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## COMMUNICATING WITH THE PUBLIC

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More than ever, actuaries are presenting themselves to the public. To do so effectively, they must learn to use good communications skills. This session will focus on the use of effective communication techniques:

1. Characteristics of an effective communicator
  - a. How to get over nervousness
  - b. Understanding your listener
  - c. When to use actuarial jargon
2. How to make a presentation
  - a. Organizing your presentation
  - b. Techniques for answering questions
  - c. How and when to use visuals
3. The use of graphics, including computer graphics
4. Report and letter writing

MRS. LINDA M. DELGADILLO: Communicating with the public and making a good presentation involve careful planning and preparation on several levels. Speakers must understand how to deal with nervousness, something which plagues most people prior to public speaking engagements. But dealing with nervousness may be the least of your concerns. A good speaker must also understand his audience and its information needs, when to use technical jargon, how to use visuals and how to answer questions. And finally, a good speaker must understand the elements of writing a good presentation, for in the final analysis, the speaker is only as good as his material.

### How to Handle Nervousness

One of the first elements important to making a good presentation is how to handle nervousness. It is a topic we all are interested in, because at one time or another we all have experienced nervousness. Every time I speak in front of a group, whether it consists of two people or twenty people, I am nervous for the first few minutes of my presentation. My stomach always feels queasy. My knees feel like they have locked in a "park position" and that I cannot move one way or the other. Sometimes I feel like my jaw is wired shut, and if I do want to speak, the words will not come out. If you have ever spoken in front of a group, you probably have had a similar experience

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There is good news and bad news about nervousness. The bad news is that you will never escape nervousness. Whenever you speak to a group, you will probably be nervous. The good news is that everyone has the same experience. If someone tells you that he or she is not nervous about speaking in public, do not believe them.

To understand how to overcome nervousness, you must first understand what causes it. Science has shown that the human body generates electrical impulses. Through your daily activities of speaking, walking, talking, and working, these electrical impulses are released. But what happens before a presentation? You are waiting for your turn to speak. You are literally "on hold". Sometimes your wait is five minutes, and sometimes it is twenty-five minutes. In the meantime, your body is still generating electrical impulses, but they are not being released. Instead these impulses are channeled into a negative use, or negative energy, and the end result is nervousness.

There are some things you can do to deal with nervousness. Some techniques work better than others, depending upon the individual, so it is important for you to experiment to determine what technique is best for you. One technique I find useful is to develop eye contact with one person in the audience. When you speak before a group, your eyes take in the size of the entire room, including all the people who are looking back at you. The result is that you become frightened. One way to handle that feeling is to select one person in the room to talk to at the beginning of your presentation. Try to develop eye contact with that person. By doing that, you can visually and mentally block out everyone else for a few moments. When you feel confident speaking with the person you have developed eye contact with, you can then widen your field of vision to look around at the others in the room.

Using your voice and gesturing are other techniques which often help overcome nervousness. Remember that you need to release the energy your body has generated while you have been waiting to speak. Projecting your voice, moving your hands, and even walking back and forth if you are not confined to a podium will help you do that. You will become involved in your presentation, and before you know it, your nervousness will subside.

A third thing to help control nervousness focuses on your presentation. While you should try to do your best during a speech, you should not worry about making a perfect speech. For example, you should accept the fact that somewhere during your presentation you will probably stumble momentarily or hesitate over a few words. This happens frequently to public speakers, but it is not something to worry about, and you should not let it throw you. Such an occurrence will not ruin your presentation, and for the most part, your audience will not hold it against you as long as you continue smoothly with your speech. Worrying about and striving for the perfect delivery usually places extra pressure on the speaker, and the end result is often increased nervousness.

Probably the most important technique to help control nervousness is preparation. When I talk about being prepared, I do not necessarily mean that you should memorize your speech. What I do mean is that you should be comfortable with the subject you will discuss. When you are at ease with your subject, you will become involved with your presentation, and your confidence

will increase simultaneously. Before you realize it, your nervousness will disappear.

The best way to develop this comfortable feeling toward your subject is to practice your speech before you deliver it. Public speaking skills, like any other acquired skills, can be developed through practice and repetition. Tape recording your speech, and listening to it and critiquing yourself are also helpful. You may even wish to watch yourself in a mirror as you practice. Using these techniques will help you pull your presentation together for a smooth delivery.

There are two other important points to remember about nervousness. The first is that, most of the time, people see themselves as being more nervous than the audience does. Most audiences do not realize how nervous speakers are, so you should not worry about that. Secondly, keep in mind that most nervousness subsides within the first 30 to 60 seconds of your presentation. Once you begin your delivery and involve yourself and your audience in your presentation, your nervousness usually disappears.

**QUESTION:** Using gestures was mentioned as one technique to help control nervousness. What if a speaker is uncomfortable with using gestures? What else can be done to release nervous energy?

**MRS. DELGADILLO:** Gestures are not everyone's style, and there is nothing wrong with that. You can rely on using voice projection, tone, pitch, and rate when you speak. These are part of nonverbal communication, but they can convey a strong meaning to your audience. For example, verbal emphasis during your presentation can convey the meaning of your words and choreograph your speech just as well as gestures can.

### Understanding Your Listener

Another important part of any presentation is understanding your listener. In fact, to really organize your presentation well, you should commit yourself to your listener. You should be kind to your audience by structuring your presentation in terms your audience is interested in and can understand. Today people are regularly bombarded with an overflow of communications messages from various sources, including radio, television, advertising, newspapers, and magazines. Because of this tremendous information flow, people have become very selective about the information they finally allow their minds to absorb. Therefore, if as a speaker you are not discussing something which is important to your audience, that audience will block out the information through its selection process.

To help you understand your listener, there are a few things to keep in mind. The first thing to do is analyze your listener. Ask yourself what your listener needs from you. Answering this question will guide the structure and also serve as the objective of your presentation. Once you have completed this important step, you can develop the rest of your speech. Audience analysis is like targeting a market, something essential in marketing, public relations and sales promotion. You should view your presentation in the same fashion.

Sprinkling examples throughout your remarks is another important aspect of keeping your listener in mind and making a good presentation. Most audiences will pay attention to your speech for the first four or five

minutes. However, if you present several facts and figures to your listener, and do not use examples or metaphors or highlight your main points, you will lose your audience's attention. This applies particularly to technical professions, where jargon and statistics may be an important part of a presentation. You must weave examples and metaphors into your speech to break the monotony and to maintain your listeners' interest and understanding.

To do this, you should have determined your audience's technical knowledge of the subject in your audience analysis. If done properly, such analysis will guide you about using technical jargon in your speech. For example, if you are speaking to your peers, you can assume that jargon is an appropriate part of your presentation. However, if you are speaking to a group like a Rotary Club, you may need to define your terms. And you should define your terms as part of your commitment to your listeners.

### How to Make a Presentation

There are several aspects which are important to the preparation of any presentation. The first one is to have an objective, something already briefly discussed. You must know what you want to say, why you want to say it, and who you want to say it to. Once you do this, you can structure your presentation.

The second item of importance in organizing presentations is doing an outline. Most people dislike outlines, but there are several reasons why outlines are important. The first one is that an outline serves as a road map. It helps you organize the key ideas to stress in your presentation, and it takes you from key ideas to a conclusion. In your outline you can see how key ideas relate to each other and whether there is a smooth transition between those ideas. Secondly, your outline can help you focus on individual sections of your presentation. You can easily revise and edit sections. If you are not satisfied with one section of your outline, it is much easier to edit at this stage of preparation rather than to edit the entire presentation. You can rearrange sections and paragraphs with little trouble. And you will be more inclined to dissect or rearrange the parts rather than the whole. I will not deny that outlines take time to prepare, but once you do outline, writing the complete presentation will be much easier. Your ideas will flow from your guide.

The essence of your outline is to reflect your written presentation and clearly designate its content, including an opening, a body and a conclusion. The opening should first attract your listener's and/or reader's attention and secondly explain the main idea of your speech or report. In other words, the opening should state your objectives and reflect your audience analysis. The body of your presentation will support the main idea or objective, which you should have stated in the first few paragraphs. Techniques to support your objectives may include using experience, analogy, examples, statistics, and facts. Outlining is especially important in this phase of organizing your presentation, particularly if your evidence is complex.

Every presentation should, of course, have a conclusion, where you summarize the main ideas for your reader or listener. This is especially important in a speech, because your audience's concentration tends to periodically fluctuate. Consequently, some individuals will miss the highlights of your remarks. What you must do is recapture the highlights for them, so that

they leave remembering the most salient features of your presentation. Therefore, when you make a presentation, remember this: 1) tell the audience what you intend to discuss; 2) discuss it; and 3) tell the audience what you discussed.

### Visuals

Science has told us that the eye is our most dominant sense. In fact, if you recall for a moment the last magazine you read, you could probably remember the picture on the cover, but not the headlines. Visuals, therefore, can be an important addition to any presentation. If used properly, they can be your best friend. Visuals are particularly useful to communicate technical concepts.

If you use visuals in your presentations, your audience will be much more involved with your speech. Why? Because they are using two senses to absorb information: ears and eyes. However, your visuals will not be effective unless they are big, bold, simple, and in color. And because at least one out of twenty people in the United States today is color blind, the colors you use in visual aids should be primary: red, blue and yellow.

The type of visual aid to use will depend on the audience's size. For example, if you have five or ten people in a small business meeting, you can use a flip chart. If you are addressing a larger group, you probably should use something like transparencies. If you are in a session where you have 50 or more people attending, slides may be more effective. No matter what type of visual aid you use, make sure your audience can see them, especially those seated toward the back of the room.

### How to Answer Questions

Your nervousness has subsided. You understood your audience and you were kind to them. You developed a pretty good presentation, which you also summarized for your audience. Now the audience is asking questions. How do you handle them?

One of the first things to remember is that no question--under any circumstances--is ignorant. You may think it is, and it may be, but you never convey that feeling to your audience. Remember that people click on and off during your speech, and because of that, someone may have missed that part of your presentation which answers the question. Unfortunately, you have to contend with that part of the human element of communication.

Secondly, try not to lose your patience with someone when you are asked a delicate or tricky question. Occasionally you will have hostile people in your audience who are challenging your philosophy. It is essential that you maintain your composure. If you do, you will appear much more credible than the individual who is challenging you.

A third point to remember when answering questions is to avoid patronizing your audience. People with strong scientific or technical backgrounds often do this unintentionally, especially when speaking with a group of nontechnicians. Do not ever say to anyone, "I can give you an actuarial explanation, but you would not understand it," or "It is too complex." If you do, you will make enemies.

There are a few other things to remember about questions. Sometimes when you are talking about complex information, you may be asked complex questions. To answer the question more succinctly, you can make notes of the question as the person asks it. In fact, you can quickly make a mini-outline to help you respond to the question.

If you are asked a question you honestly cannot answer, do not ever be afraid to say, "I do not know the answer." If you try to improvise your answer and misrepresent information in the process, the audience will know immediately. There is absolutely nothing wrong with saying, "I do not know the answer, but if you would like to discuss your question with me after the session, I will be happy to send you the appropriate information." People will accept that.

Finally, remember that as the speaker you are in charge of the session. Therefore, if a heated or extended discussion develops between members of your audience during the question and answer session, you have the prerogative and the responsibility to your audience to interrupt the dialogue and put the session back on track.