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# Susan B. Weiner Investment Writing

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## **Should you use quotes like PIMCO's Bill Gross?**

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"Is it a good idea to start your investment commentary with a colorful quote, like [Bill Gross quoting 'When I'm sixty-four' from the Beatles' song](#)?" That's one of the questions I heard when I presented to the Refining Wealth Conference in Edmonton, Canada, in April.

The fact that "When I'm sixty-four" stuck in the questioner's mind testifies to the power of quotes. The best quotes snare the reader's attention and provide insights into the mind of the person making the quotation.

But Gross plays with the Beatles stanza in his first paragraph, and then drops it with a thud, destroying my expectation that he'd talk about aging-or at least the perspective of an older person. The rest of the article discusses four unrelated topics. I prefer opening quotes that set the tone for the rest of the commentary.

[Gross does a better job in his June commentary](#), which opens with Abraham Lincoln's "You can fool some of the people all of the time, and all of the people some of the time, but you cannot fool all of the people all of the time." The rest of his commentary discusses ways in which we Americans are deceiving ourselves about our economy. In a

sense, he's contradicting Lincoln by saying you can fool all of the people all of the time. But that's okay, he got me focused on the idea of deception.

At the end, Bill circles back to say, "Being fooled some of the time is no sin, but being fooled all of the time is intolerable. Join me in lobbying for change in U.S. leadership, the attitude of its citizenry, and (to the point of this Outlook) the market's assumption of low relative U.S. inflation in comparison to our global competitors."

Nice job, Bill, in making your quotation an integral part of your commentary!

### **Communications tips: Writing case studies, emails, and hyphens**

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You can read quick tips on communications from my recently re-launched blog at <http://investmentwriting.blogspot.com/>:

- [Tips for writing case studies](#)
- [How to get a portfolio manager's attention, and other email tips](#) from an investment marketing consultant
- [Should you hyphenate "fixed income"?](#)

### **The charitable trust that's best in a low interest rate environment**

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Now is a great time to create a charitable lead trust, assuming it would further your client's estate planning goals

That's according to Nadia Yassa, Director of Estate and Gift Planning for the Boston Foundation. She spoke on "Tax Benefits of Charitable Trusts" to the Boston Security Analysts Society on May 13.

Why now? Because when interest rates are low, the IRS will value the non-charitable remainder interest at a lower value, using the IRS discount rate in effect when the trust is established. That's regardless of what the actual value is when the transfer occurs. The bottom line: Ultimately, more of your assets will reach your beneficiaries because

any growth in the trust above the discount rate passes free of gift tax to heirs. As Yassa explained, "A low Section 7520 discount rate allows donors to 'freeze' estate and gift values to minimize overall transfer tax liability."

Read more about [charitable lead trusts and an online resource for learning more about planned giving](#), including charitable trusts.

### **Why baby boomers will NOT offer a gold mine for financial services**

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If your business strategy depends heavily on Baby Boomer-driven rapid growth in the number of retirees, it's time to re-think your approach. Read about [why your strategy may fail](#).

### **Tips for when you're on the road: Best gas prices, Google Maps Driving Directions, free cell phone directory assistance**

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Here are some tips that can make your life on the road less stressful.

With gas prices averaging more than \$4/gallon, you may wish to find the best prices near you. When I input my zip code, I got more current prices from [GasBuddy.com](#). Prices from [GasPriceWatch.com](#) were at least several days old. Both sites depend on people like you reporting prices to them, so they're only as good as their observers.

Google Maps Driving Directions has a handy feature for when I'd rather take the highway instead of local roads. I can drag the circle over to the Mass Pike and Google automatically re-routes me from there. I also like clicking on the camera icon to see a photo of what my destination looks like, using Google Street View (but Street View does not cover all roads in Google Maps). Read more about [what's new with Google Maps Driving Directions](#).

If you dislike paying for directory assistance from your cell phone, dial 800-GOOG-411 to get business listings, as described in "[Cell Services Keep It Easy, and Free](#)" by David Pogue in *The New York Times*.

## What audiences said about my 2008 presentations

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"Our society members enjoyed your excellent presentation with its practical tips for improving our writing." Frank C. Fontana, CFA Society of Naples and Banyan Asset Management

From my presentation to Boston Women in Finance:

- "Although brief, packed with very useful takeaways!"
- "Susan was able to fit in an hour what people spend days learning in conferences"
- "Susan reminded me to remember my audience and to listen to my ideas"
- I learned "a new thought process for brainstorming" and "ways to make my market piece more direct and to the point"

## Quick Links...

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**Contact Information**

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