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"Turbulence can Improve Portfolio Diversification"

"The only problem with diversification is that it's never been tried," said Mark Kritzman, president and CEO of Windham Capital Management, in a July 21 speech to the Boston chapter of the Quantitative Work Alliance for Applied Finance, Education and Wisdom (QWAFEFW). If he gets his way, investors will achieve truly diversified portfolios by applying his concept of turbulence. *Advisor Perspectives* interviewed Kritzman after his QWAFEFW talk to get details on how financial advisors can benefit from turbulence.

Continue reading "[Turbulence can Improve Portfolio Diversification](#)" in *Advisor Perspectives*.

By the way, Kritzman's emphasis on the persistence of turbulence reminded me of another QWAFEFW presenter, Prof. Andre Perold, whose views I discussed in "[Stable Risk Portfolios: A Timely Alternative to Static Asset Allocations](#)."

Statistics to calm nervous investors: Research on dollar cost averaging

Are you--or your clients--nervous about buying stocks? You may find comfort in statistics from "(Re)Entering the Market: The Costs and Benefits of Dollar Cost Averaging" by Gregory D. Singer, director of research, and Ted Mann, analyst in Bernstein Global Wealth Management's New York office. Their article appeared in the CFA Institute's *Private Wealth Management* e-newsletter (August 2009).

The bottom line, according to the authors' research

...if you have a sum of money to invest for the long term, entering the market all at once will usually prove to be a better strategy than dollar cost averaging. The odds that you will reap greater wealth in the end are in your favor. But dollar cost averaging is reasonable insurance against the risk of investing in a falling market.

Continue reading about [dollar cost averaging](#).

Should you drop subscribers who don't open your e-newsletter?

If you're like most e-newsletter senders, you track the statistics on how many subscribers open each issue. Personally, I check them multiple times because I get a rush out of every click on my monthly Investment Writing Update. But there are people who never seem to read my newsletter.

This made me ask, should you drop people whose names don't appear on your open list?

Continue reading "[Should you drop subscribers who don't open your e-newsletter?](#)"

Which newsletter strategies make sense for investment and wealth managers?

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Newsletters can be powerful marketing tools for investment and wealth managers. **Please answer the poll about newsletters** 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.

### **Last month's reader poll about punctuating bullet points**

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Last month my reader poll asked "When do the words that follow bullet points require punctuation?"

Poll results:

- 14% Never
- 10% Sometimes need semicolon at end of each bullet "and" after next-to-last bullet, and period after last bullet
- 50% Periods are required when text following bullet is complete sentence
- 25% All of the answers above are wrong

(Google's polls must be subject to rounding error because results don't sum to 100%.)

Half of my readers got the answer right. Congratulations! If you got it wrong, you've got plenty of company. I wasn't sure about the answer until I researched it a few years ago.

Read "[How to punctuate bullet-pointed lists](#)."

FINRA's limits on registered rep use of ghostwriters

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Registered reps, if you distribute an article with your name on it, FINRA wants you to contribute most of the content.

That seems to be the minimum requirement, according to comments I've received from other financial marketing writers in LinkedIn's Financial Writing/Marketing Communications Group. Your compliance department may have stricter requirements, so check before you publish.

"Misleading Communications About Expertise," a FINRA regulatory noticed dated August 27, 2008, appears to lay out the rules.

Continue reading "[FINRA's limits on registered rep use of ghostwriters](#)."

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Career corner: My top five tips for LinkedIn newbies who want to attract financial clients, referrals, and jobs

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LinkedIn is gaining power as a source of clients, referrals, and jobs, just as websites have become essential for companies. If you don't have a LinkedIn profile, it's almost if you don't exist.

In its most basic form, LinkedIn can be a gentle, low-key way of reminding people that you exist. You can also use it to meet new people. These are my main goals for LinkedIn. It has generated some business for me, but NOT as the result of my aggressively asking for it.

Continue reading about [my personal top tips for raising your profile using LinkedIn](#). By the way, I use number 4 regularly.

If you're an advanced LinkedIn user, read the Convince & Convert blog on "[LinkedIn--22 Ways to Dominate.](#)"

**Save the dates! Sept. 17 in Portland, Nov. 10 in Boston**

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Could your writing skills use a tune-up? If you work in asset management, you'll get investment-related tips from my upcoming presentations.



On September 17, I will present "**How to Write Investment Commentary People Will Read**" to the Maine Society of CFAs in Portland, Maine. Lunch is served during the program, which runs from 12:00 noon to 1:30 p.m. For more information, [send an email to the society](#).

November 10 is the date for my presentation to Boston Women in Finance on "**How to Write What People Will Read About Investments.**" The program sold out the first time I presented it. Details will be available later this year on the [BWF website](#).

I don't have registration details yet, but will post them on my blog once they're available. It would be great to see you at one of these presentations.



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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