Volunteer Editor’s
Resource for Newsletter Excellence

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Dear Newsletter Editor,

Welcome to the Volunteer Editor’s Resource for Newsletter Excellence (VERNE). This publication has been developed for you, our section newsletter editors—both seasoned and new—who give your time and talent to ensure that the membership of your section receives a quality newsletter filled with important and relevant information about your individual section and the actuarial profession in general.

This handbook provides a detailed blueprint of how to efficiently and successfully guide your newsletter—both print and HTML—from start to finish. It also includes information on topics such as the roles of volunteers and Society of Actuaries (SOA) staff members, the overall production process and newsletter best practices. In addition, this document addresses specific details such as what size photographs are acceptable, the importance of adhering to production schedule dates, and the editing and proofing process that the SOA staff editors perform.

The VERNE is a living document. We will update it as new and pertinent information becomes available, and we will contact you when the new version is online. We encourage comments, feedback and suggestions as well. What we learn from you will help keep the information in this resource fresh.

We are delighted to be working with you on your section newsletter and hope that the information contained in this handbook provides practical and purposeful knowledge you can use when working on your next issue.

Many section surveys have shown that section members are highly satisfied and see great value from section newsletters. Thank you for taking the time to review this document so we continue the excellence.

Kind Regards,
The SOA Editorial Staff

Julia Anderson Bauer
PUBLICATIONS MANAGER
jandersonbauer@soa.org

Kathryn Baker
SENIOR COMMUNICATIONS ASSOCIATE
kbaker@soa.org

Sam Phillips
COMMUNICATIONS ASSOCIATE
sphillips@soa.org
Roles and Responsibilities

Section Newsletter Volunteer Editors or Editorial Team
You—often with the assistance of your respective councils—determine the initial content, themes (if any) and authors for the section newsletters.

You are responsible for arranging subject-matter expert reviews prior to submission to the SOA. In the absence of an assigned group, you are responsible for reading what is submitted prior to delivery to the SOA as a first-line review of content. Additionally, if there is content that has not been reviewed in any way, it should be highlighted for the SOA staff.

SOA Staff Editors
The SOA staff editors copyedit all articles for grammar and Associated Press (AP) and SOA editorial style. They also oversee the scheduling and production process of the newsletter, from editing to printing. Staff editors are also responsible for the layout of HTML newsletters. In addition, staff editors serve as points of contact should you have questions regarding your respective publication.

SOA Staff Partners
Editorial Process—Prior to layout, all articles are reviewed by the SOA staff partners. The staff editors are responsible for sending the articles to the staff partners. In the rare case there is an article that seems controversial or perhaps puts the reputation of the section or profession at risk, the staff partner may recommend some changes and the author asked to modify the article. The publication may need to include a counterpoint article. In extreme cases, the article may be excluded. Additionally, as part of event planning, the staff partner reviews the inclusion of any SOA advertising to ensure it is aligned with the membership. Staff partners may contribute articles to an issue, but only at your request.

Scheduling—Staff partners should be involved with, or at least notified of, any discussions about substantial delays. Special charges may be applicable.

SOA Graphic Designer
The SOA graphic designer is the staff member responsible for design and layout of print, digital flipbook and PDF-only section newsletters.

When a section misses a deadline, the entire publication schedule is impacted, including other SOA publications.

To resolve such situations, the staff editor, staff partner and you will pursue one of the following options:

- Skip the issue.
- Reschedule the issue based on when SOA resources are available.
- Outsource the editing and/or design work to maintain the original production schedule, if possible. If you decide to pursue this option, outsourcing fees will be charged to the section. Fees vary by length and publication design requirements. The staff editor will notify you and the staff partner of the estimated cost in order to make the final decision regarding outsourcing.
Publication Process

Sourcing Content

1. Identify potential authors.
   - Authors of prior articles in SOA or other industry publications.
   - Speakers at industry conferences on relevant topics.
   - Section council members (ask each to contribute at least one article per year).
   - Ask section council members for their list of potential authors.
   - Ask professionals from your network.
   - Ask assistant editors (if on your staff) to solicit articles from their networks.

Note: SOA staff do not routinely contribute articles to newsletters except when recruited as authors (usually staff partners and staff fellows). Other entities, including vendors, may provide articles for section newsletters. These may not be advertisements for services. They may only speak generically of products or services that are on the market.

2. Start early.
   - Send emails soliciting authors four months prior to publication date.
   - Give authors a deadline of three weeks prior to SOA due date.

3. Solicit articles that cover a broad range of topics.
   - Identify the topic categories that cover the full breadth of topics for the section. This is a very important element, since there is a tendency to concentrate articles in one or two areas.
   - Identify a robust list of topics within each category.
   - Share the list with potential authors.
4. Give authors a list of what they must provide.

- **Article length**—500–2,000 words (See page 8 for ideal newsletter length and how many words constitute a page).
- **Author photo**—recommended size is 2" x 2.5" and 300 dots per inch (DPI) in .tif or .jpg format. Note: .gif images cannot be accepted. Color or grayscale photos are acceptable. If the newsletter is four-color, color photos are required. We recommend author photos be professionally taken. See Appendix for more information.
- **Author bio**—name, title, company, and email address of each author (as text with the photo) or as standalone copy if photos are not part of the newsletter layout.
- **Original PowerPoint or Excel files**—source files are needed for charts, tables and graphics.
- **Metadata**—a link to an online metadata form will be sent to authors for completion. (For more information, see sidebar.) Newsletters cannot be published online without this metadata.
- **Copyright license agreement**—the SOA requires all authors of articles that are published in SOA newsletters to sign this form. This does NOT transfer ownership of the copyright from the author to the SOA. By signing the license agreement, the author is confirming the SOA has the right to publish the article in the newsletter(s) it has been assigned to and to post the article on those newsletters’ website(s). The license agreement must be signed in order for an article to be published in an SOA publication.
- **Permissions**—You will need to secure permission for any material reprinted or adapted from an outside source. Use reprints judiciously, particularly if they are from other SOA publications. Remember, most people are members of at least three sections. If your newsletter contains five feature articles, no more than one should be a reprint. **Note:** Permission to reprint information from non-SOA publications can take months to secure.

**Metadata—What is it?**

Metadata enables content to be easily found via search engines such as Google. A metadata form contains the author’s name, title of the article, a brief description of the content, key words and topics that define and/or explain an article. Asking your authors for this information ensures that visitors to the SOA website will find articles easily and quickly.
Managing Content

Quality of Content
You—with the help of assistant editors—will review first drafts for suitability for the publication and provide feedback to the author by:

- Accepting the article as is (extremely rare, but it does happen).
- Providing recommended edits if necessary.
- Recommending rewrites to improve portions (e.g., some arguments not well-supported, some aspects unclear).
- Rejecting the article (find a polite way to reject the article and possibly suggest a more suitable publication). This applies when the quality or level of sophistication does not match the readership or when the topic is not directly relevant to the publication.
- See sidebar about controversial topics/articles.

Coverage of Topics
Make sure you have a variety of topics covered throughout the issue. If there are too many articles in one area of interest, hold some for the next issue.

Controversial/Political Topics
Some topics are more controversial than others. When presenting a controversial viewpoint, it may be appropriate to include a counterpoint piece in the same or subsequent issue. SOA staff make every effort to allow the full expression of the newsletter contributors. However, we reserve the right to modify or amend articles as part of the publication process in the interests of preserving the SOA’s brand identity and serving the mission of the organization. Although rare, this could include the exclusion of some submitted material. In such a situation, you will be notified as soon as possible.

Things that will contribute to an article being excluded from a publication include, but are not limited to:

- Profanity,
- Derogatory slang terms,
- Bias in presenting research,
- Political views, and
- Negative statements about a fellow actuary, the profession or other actuarial organizations.

It is important to remember that the section newsletter represents the entire SOA and not just a specific section.
Readability of Articles/Charts/Photo Standards

- If word count of article exceeds the limit of 2,000 words, ask author to edit it down. (See sidebar for ideal newsletter length and how many words constitute a page).
- Recommend edits to any charts or graphs that are unclear.
- Photographs **must** be 300 DPI in .jpg or .tif format and should also be professional subjects/poses. Color pictures, even in a black and white publication, are preferred as they create crisper images. Stock images are provided by the SOA professional design staff. No cartoons, drawings or clip art should be used.

Sending Reminders

It’s important to send reminders about deadlines and the items that should accompany the article (e.g., photos in proper format, contact information, licensing and metadata). If an author gets too busy and is not able to submit his or her article, ask him or her to write an article for a future issue instead.

Submitting Articles to Staff Editor

- Once you have acquired all the articles for your issue (including author bios, author photos, charts, graphs, etc.), send them to your staff editor via email. All articles must be a WORD document. It is preferred that all the articles for the specific issue be sent at one time. Sending articles individually or in small increments increases chances for errors, and design/layout cannot proceed without all of the articles in hand.
- The staff editor copyedits all articles according to AP and SOA style, while the staff partner reviews copy simultaneously.
- Staff editor returns articles to you via email. Changes are shown via the track changes function. Queries to the author are embedded as comments in the file.
- You will then review the edits, accepting or rejecting changes (edits made for AP and SOA style are not negotiable), make additional changes as necessary and send the staff editor the final version of the articles. (For more information about print and HTML production timelines, see the following “Production Schedules at a Glance”.)

Anonymous Articles

The SOA does not publish anonymous articles. All articles must include a byline from the appropriate author or coauthors. Articles submitted anonymously will be returned to you, requesting that a byline be added.

Newsletter Length—What’s Best?

To manage the readability of the newsletter as well as help manage your budget, make sure the issue does not get too long. The ideal length for a newsletter is 32 pages. Five feature articles per issue is ideal. Avoid committing to including an article in a specific issue. Decide what you can fit in an issue and then communicate article inclusion to your authors. When planning your newsletter and soliciting articles for inclusion, keep the following word counts in mind (note that these are approximate guidelines).

- 500–750 words = 1 layout page
- 1,000–1,500 words = 2 layout pages
- 1,500–2,000 words = 3 layout pages
Design and Publishing

The purpose of the newsletter design is to ensure the look of the newsletters meets the standards of the SOA brand and is consistent with other SOA publications. All newsletter designs are created and approved by SOA staff. You or the authors may give input or recommend changes. The newsletter design process differs, depending on what format the newsletter is in (print or HTML).

If the newsletter is a PRINT publication:

- Staff editor sends final, edited version of articles to graphic designer for layout.
- After receiving a .pdf of the layout from the designer, staff editor forwards .pdf to you. You should review all articles to ensure: 1) no text or charts/tables were lost during layout, and 2) all final changes to text were made.
- You will send the .pdf to authors for their approval. Authors are asked to proof any equations, charts or figures in their respective article in addition to text. Also, if authors have not provided author bios, author photos, copyright license or metadata, please remind them to do so at this point.
- Once the staff editor receives your approval of the layout and all corrections are finalized, the newsletter is sent to the printer. The .pdf of the print version is posted to SOA.org.

NOTE: If the newsletter is PDF-only, the PDF is posted to SOA.org and an email is then sent to section members announcing the new issue.

If the newsletter is an HTML publication:

- Staff editor sends final, edited version of articles to the SOA Web team to post on SOA.org. This takes approximately one week. The web team sends hyperlinks to all articles back to staff editor.
- Staff editor creates the email newsletter that goes out to section members with teasers for each article and links to each article on SOA.org.
- Staff editor sends proof of the email newsletter to you for approval.
- Once any changes are made and the newsletter and articles on SOA.org are approved, an email is sent, and the newsletter is published live on SOA.org; the process is complete.

Printing Information

- To reduce costs, print newsletters are mailed using labels, not in envelopes. The section pays for printing and postage.
- Print publications may be black-and-white, two-color or four-color. Black-and-white is the least expensive option, and four-color is the most expensive option. Color may require more time for development.
- The SOA is environmentally conscious. Print publications are printed on FSC-certified (“green”) paper with soy-based ink.
If the newsletter is a DIGITAL FLIPBOOK publication:

- Staff editor sends final, edited version of articles to graphic designer for layout.
- After receiving a .pdf of the layout from the designer, staff editor forwards .pdf to you. You should proof all articles again to ensure: 1) no text or charts/tables were lost during layout, and 2) all final changes to text were made.
- You will send the .pdf to authors for their approval. Authors are asked to proof any equations, charts or figures in their respective article in addition to text. Also, if authors have not provided author bios, author photos, copyright license or metadata, please remind them to do so at this point.
- Once the staff editor receives your approval of the layout, the newsletter is sent to the digital flipbook vendor. The .pdf of the digital flipbook version is posted to SOA.org.
- Staff editor creates the email that goes out to section members with teasers for each article and links to each article within the digital flipbook.
- Staff editor sends a proof of the email to you for approval.
- Once any changes are made, the email is sent and the process is complete.

Note: SOA staff are not responsible for email delivery of newsletters that are blocked by corporate filters of the members’ companies.
# Production Schedules

**PRINT Production Schedule at a Glance**

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>It takes approximately one week for the staff editor to edit and return articles to you.</td>
<td></td>
</tr>
<tr>
<td>You will have approximately one week to review edits, send edited articles to authors and return finalized articles to the staff editor.</td>
<td></td>
</tr>
<tr>
<td>Designers need approximately seven to 10 days to produce the first layout. Layout times can vary depending on length of the newsletter.</td>
<td></td>
</tr>
<tr>
<td>You will have approximately five days to review first draft layout.</td>
<td></td>
</tr>
<tr>
<td>You will have two days to review the revised layout.</td>
<td></td>
</tr>
<tr>
<td>Once layout is finalized, preparations for printing begin.</td>
<td></td>
</tr>
<tr>
<td>Newsletters are generally mailed two weeks after sending the newsletter to the printer.</td>
<td></td>
</tr>
<tr>
<td>Newsletters mail at a nonprofit (third class) rate to reduce postage costs. It can take up to three weeks for readers to receive the newsletter once it is delivered to the post office for mailing.</td>
<td></td>
</tr>
</tbody>
</table>

**HTML Production Schedule at a Glance**

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>It takes approximately one week for the staff editor to edit and return articles to you.</td>
<td></td>
</tr>
<tr>
<td>You will have approximately one week to review edits, send edited articles to authors and return finalized articles to the staff editor.</td>
<td></td>
</tr>
<tr>
<td>The staff editor prepares the layout of the newsletter. This takes approximately three to five days.</td>
<td></td>
</tr>
<tr>
<td>The staff editor sends you a test link to the first draft of the HTML newsletter for review. You will have three to five days to review newsletter and send any changes or comments to the staff editor.</td>
<td></td>
</tr>
<tr>
<td>Once layout is finalized, staff editor schedules email delivery and HTML newsletter is distributed to section membership.</td>
<td></td>
</tr>
</tbody>
</table>
## DIGITAL FLIPBOOK  Production Schedule at a Glance

<table>
<thead>
<tr>
<th>Step</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>It takes approximately one week for staff editors to edit and return articles to you.</td>
<td></td>
</tr>
<tr>
<td>You will have approximately one week to review edits, send edited articles to authors and return finalized articles to staff editors.</td>
<td></td>
</tr>
<tr>
<td>Designers need approximately seven to 10 days to produce the first layout. Layout times can vary depending on length of the newsletter.</td>
<td></td>
</tr>
<tr>
<td>You will have approximately five days to review first draft layout.</td>
<td></td>
</tr>
<tr>
<td>You will have two days to review the revised layout.</td>
<td></td>
</tr>
<tr>
<td>Once layout is finalized, preparations for sending to digital flipbook vendor begin. Newsletters are generally posted 48 hours after files are sent to digital flipbook vendor.</td>
<td></td>
</tr>
<tr>
<td>Email to section members announcing new issue is prepared. PDF of issue and link to digital issue are posted on section webpage.</td>
<td></td>
</tr>
<tr>
<td>Staff editor sends you a test link to the first draft of the email newsletter for review. You will need to review it within 24 hours.</td>
<td></td>
</tr>
<tr>
<td>Once email is finalized, staff editor schedules email delivery and distributes to section membership.</td>
<td></td>
</tr>
</tbody>
</table>

## PDF-ONLY  Production Schedule at a Glance

<table>
<thead>
<tr>
<th>Step</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>It takes approximately one week for staff editors to edit and return articles to you.</td>
<td></td>
</tr>
<tr>
<td>You will have approximately one week to review edits, send edited articles to authors and return finalized articles to staff editors.</td>
<td></td>
</tr>
<tr>
<td>Designers need approximately seven to 10 days to produce the first layout. Layout times can vary depending on length of the newsletter.</td>
<td></td>
</tr>
<tr>
<td>You will have approximately five days to review first draft layout.</td>
<td></td>
</tr>
<tr>
<td>You will have two days to review the revised layout.</td>
<td></td>
</tr>
<tr>
<td>Once layout is finalized, PDF is submitted to be posted to section webpage on SOA.org. Newsletters are generally posted 48 hours after files are sent to web team.</td>
<td></td>
</tr>
<tr>
<td>Email to section members announcing new issue is prepared. PDF of issue is posted on section webpage.</td>
<td></td>
</tr>
<tr>
<td>Staff editor sends you a test link to the first draft of the email newsletter for review. You will need to review it within 24 hours.</td>
<td></td>
</tr>
<tr>
<td>Once email is finalized, staff editor schedules email delivery and distributes to section membership.</td>
<td></td>
</tr>
</tbody>
</table>

*Note: SOA staff are not responsible for email delivery of newsletters that are blocked by corporate filters of the members’ companies.*
Section Newsletter Annual Scheduling Process

Purpose
To edit, produce, print (if needed) and deliver the section newsletters on time, within budget and effectively use SOA resources throughout the process. The annual section newsletter publication plan includes the even distribution of newsletters throughout the year to ensure that required resources are available to support the schedule.

Process
• Staff editor initiates the annual scheduling process directly with you in July.
• A master calendar for all newsletter publications is finalized each October. (A preliminary schedule is developed earlier in July/August because financial and operational resources must be submitted to the SOA Board in October as part of the SOA annual budget.)
• You—not SOA staff—will determine the annual newsletter format. This must be completed as part of the planning process to ensure that annual staff resources are available.
• Once the annual plan is complete, the staff editor will notify you of the annual production schedule via email. Staff editor will also provide periodic updates on upcoming deadlines.
• You and the section treasurers will be provided information on expected costs including:
  • Digital flipbook fees
  • Postage
  • Supplies
  • Any special fees—one time set up, late fees (for freelance editing or design), etc.
Layout Standards

The layout standards for publications are:

Cover—contains newsletter nameplate (title of newsletter), section name, issue number, publication date, table of contents and lead feature article. Note: Editorials, chairperson’s corners, columns or special announcements should not be featured on the cover (of course, their titles will appear in the table of contents). Again, the cover should contain the lead feature article. (This does not apply to HTML.)

Masthead—typically page 2 of publication, contains the name of the newsletter, issue number, publication date, section name, listing of section leadership, key volunteers, SOA staff who work on the publication, copyright information, etc. (This does not apply to HTML).

Editor’s page/column (optional)—typically on page 2, 3 or 4. Suggested word count: 500–1,500 words (1–2 pages).

Chairperson’s Corner (optional)—typically on page 2, 3 or 4. Suggested word count: 500–1,500 words (1–2 pages).

Feature articles—Suggested word count for an individual article: 1,000–2,000 words (2–3 pages). Five feature articles per issue is ideal.

Departments (optional)—Suggested word count for an individual article: 500–2,000 words (1–3 pages). Departments are articles that appear on a regular basis and always cover the same topic (e.g., the R Corner department in the Technology Section newsletter highlights the computer language R and how to best use the language).
Newsletter Management and Processes

Section newsletters are the most identifiable link you have with your members and one of the best ways to keep them current on developments in your practice area or special interest. Newsletters should contain tips, advice and practical work solutions to deliver good value for readers. In addition to providing information and promoting unity, newsletters provide credibility for your section and demonstrate the profession’s breadth and depth of thought leadership.

- **All** section newsletters must be scheduled in the annual production calendar, whether print or HTML. Any changes to the annual schedule must be approved by the SOA publications staff and may include additional costs.
- If a section decides to make a change in publication format (e.g., from print to HTML), a 60-day transition period will be built into the schedule, and additional costs may be incurred.
- “Best of” or special newsletter issues and supplements need to be scheduled in advance because they impact the annual schedule and availability of resources.
- If you wish to reprint an article from another SOA newsletter, written permission must be obtained from the original author of the article. If you wish to reprint an article from a non-SOA publication, written permission must be obtained from the publisher of that publication. Note that it may take months to secure permission.
- Forward any requests from an outside/non-SOA source to reprint a newsletter article to the respective staff editor.
- Advertising for SOA events and section sessions are permitted in any section publication or newsletter, including jointly sponsored events. Advertising for external events must be reviewed by SOA staff, including the staff partner, and cannot compete with an SOA event. SOA staff reserve the right to insert promotional pieces for upcoming SOA events. An author can mention publications or events relating to a specific article as long as they are approved by SOA staff. Sections cannot have individual sponsors or advertisers in their section newsletters.
- Occasionally, there is a desire to change the name of a section newsletter. The section may propose name changes, and the staff may also generate ideas. Ultimately, the section council will have to vote on a new section newsletter name.
SOA staff are responsible for the newsletter branding and design. When changes are initiated, you and other key leaders will be asked to review options in a timely manner.

Currently, SOA staff manage editing, design and layout for all newsletters in a similar manner. However, exceptionally long printed newsletters (32+ pages) require additional SOA resources and can create production delays that impact the entire publication schedule for all section newsletters. Print newsletters that substantially exceed 32 pages can have the same impact to the schedule as producing an additional newsletter would. For any print newsletters substantially exceeding 32 pages, the SOA reserves the right to determine if additional costs will be incurred by the section. These costs may include, but are not limited to, possible outsourcing of graphic layout design or editing, as well as higher printing fees.

SOA Marketing & Communication staff are responsible for setting up contracts with printers, digital flipbook vendors and HTML email vendors.

Only SOA staff can arrange for the distribution of newsletters (i.e., initial mailing of print copies and emailing of HTML versions). This does not refer to distribution at trade shows, meetings or the like. They cannot be sent by members.

Requests for back issues—all newsletters are searchable on the web and archives can be found on SOA.org.

Rights after publishing—authors retain copyright to the content they submit for the newsletter and are allowed to submit the article for publication elsewhere after the newsletter has been published. Authors may not reproduce the SOA newsletter layout in full, post the newsletter online, or redistribute the newsletter without the permission of the SOA. If the author wishes to post the article on a personal or company website or share elsewhere, the SOA must remove all stock photography and provide a PDF with the proper copyright information. Staff editors can assist in this process.
Appendix: Guidelines for Graphics

Images
To ensure quality, all images need to be 300 dpi (Color or grayscale).

Author Bio Pictures
Recommended size 2" x 2"
Minimum size 1" x 1"
(Do not place bio image in a Word document.)

For all other pictures (group pictures, awards, etc.), the recommended size is 4" x 6".
Accepted formats for all images: JPEG, TIFF. Note: .GIF images cannot be accepted.

Frequently Asked Questions

Q: Can I send you my photo embedded in a Word document or the body of an email?
A: No. When photos are embedded in a Word document or the body of an email, they are saved as low-resolution images. Low-resolution images are pixelated when printed.

Q: When sending in an article that contains tables and charts, which types of files are best?
A: As a general rule, Excel and PowerPoint files work best. However, send in whatever file was used to create the chart or table in ADDITION to the Word document containing your article.

Formulas
If any kind of graphics or formulas are included in articles, please submit a PDF of the entire article to ensure proper translation from the original WORD document.

Example:
What designer sees in Word file vs. what designer sees in a PDF.

Formula from Word
\[ \hat{\theta} - z_{\alpha/2} \sigma_{\hat{\theta}} < \theta < \hat{\theta} + z_{\alpha/2} \sigma_{\hat{\theta}} \]

Formula from a PDF

Tables and Figures

Do create tables in PowerPoint, Word or Excel. Do not make tables an image placed into Word. This makes the image low-resolution and unchangeable. We must have your original files used to create the charts and tables.

Example:
The do's and don'ts of tables and figures.

Do create them in PowerPoint, Word or Excel.

Table 1
Comparisons of Learning Algorithms

<table>
<thead>
<tr>
<th></th>
<th>H2O</th>
<th>MLlib/SparkNet</th>
<th>Mahout</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generalized linear model</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Random forest</td>
<td>X</td>
<td>X</td>
<td>X</td>
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<tr>
<td>Naïve Bayes</td>
<td>X</td>
<td>X</td>
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<tr>
<td>Gradient boosting machine</td>
<td>X</td>
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<td></td>
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<tr>
<td>k-mean clustering</td>
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<td>X</td>
<td>X</td>
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<tr>
<td>Cox proportional hazards</td>
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<tr>
<td>SVM</td>
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<td></td>
<td>X</td>
</tr>
</tbody>
</table>

Do not send them in only a Microsoft Word document, or they will look like this when printed.

Figure 1
Funding Bucket Movement

![Figure 1](image-url)