paced business climate, when written communication could be filtered through someone whose job was to bring the writing to an acceptable standard.
5. A number of these studies are discussed in Gibler (2001, 42); see also Bacon and Anderson (2004) and Zhao and Alexander (2004).
6. A professor writing for the *Chronicle of Higher Education* sees a "crisis of student writing" that is a "culturewide problem," (Clio, 2004), while a recent *Journal of Accountancy* article describes collegiate accounting programs' employment-driven shift from a technical focus to greater coverage of writing and communication (Myers, 2005, 110), and a *National Underwriter* offering cites bad writing as a cost issue for insurance companies (Appleman, 2004, 34).
7. One recent author recognizes good writing as contributing to the success of the production process in business activities (Shulman, 2005, 24).
8. This point is substantiated by Templeton (1996), among others.

9. U.S. Department of Labor, *Occupational Outlook Handbook*.
10. This idea is discussed in Schneider and Andre (2005), page 198. Epstein (1999) notes frustration from business faculty regarding time constraints that impede teaching both content and writing in upper-level courses.
11. Schneider and Andre (2005) conclude that simulated real world writing exercises are more effective than academic papers and may offer helpful guidance. Their further finding that students felt they benefited from collaborative writing may provide some support for assigning group papers, but collaborative student efforts may also exacerbate the problems of students who are poor writers.
12. A useful example of a rubric for grading finance papers is presented in Dahlquist (1995, 110).
13. Gibler (2001, 49) provides a good example designed for use with a real estate investment course.
14. Broskoske (2005) encourages students to use the same analytical process in writing research papers that attorneys would use in preparing to defend cases in court.
15. The popular McCloskey (2000) booklet offers fairly detailed guidelines on both organization and grammar/structure issues for students writing in economics courses.
16. Andrew, May and May (1999), a book devoted to writing for “finance people,” covers topics from organization and grammar to writing for different types of publications.
17. Many universities have writing centers where students can obtain help, both in person and online. However, few students appear to avail themselves of these services, perhaps because they are overwhelmed by the volume of material, or perhaps because they overestimate their writing competence.
18. One way to motivate student use would be to give a quiz on the guide’s content early in the semester.
19. The most common types of writing done by business professionals are letters, memoranda and brief internal reports (Simpson and Carroll, 1999, 404–05).
20. A reader lacking access to online versions of American Real Estate Society publications is welcome to contact the authors for an electronic copy of the guide.

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*The authors are grateful for helpful suggestions provided by anonymous reviewers and the JREPE Editors.*