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THE COMPLETE ACTUARY

Improving your business writing skills

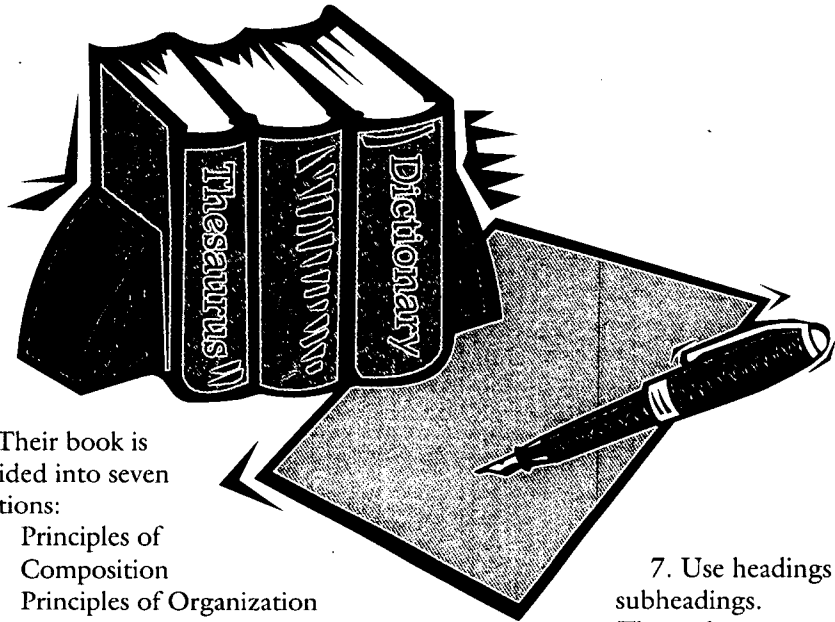
by Alan Finkelstein

Compare the two sentences below:

- (1) *To effect any change in telephone instrumentation or lines, a memorandum of justification should be submitted by the respective program telephone liaison or office manager to the supervisor of building management and planning.*
- (2) *To add a phone line or make any other changes in your phone system, send your request to the supervisor of building management.*

The author of the first sentence may have intended to impress the reader, either because of his or her position, technical knowledge, or mastery of big words and fancy phrases. Unfortunately, his or her writing style is likely to confuse the reader, because of wordiness and sentence length. A better approach is to simplify the language, using words such as those in the second sentence and, if necessary, breaking up the sentence into smaller parts.

In the introduction to *The Elements of Business Writing* (Collier Books, 1991), authors Gary Blake and Robert W. Bly state, "All across the United States, several million business letters, memos, reports, manuals, proposals, brochures, press releases, and advertisements will be written today. Practically every one of them will contain errors. Many of those business documents will be wordy and disorganized. Some will be poorly punctuated, poorly subordinated, and filled with errors in grammar. Others will be vague, too abrupt, or simply slow to get to the point at all." The authors' stated purpose for writing this book is to help the reader "write better and faster."



Their book is divided into seven sections:

- i. Principles of Composition
- ii. Principles of Organization
- iii. Principles of Wording and Phrasing
- iv. Principles of Tone
- v. Principles of Persuasion
- vi. Principles of Punctuation, Grammar, Abbreviation, Capitalization and Spelling
- vii. Principles of Format

While the entire book merits review, sections two and five stand out as critical to effective business writing. In Principles of Organization, the authors state, "Most business people are busy and will not read documents that do not hold their attention. To gain and keep your readers' attention, you'll need to put what they want to hear above what you want to say."

Their recommendations include:

1. Organize your material according to the way your reader thinks about the subject.
2. Organize your material logically.
3. Delete the warmup paragraph, if it does not add meaning to the main body of your work.
4. Use an executive summary.
5. Separate fact from opinion.
6. Delete unnecessary closings.

7. Use headings and subheadings.

The authors recommend dividing a business report into the following sections: executive summary, background, findings, conclusions, and recommendations. The executive summary is a short paragraph or section, preceding the main body and summarizing the major points of your document. It helps those who don't have time to read a lengthy document get a quick summary of the critical points. It also helps give added direction to those who do read the entire document, highlighting critical points. Your facts should be contained in the background and findings sections, and your conclusions and recommendations should be based on the opinions you've formed after considering the facts.

Dividing your document into sections helps the reader distinguish facts from opinions. Another chapter, "Principles of Persuasion," is particularly important in the business world. Quite often, the intent of a written communication (e.g., a report containing a set of recommendations) is to persuade, rather than inform. Written

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Boston Marathon (continued from page 11)



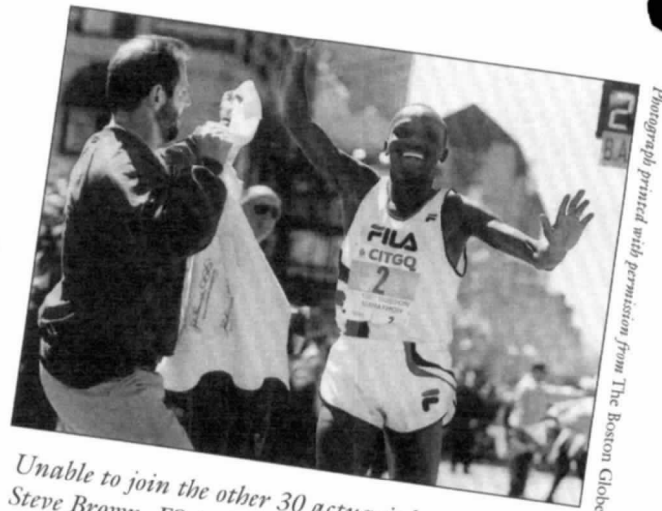
A friendly runner takes Mike Cowell's picture as he comes to the finish.

All told, it was a great day for Actuarial Marathoners. All 30 of us reached the finish line and collected our prized medals. So, if we missed anyone, please call, write, fax or e-mail me with your story. Time permitting, after I turn the editorial reins of *The Actuary* over to Bill Cutlip this summer, I may be able to come out with a special 100th

Boston souvenir issue of *The Actuarial Marathoner*.

was encouraging. Despite the horror stories about the last two or three miles, I found myself actually passing a few dying stragglers as I rounded the turn onto Commonwealth Avenue, up Hereford Street and onto Boylston Street, where the finish line came mercifully into view at about 4:15.

The first actuary to cross the finish line, Bruce Holmes, gives high sign on his way to a 2:37 finish.



Unable to join the other 30 actuarial contestants, Steve Brown, FSA, chairman and CEO of John Hancock (wearing sunglasses), holds tape for winner Moses Tanui. (Photo by Jim Davis/The Boston Globe)

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information without a clearly stated request for action is not persuasive. So, in order to elicit the response you want from your reader, the authors recommend the following:

1. Gain your readers' attention in an appropriate manner.
2. Awaken a need for an idea before presenting the idea.
3. Stress benefits, not features.
4. Use facts, opinions, and statistics to prove your case.
5. Don't get bogged down in unnecessary details or arguments.
6. Tell the reader what to do next.
7. Before making a request, give the reader a reason to respond.
8. Do not assume the reader has been persuaded by your argument.

The 140-page book is concise and well written. The authors' suggestions help the reader become a more effective writer. It is an excellent resource for those wishing to improve their business writing skills.

Alan Finkelstein is an Assistant Group Actuary with Swiss Re America. He previously served three years on the SOA Committee on Management and Personal Development. He authored a previous article in the Complete Actuary series, "The Life Styles Inventory," which appeared in the May 1993 issue of *The Actuary*.