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# Susan B. Weiner Investment Writing

**November 2008**

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Prof. Andre Perold on "Stable Risk Portfolios: A Timely Alternative to Static Asset Allocations?"

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Risk matters. October's wild stock market swings have reminded investors that volatility can be painful. They simply can't stomach as much risk as they thought they could.

In this environment, it's no surprise that [Professor André F. Perold's](#) October 21 talk on "Risk Stabilization and Asset Allocation" attracted a bigger than usual crowd to the monthly meeting of the Boston chapter of the Quantitative Work Alliance for Applied Finance, Education, and Wisdom, affectionately known as QWAFEFW.

Perold's premise: A stable-risk portfolio that keeps risk constant is a viable alternative to investors' classic static policy portfolio, such as 60% stocks and 40% bonds, and it may offer superior risk-adjusted returns.

Continue reading about [stable risk portfolios](#) in my *Advisor Perspectives* article.

## **Encourage good communication or lose your multi-generational clients**

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You are failing your family clients--and sabotaging your multi-generational client retention--if you're not encouraging good communication.

That's one of the big picture lessons I learned from "Five Solutions for Mixing Finance, Families and Fiduciaries," presented to the Boston Estate Planning Council on Nov. 6 by Bonnie Brown Hartley, president of [Transition Dynamics Inc.](#), Richard Narva, partner, The Roseview Group, and Mike Hartley, chairman and CEO, DKE Inc.

Continue reading about [multi-generational communication](#).

Writing and communications links: "Another great way to annoy a reporter," newsletters, emails, charts, and case studies

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The second most popular link in last month's newsletter was "[It's okay to end a sentence with a preposition](#)." A reader sent me this great comment: "Did you ever hear Churchill's line, when he was criticized for ending sentences with prepositions? 'Errant pedantry, up with which I will not put.' A better comeback, I have not heard of."

Here are links to other writing and communications articles from my blog:

- [Another great way to annoy a reporter](#)
- [Print newsletter vs. e-newsletter](#)
- ["Is Face-to-Face Communication Always the Way to Go?"](#)
- [If you're confused about what type of chart to use](#)
- ["The Ten Biggest Mistakes Case Study Writers Make"](#)

## **LinkedIn, networking, and your career**

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LinkedIn isn't just for **desperate** job hunters. In fact, the average user is "41-year-old white-collar professional with an income of \$109,000 a year," according to "[The Social Network as a Career Safety Net](#)" by Sarah Jane Tribble in the *New York Times*.

Since the career-related articles were the most popular articles in my last two newsletters, I'm following up in this issue with links on how to use LinkedIn and other social media for your career:

- [LinkedIn Learning Center for Job Hunters](#)
- ["Thirteen Ways Social Media Can Improve Your Career"](#)

However, face-to-face networking is not dead. I'm looking forward to meeting other Boston Security Analysts Society (BSAS) members at the society's first ["networking only" event on December 2](#). If you're a BSAS member, I hope to see you there.

Should you say "No" to "Please"?

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People feel passionately about "please."

"Common sense might tell you that adding 'please' or 'thank you' to an email will always make it more polite. Common sense would be wrong." That's according to David Shipley and Will Schwalbe in [Send: Why People Email So Badly and How to Do It Better](#).

I believe that email requests can be less formal than face-to-face requests. It's similar to how a cookbook recipe simply says to "Add one stick butter." But I felt uneasy about striking "please" from my vocabulary.

I decided to ask the participants in my workshop on "How to Write Effective Business Emails and Letters" if they think "please" should be optional. "No way!" was their response.

I agree that it's good to leave "please" in your vocabulary. I'm puzzled by Shipley and Schwalbe's assertion that it's "almost impossible to use in writing without coming across as obnoxious."

**Do you use "please" in emails? Please express your opinion in my poll.** You'll find it in the right-hand column of my [Investment Writing blog](#), under my photo and bio.

### **Staring into the sun during a down market**

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"When you bicycle into the sun, it's hard to see the road ahead of you."



My mind flashed to the financial crisis when my husband said this before we started bicycling through Lincoln, Mass. The market's gyrations are like the autumn sun. They distract me from the road. I've got to keep my head down and continue pedaling. For me, that means it's mostly "business as usual" in my retirement savings account and my marketing to investment and wealth management firms.

Meanwhile, I plan to ratchet up my contributions to my local food pantry. Apparently the economy is driving up demand and depressing contributions, according to "[When the Cupboard is Bare](#)," the lead article in the *New York Times*' Nov. 11 "Giving" section.

Have a very **Happy Thanksgiving!**



If this newsletter would interest your colleague, you can forward it with a personal note. Thank you for spreading the word!

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