

2009  
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**Dan Fuss: Bond investors have learned from experience...not**  
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In some ways, famed bond investor Dan Fuss is pleased by how far the bond market has come during the last year. October and November 2008 made for a "horrific experience" he said. Since then, bonds have made an incredible recovery. However, their rebound has also brought back some of the behavior that fed their problems, said Fuss to the Fixed Income Management 2009 conference of the CFA Institute on October 1.

Continue reading about [Dan Fuss' views on the bond market](#).

**Estate planning for unmarried and same-sex couples**  
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Estate planning for unmarried and same-sex couples is mighty complicated, as I explain in the October issue of *Financial Planning* magazine.

In my blog post on this topic, you'll find some resources for learning more. I also share the link to my article on the Financial Planning website.

Bostonians may wish to check out the Boston Estate Planning Council's Oct. 22 session on "Estate Planning and Family Litigation Avoidance Strategies for Gay & Lesbian Individuals and Couples."

Read my blog post on [estate planning for unmarried and same-sex couples](#).

**Advisors, now's the time to build your clients' NON-financial emergency funds**  
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Financial advisors should encourage clients to set up a non-financial emergency fund, says Kol Birke, financial behavior specialist at Commonwealth Financial Network. The fund will help them to make better financial decisions. Plus, it'll strengthen their relationship with you.

Continue reading "[Advisors, now's the time to build your clients' NON-financial emergency funds](#)"

**Last month's reader poll about "pride capitals"**  
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Last month my reader poll asked "Would you capitalize the title in 'Jane Smith, president'?"

**Poll results**

- 53% Yes, always
- 13% Sometimes, if that's the publication's style
- 33% No, never

I thought I did a good job of explaining the rules in "[Do you use 'pride capitals'?](#)" Despite that, more than half of you voted to break the rules by referring to "Jane Smith, President" instead of "Jane Smith, president." I think your answers reflect how common it is for businesses to capitalize titles.

If your company consistently bucks the rules of capitalization, it's hard for you to disagree. In fact, the importance of consistency makes me feel that it's better to go along with the company style.

If you care about the rules of capitalization, you may enjoy reading the [comments](#) that I received on my "pride capitals" blog post.

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**Guest post: Can I replace my paper newsletter with an e-newsletter instead?**  
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*Are you considering scrapping the newsletter you send via U.S. mail in favor of a newsletter delivered via email? If so, please read the guest post by Tom Ahern of [Ahern Communications](#), a specialist in fundraising, advocacy, and "persuasion" communications. It is excerpted with permission from his [Love Thy Reader](#) newsletter.*

*Ahern writes from the perspective of non-profit organizations seeking donations. But most of what he says applies equally well to investment and wealth managers seeking to retain existing clients and attract new ones through communications with clients, prospects, and referral sources.*

Continue reading "[Guest post: Can I replace my paper newsletter with an e-newsletter instead?](#)"

**Poll: Is it 4Q09 or Q4 09?**  
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You probably know that Q is the abbreviation for quarter. But **what's the proper way to abbreviate "third quarter of 2009"?**

Continue reading "[Is it 4Q09 or Q4 09?](#)" Also, please answer the poll in the right-hand column of my [InvestmentWriting blog](#).

By the way, if you have ideas for future polls, please email me or leave a comment on my blog.

**Tune up your writing skills on November 10 or November 19  
--or hire me to help you**  
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Could your writing skills use a tune-up? If you work with investments, you'll get useful tips from my **November 10 lunchtime presentation to Boston Women in Finance (BWF) on "How to Write What People Will Read About Investments."** Lunch is included in the program cost.



This BWF program sold out the first time I presented it, so [register soon](#). It would be great to meet you at this program. Please introduce yourself as one of my readers.

If you're a NAPFA member who lives in the Boston area, you can see me present on **"How to Write Effective Emails and Letters to Your Financial Planning Clients"** at your November 19 study group.

If you can't attend either presentation, consider [hiring me to train people at your company](#). I've presented across the U.S. and Canada on "How to Write Investment Commentary People Will Read." I also develop presentations tailored to you.



Please help me spread the word about this newsletter. Use the "Send to a Colleague" button to forward this newsletter with your personal note to your colleagues whom it would interest.

Your colleagues' information will remain private. I have no way to learn their name or email address.

Thank you!

### Having trouble with this newsletter's links?

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Are you having trouble when you click on this newsletter's links? The solution might be to re-subscribe using your personal email address.

Many of the links in this newsletter go to my Investment Writing blog. Some companies block employee access to blogs, even if the content is work-related.

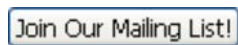
If you're having this problem, you can subscribe online using your personal email address or email me, so I can add your personal email address.

### Quick Links...

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