What's the Difference between a "Letter" and an "Epistle"?

Some biblical scholars have sought to make a distinction between letters and epistles. According to this distinction:

A "letter" represents an actual correspondence written on a particular occasion to address matters of the moment. Most people who write a letter do not imagine that the correspondence will be read by anyone other than those to whom it is addressed.

An "epistle" is a public treatise that uses the letter format to present an essay or homily intended for general reading.

With regard to the New Testament writings, Paul's brief note to Philemon is said to be a classic example of a letter, whereas the exposition to the Hebrews is said to be an epistle.

Most modern scholars, however, do not find this sort of distinction to be very helpful: all twenty-one of the New Testament writings were targeted for specific contexts (like letters), but none of them was intended to be kept private or confidential. Today the terms "letter" and "epistle" often are used synonymously, with a recognition that all twenty-one books are public documents linked to particular audiences and particular occasions.