

RECORD OF SOCIETY OF ACTUARIES 1982 VOL. 8 NO. 4

EFFECTIVE COMMUNICATION

*Moderator: LINDA M. DELGADILLO**

1. Characteristics of an effective communicator
 - a. Overcoming nervousness
 - b. Understanding your audience (listener or reader)
 - c. Using actuarial jargon
2. How to make a presentation or write a report
 - a. Organization
 - b. Report writing
 - c. How and when to use visuals
 - d. Techniques for answering questions

MRS. LINDA M. DELGADILLO: Communicating with the public, making a good presentation, or writing a sound report 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.

Overcoming 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 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.

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

*Mrs. Linda M. Delgadillo, not a member of the Society, is Director of Communications with the Society of Actuaries, Chicago, Illinois.

everyone has the same experience. For example, in a recent survey of 500 executives conducted by a communications consulting firm, almost 80 percent admitted to feeling nervous about speaking in public. In another random survey recently conducted, people were asked to name their worst fear in life. Over 40 percent cited speaking in front of others. The next highest fear people had--and at 19 percent it placed a far second to public speaking--was the fear of dying! What conclusions can we draw from these surveys? Simply this--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 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 to that person, and when that person returns your eye contact, you will begin to feel more comfortable with your presentation. When that happens, you can then widen your field of vision and look around at the other people in the room.

Using your voice and gesturing are other techniques, referred to as nonverbal communications 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.

In addition, choreographing your speech by using these nonverbal communications devices will very often convey more meaning to your audience than your verbal communications devices. We probably all have experienced situations in which we can perceive the meaning of something, not by what someone has said verbally,

but by the facial expression he or she has shown nonverbally. Remember the quote, "Her lips tell me 'no, no' but her eyes say 'yes, yes'?" That is nonverbal communication at its best.

Various studies conducted on nonverbal communications have also indicated that these communications devices can be extremely effective. One recent study indicated that only 7 percent of a speech's meaning is conveyed by the written word; 55 percent of the meaning is conveyed by how you use your voice, and over 70 percent of your speech's meaning is conveyed by how you use gestures and facial expressions.

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 place 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 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 three or four times before delivering it. You may even wish to watch yourself in a mirror as you practice. Tape recording your speech, listening to it, and critiquing yourself are also helpful. By doing so, you can determine if there is a smooth flow to your remarks.

After you have practiced and taped your speech, your delivery time should also be shorter. When you listen to yourself, you will know where some editing should be done. Brevity and sound structure are important to a well-presented speech. George Washington's inaugural address was 135 words long; William Harrison's, on the other hand, was 9,000 words long. He delivered it in two hours during a fierce wind and rain storm. Harrison caught pneumonia and died a month later. Need I say more?

There are a few 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. Third, if you have been asked to speak on a particular subject, you have already received a compliment. It means that someone thinks you know more about the subject than anyone else in your audience. That alone should give you the burst of confidence needed to make a strong presentation. And finally, remember that if you sweat a lot in advance, you will hardly sweat on stage!

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 non-verbal communications devices, but they can convey a strong meaning to your audience. For example, the sound of your voice during your presentation can convey the meaning of your words and choreograph your speech just as well as gestures can.

Understanding Your Audience: Listener or Reader

Another important part of any presentation or report is understanding your listener or reader. In fact, to really organize your presentation or report well, you should commit yourself to your audience. You should be kind to your audience by structuring your remarks in terms your audience is interested in and can understand. For example, think for a moment about how you read the newspaper last night. Most of us do not read every headline and every article. Rather, we tend to skim certain headlines and the introductory paragraphs of most articles. The articles we read completely are only those that contain information we are interested in, or information that we consider important or valuable. There is a reason for that.

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 or writer 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 audience, there are a few things to keep in mind. The first is to analyze your audience. Ask yourself what your audience needs from you. Answering this question will guide the structure of and serve as the objective of your presentation or report. If you cannot answer this question, you will not have anything to say to your audience. But if you have completed this important step, you can develop the rest of your speech or report. Audience analysis is like targeting a market, something essential in marketing, public relations and sales promotion. Just as all consumers are not alike, all audiences

are also not alike. You should view your presentations and reports in the same fashion.

Sprinkling examples throughout your report or speech is also important to keeping your audience in mind. This technique is especially valuable to use in speeches. 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 at a Society of Actuaries meeting, you can assume that jargon is an appropriate part of your presentation. If, on the other hand, you are speaking in a workshop or teaching session format, where your audience may consist of individuals who are not that familiar with your topic, you may have to define some of the jargon. And if you are talking to a group like a rotary club or high school math class, you may not be able to use any jargon. Your audience analysis will help you determine the best approach.

QUESTION: You talked earlier about things we could do to liven up our presentations. What can we do if the subject we have been asked to discuss is naturally dull?

MRS. DELGADILLO: Sometimes there is not much you can do. If you can incorporate some humor into your remarks without forcing it, that can help. Using examples to illustrate any facts you have stated can also help.

Statistics in a speech can be dull, but if you give them meaning and provide a context for them, that is not always the case. Let me share three examples on how statistics can enhance rather than detract from your speech.

EXAMPLE 1: Instead of saying, "The company made \$10 million in profits last year," say, "The company made \$10 million in profits last year. That is up from \$7.5 million last year, an increase of 33 percent. And that's good."

EXAMPLE 2: "If we stacked the 93 million pages of business reports issued by Dun & Bradstreet in a year, they would form a tower 27 times taller than the World Trade Center."

EXAMPLE 3: "If the earth's history could be compressed into a single year, the first eight months would be completely without life, the next two would see only the primitive creatures, mammals wouldn't appear until the second week in December, and no homo sapiens would appear until 11:45 p.m. on December 31. The entire period of man's written history would occupy the final 60 seconds before midnight."¹

Remember also that your speech is as dull as you think it is. If you do not show any enthusiasm for your subject, do not expect your audience to be enthusiastic either.

QUESTION: What can we do if we have misjudged our audience's needs and we sense that our speech is not reaching them?

MRS. DELGADILLO: Unfortunately there is not much you can do. You must accept the fact that you will not be successful every-time you speak. All audiences are different, and some will react to you more favorably than others.

Professional performers and speakers face this prospect every time they appear before a crowd. It is part of the risk one takes. On any given day, a football team can be a winner or a loser, depending on the circumstances. The same thing can happen to you.

However, if your presentation was not as successful as you had hoped, do not despair. You can benefit from your mistakes. Try to determine how you may have misjudged your audience's needs. If you were participating in a Society of Actuaries' session at a meeting, ask yourself if your session moderator or workshop chairman guided you properly in preparing your remarks. Since these people have the final responsibility for a session's success or failure, you should be able to rely on them to assist you in audience analysis and the level at which you should have structured your remarks.

QUESTION: You spoke earlier about using jargon and defining terms with different audiences. How do you know when to define your terms?

MRS. DELGADILLO: You can ask your audience if the term is generally understood, although they will not always tell you. It is awkward for one person to admit in front of a group of 50 strangers that he or she does not understand something. If you notice that three-fourths of your audience have blank expressions on their faces, you should define the term. However, if you have the least bit of doubt about whether or not a term will be understood, you should automatically define it. Remember that one of your main responsibilities as a speaker is to be kind to

¹"Give Meaning to Your Statistics." Peter P. Jacobi. The Ragan Report, October 19, 1981.

your audience. Audiences feel uncomfortable if they think they do not understand what you are discussing. And if they feel uncomfortable, you will not be well-received as speaker.

QUESTION: Would you recommend joining a group like Toastmasters to become more proficient at public speaking?

MRS. DELGADILLO: Yes I would. Toastmasters can teach you a lot about public speaking. The nice thing is that you learn in a friendly environment. Toastmasters' members are there to help you, not hurt you.

How to Organize a Presentation or Write a Report

In a recent survey conducted by Communispond, Inc., a New York firm that specializes in executive communication training, managers were asked what they disliked most about their jobs. Over 72 percent said they disliked writing memos and reports. In addition, another 55 percent rated their own writing skills "poor to fair."

This uneasiness about reading and writing reports is related to the fact that most people do not know how to organize a presentation or write a report simply because no one taught them how. What is interesting is that there is nothing magic about learning to write--it is not a hidden talent that only a few are born with. Rather, writing is a skill--an athletic exercise--that can be learned and practiced. And like any other skill, the more you practice, the more proficient you become.

To help you organize a presentation or write a report, some tried and true techniques exist which can make the task a little easier. The first one is to have an objective in mind, something already briefly discussed. You must know what you want to say, who you want to say it to, and why you want to say it. If you have done your audience analysis properly, you will already have an established objective. Once you do this, you can structure your presentation or report.

The second important item in organizing presentations or reports is doing an outline. Most people dislike outlines, because they think they are time consuming, 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 in your report, and it takes you from key ideas to a conclusion. In your outline you can see how those key ideas relate to each other and whether there is a smooth transition and logical flow between them. Secondly, your outline can help you focus on individual sections of your report, which you can easily revise and edit at this stage. If you are not satisfied with one section, it is easier to edit the outline rather than the entire report. You can also rearrange sections and paragraphs with little trouble. And you will be more inclined to dissect or rearrange the parts rather than the whole. It is true that outlines take a little time to prepare, but once you do outline,

writing the complete report will be much easier. Your ideas will flow from your guide, and in the final analysis, you will find that you have actually saved time.

Since the essence of your outline is to reflect your presentation or report, it should clearly designate its content, including an opening, a body and a conclusion. The opening should state your objectives and reflect your audience analysis. The opening really sets the tone for your entire presentation or report, and how you organize it will determine whether your reader or listener will stay with you or walk away from you. The body of your report 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 report, particularly if your evidence is complex.

Every presentation or report 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 those 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.

QUESTION: Do you recommend submitting an Executive Summary with a lengthy report?

MRS. DELGADILLO: Yes, absolutely. If you have a 200-page report, for example, you would be remiss in your responsibilities if you did not submit such a summary. Remember that over 72 percent of executives hate to read memos and reports. And remember also that you want to keep your reader's consideration in mind. Such a summary is essential to a complete report.

QUESTION: Do you have any suggestions for reducing the size of a report?

MRS. DELGADILLO: Try to use charts or graphs whenever possible to reduce the amount of narrative material in a report. You may also use footnotes on the charts to summarize what the data may mean.

Another helpful suggestion is to use active voice in your writing rather than passive voice. The active voice is clear and complete. The subject acts, the object receives the action, and the verb expresses the action clearly and directly. For example:

ACTIVE VOICE

He struck his wife.

A stitch in time saves nine.

PASSIVE VOICE

His wife was struck.
His wife was struck by him.

Nine stitches are saved
by a stitch in time.

Many writers were taught as students to use the passive voice. Later in their business correspondence their supervisors often required it. Passive voice is also frequently used in professional journals and spoken at conventions of professional societies. After a while, the passive voice becomes so familiar to writers that the active voice sounds wrong. However, using passive voice in writing and speaking not only adds more words to the text, but it also weakens style because it is used, consciously and unconsciously, to evade responsibility.

QUESTION: Should headlines be used to designate major sections of reports?

MRS. DELGADILLO: There is nothing more aggravating to an individual than to face reading a ten-page report consisting of run-on copy with no breaks between sections. Again, one of your goals as an effective communicator is to be kind to your reader. Using headlines in reports will help you achieve that.

QUESTION: Should technical material be placed in an appendix?

MRS. DELGADILLO: Yes. Not all readers of a technical report are interested in a detailed data analysis. It is very helpful to assign that material to an appendix and refer to it in the narrative portion of your report.

QUESTION: What is the best way to edit a report?

MRS. DELGADILLO: If you are not facing a tight deadline, the best thing to do after completing a report is to put it aside for a day or two before you review it. Then when you reread it for editing, you will be more objective towards the work and bring a fresh approach to the material.

There is an excellent book available which can help you with writing and editing. One chapter in particular, called "Brevity: The Soul of It," contains useful tips on editing. The book is:

Effective Writing for Engineers, Managers and Scientists
by H. J. Tichy. It was published in 1966 by John Wiley
& Sons, Inc.

Visual Aids

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 probably remember the picture on the cover, but not the headlines.

Visuals, therefore, can be an important addition to any presentation or report. 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 to use in visual aids should be primary: red, blue and yellow. Try to avoid mixed colors, like grey, green or brown.

The type of visual aid to use will depend on the setting you are in and 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 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 from the back of the room.

If you do use visual aids, try to have them professionally designed. Homemade visuals, especially transparencies produced from a typewriter, are difficult to see and are usually of poor quality. If you work for a large insurance company, take advantage of the graphic arts department to help you prepare visual aids. If you work for a smaller company or consulting firm where you do not have direct access to an art department, you might have to hire an outside graphics artist to assist you. The additional expense is usually small, and the final product is worth the price.

There are a few other things to keep in mind when using visual aids. If you are using slides, remember to "pack your own parachute." That simply means you should rely on yourself to put together the slide carousel and drop your slides in place. Also check the focus and sequency of your slides before the audience gathers for your presentation.

If you are using transparencies with an overhead projector, make sure that the projector is focused and the bulb is working. Also make sure that your projector is equipped with a spare bulb in case the original bulb burns out.

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 to encourage members of your audience to use aisle microphones when asking questions, so that the entire audience benefits from the discussion. This is

also especially important if your session is being tape recorded. Questions asked from the floor rather than at the microphone will not be audible on the tape.

Nevertheless, be prepared to accept the fact that people are often shy about asking questions in front of an unfamiliar audience. Many will be more comfortable simply conversing from their seat. If that happens, you should repeat the question for the audience's benefit before you respond to the questions.

Keep in mind also that no question--under any circumstances--is too basic. You may think it is, and it may really be, but you never convey that feeling to your audience. Perhaps you think the question should not be asked at all, especially if you answered it earlier in your presentation. Try not to lose patience with the questioner. Remember that an individual's concentration naturally waivers throughout a speech, and because of that, someone may have missed the 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 composure 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 remain patient. If you do, you will appear much more credible than the individual who is challenging you. If you feel uncomfortable with the way a question was asked, try to renegotiate the question, restating it in a way so that you have removed some of its sting.

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. Try to keep in mind also that as a speaker you are often in a teaching capacity--that means you should not show people what you know, but rather share what you know with them. The two approaches are considerably different.

There are a few other things to remember about questions. Sometimes when you are talking about complex information, you may be asked complex questions. We have all found ourselves in situations where a person takes 2 or 3 minutes to ask a question. By the time the question is completed, you cannot remember what the person really asked. To answer a question like that 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. Also, if you sense the audience is not interested in or will not necessarily benefit from the answer to such a question, try to answer as briefly as you can. Then, invite the questioner to talk with you after the session, where you can answer the question more completely.

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 the track. You can tell the other parties you will be happy to continue with them after the session concludes.

QUESTION: If you want to generate an audience discussion in your session, how can you start that?

MRS. DELGADILLO: You can plant a few questions in the audience. Invite an acquaintance to attend the session and ask him or her to ask a question when your remarks are completed. If you want to begin the discussion in a certain direction, you should know what the question is in advance. If you are more of a risk taker, you need not know what the question will be.

QUESTION: Do you think it is a good idea to anticipate a certain line of questioning as part of your preparation?

MRS. DELGADILLO: Yes, and that is particularly important if you will be discussing a controversial subject. You should realize that people in your audience will hold differing or opposing viewpoints from yours. Based on those differences, you can anticipate some of the questions and challenges you may receive.