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E-mail etiquette

by Peter Potamianos
SOA PR Specialist

The Electronic Mail Association claims that e-mail connects 30 to 50 million people throughout the world and that those connections increase by 25% annually. Michael Legeros cites this claim in "Etiquette and E-mail: Rules for Online Behavior," in the July/August 1995 issue of *INTERCOM*, a Society for Technical Communication newsletter.

E-mail is a remarkable tool for communication. It is both efficient and effective in getting messages across to others. For only the price of a local phone call, e-mail users can send messages from one end of the globe to the other.

- E-mail is a public vehicle limiting anonymity to users. For example, people sending e-mail messages may, instead of using their real names, use first names, pseudonyms, or just electronic addresses to identify themselves. Consequently, the opportunity to abuse this communications medium exists.

Lately, e-mail users have discussed and written much about appropriate etiquette and civility when using this unique electronic medium. So, to promote and foster good online behavior, we offer the following for consideration:

1) E-mail is not private.

Use e-mail to send only those things that are not private or confidential. The Electronic Communications Privacy Act prohibits line taps, but it gives law enforcement agencies and employers the right to read and copy e-mail messages. E-mail is considered internal communications. The agencies or corporations paying for the e-mail system own all e-mail correspondence. Usually, their computer system managers will store e-mail messages, sent, received, and deleted on large capacity backup tapes for years.

The sender should never feel secure that e-mail will remain unread or untouched before it gets to its final

destination. Receivers may forward e-mail to whomever they wish, without the originator's prior knowledge or approval. Therefore, e-mail is never private and sometimes may come back to haunt the sender or appear as evidence in a law suit.

2) Courtesy is vital.

Be prompt in responding to e-mail received. E-mail is a communications medium similar to a phone call. Like phone messages, the sender usually expects a prompt and courteous response. Also, it's good practice to refrain from snappy comebacks or witty comments that, without a voice behind them, can be misinterpreted as sarcasm. You can avoid misunderstandings by using acronyms such as <VBG> (very big grin) to show you're joking.

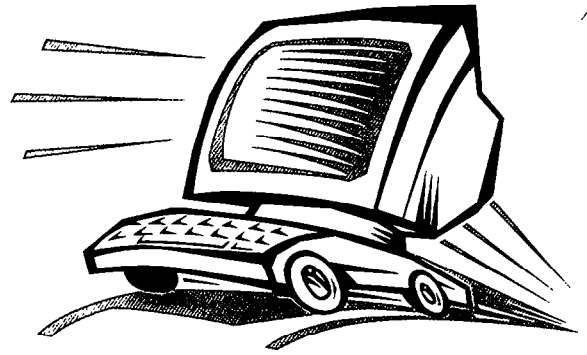
3) Short messages are better.

Keep e-mail brief and to the point. Short messages are considerate of the reader's time and are usually clearer than longer ones.

4) Be familiar with accepted "cyberspeak" conventions.

Users can combine abbreviations, acronyms, symbols, and words to convey meaning to the reader. E-mail users call this "cyberspeak."

- Capitalization.** Messages composed in all uppercase letters "sound" harsh and usually mean that the sender is SHOUTING. Messages composed solely in upper or lowercase are difficult to read. Therefore, use uppercase letters only for emphasis.
- Acronyms.** Acronyms are useful in abbreviating messages and speeding communication. However, unless the reader knows what they mean, they may be confusing. If using a less well-known one, spell out acronyms in the message on first reference.



Some common ones are BTW (by the way), FWIW (for what it's worth), IMHO (in my humble opinion), ROTFL (rolling on the floor laughing), TIA (thanks in advance), and BFN (bye for now).

- Emoticons.** Emoticons are punctuation symbols used in combination and viewed sideways, appearing like little faces. The colon, with an open or closed parenthesis, looks like a smiling :-) or frowning :- (face. Other symbols include :- D for a laugh, :- @ for a scream and :- X for sealed lips.

Remember, use e-mail cautiously, send only those things you would not mind sharing with others, and practice the "netiquette" of responsible cyberspeak.

Actuaries Online update

by Peggy Grillot
SOA BBS Manager

Remember, forum messaging is separate from e-mail that you create outside the forum, although the same netiquette rules apply. Messages are created, posted, and responded to within a forum, such as Actuaries Online, the Society's electronic bulletin board service on the CompuServe network. To date, more than 25,000 messages have been posted since AOL began April 1, 1994. Currently, there are more over 1,700 subscribers from around the world browsing the 875 files found online in 17 library sections.

Messages are available immediately once posted and can be either

public or private. However, the real powerhouse of public messages is that any subscriber can respond to questions or requests for information, sometimes within an hour or two. Because real first and last names are required while in Actuaries Online to maintain professionalism, forum messages have an identity attached to them.

Messages can be posted in any one of our 15 topic areas, such as Research, Disability, or Property &

Casualty, our newest section.

Messages scroll off the forum in about three weeks, so subscribers are advised to either store responses in their electronic filing cabinets or to print out hard copies. Also the system operators (sysops) archive message threads on diskettes and can upload a thread as a library file upon request.

Innovative use for messaging

Actuarial clubs have found that Actuaries Online is a great way to post

upcoming club announcements. If you're responsible for getting the word out about your meeting and are not a member of Actuaries Online, find another member of your club who is Online to post it for you. Remember, however, that advertising for products and services is limited to the Advertise Online library. **Peggy Grillot can be reached by e-mail at 72662.356@compuserve.com**

Minority recruiting committee needs support

by Carl Voss

The Joint Committee on Minority Recruiting needs your support. Started in 1977 by the Society of Actuaries (SOA), the Joint Committee now includes members of the Casualty Actuarial Society (CAS). The committee encourages qualified minority students (African Americans, Hispanics, and Native North Americans) to pursue an actuarial career by awarding scholarships, granting exam fee waivers, and assigning mentors.

The committee also has supported summer programs at Florida A&M University and Howard University for talented African American high school students. These programs introduce the students to the actuarial profession and the actuarial programs at these schools.

Over the past 18 years, the committee has awarded just over \$1 million in scholarships and grants to the two summer programs. Over that period, 28 of the scholarship recipients have become Fellows or Associates of the SOA or CAS. Many recipients are still working on exams.

We need your support in several ways:

- Volunteers to serve on the committee

- Volunteers to serve as mentors to scholarship recipients and applicants
- Contributions. Our fund stood at only \$30,000 at the end of January 1996. We need at least \$100,000 by July 31, 1996, to fund this year's scholarships and summer programs.

To volunteer, please call me at my *Directory* number. To make a corporate or personal contribution, please make the check payable to "CAS/SOA Minority Recruiting Program" and mail it to the Society of Actuaries/Casualty Actuarial Society, P.O. Box 95668, Chicago, IL 60694. Contributions are deductible for U.S. federal income tax purposes. If your employer has a matching contribution program for contributions to a 501(c)(3) organization, your individual contribution can be maximized by your employer's match. **Carl Voss is an actuary at the Chicago office of Watson Wyatt Worldwide and chairperson of the Joint Committee on Minority Recruiting.**

Spring 1996 Exam Seminars

Organization	Course	Instructor/Phone	Location	Dates
The Austin 150 Seminar	150	Dr. James Daniel, ASA 512/343-8788	Austin, Texas	March 30-April 6
Sam Broverman	120, 130, 135, 140, 150, 151, 160, and EA1-A	Professor Samuel A. Broverman, ASA 416/978-4453 416/966-9111	Chicago New York	April 9-29 April 16-May 9

CAS study manuals

Study manuals for all Casualty Actuarial Society (CAS) exams, including those for which Society of Actuaries (SOA) credit is granted, can be obtained from Casualty Study Manuals, 1835 Brantley Street, Winston-Salem, NC 27103; phone: 910/722-3177; fax: 910/722-5778. Credit card orders (Visa or MasterCard) are now accepted. For details, see the SOA study note package or contact Tammy Applegate at the above address and phone number.