



Ink Matters

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You Can Bank on Clear Writing

Do you recall the last time you received an important document you had to read several times to understand? Were you frustrated? Did you feel the sender might be trying to hide something?

Look at your credit card statement. Do you *really* understand how banks compute the interest charge? Probably not and you're not alone.

Account statements from some banks are so poorly laid out and hard to understand that customers give up trying to balance their accounts. Banks need to foster customers' trust, but their

statements do just the opposite.

Millions of Americans lack basic financial skills, which means they don't balance their checking accounts and sign financial contracts without understanding the terms. They also miss opportunities to reduce debt simply because they do not understand what they are reading.

A few financial institutions have made an effort to simplify customer information, but there's room for improvement. Just ask Dr. Julie Miller from *Business Writing That*

Counts. Banks hire her to teach employees how to write letters, memos, and customer service information that is clear, gets the point across quickly, and delivers the message with half the effort.

Dr. Miller says that what you say on paper says something about your professionalism and trustworthiness.

"Banking is about relationships first, rather than products. If they don't build that relationship through their written and verbal communication, they won't sell their products."

"Be clear, be concise, be confident, and best of all, be quick."

—from *Business Writing That Counts!*, 3rd edition due out this November.

For more information about Dr. Miller's book, and her onsite and online workshops, go to www.drjuliemiller.com.

A Prospectus in Plain English?

According to an article by syndicated columnist, Charles A. Jaffe, the current economic climate opens the door for consumers to expect better customer service, and as part of that, demand to know what is happening with their investments.

Consumers, he says, should demand documents be written in plain English.

In October of 1998, the SEC adopted a rule amendment that said fund companies need to write in plain English. The truth is, they don't.

"If you don't understand [the company's] mission—if you can't explain what the fund does so that a 10-year-old would have some sense of it—call and ask for an explanation," he advises. "Get an-

swers to what you don't understand."

We all know the path that misleading information can take...it's spelled lawsuit.

After all, they have your money, and you have the right to know.

(Charles A. Jaffe is senior columnist at CBS Marketwatch.)

Please note our new address!

EasyRead Copywriting
PO Box 6146,
Albuquerque, NM
87197
Phone: 505-715-1070.
Same email,
(Kristina@easyreadcopywriting.com)
Same URL (<http://www.easyreadcopywriting.com>)



PO Box 6146
Albuquerque, NM 87197
505-715-1070
Kristina@easyreadcopywriting.com

Kristina Anderson has been in the freelance writing and editing business since 1990. Her wide range of experience includes managing bookstores, volunteers, and nonprofit programs. She works with health promotion publishers, health providers, nonprofit organizations, literacy organizations, marketing agencies, educational institutions, technical companies, corporations, book publishers, and authors. Her expertise includes writing for low-literacy and limited English-speaking audiences and assessing readability and literacy levels of printed materials.

A Case Study

The Story

Company A lost a long-term customer to company B. The reason? Company B submitted a knock-your-socks-off proposal that clearly stated their experience, their excellence, and why they should change suppliers.

The Solution

Company A hired Dr. Julie Miller to teach employees how to write dynamic proposals. They learned how to use trustworthy words that instilled confidence in their customers.

The Result

Company A tripled their business.

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All Things Around Us Have a Story

I recently came across the book “Scrolling Forward: Making Sense of Documents in the Digital Age.” The author, David Levy, is an expert on the written form and how it has influenced the way we read and process information.

Just look around you, he suggests, and notice how pervasive written forms are in your life. Calendars, credit cards, money, checkbooks, receipts, reports, email, memos, shopping lists, post-it notes, signs, magazines, junk mail, billboards, TV, and books. The list goes on.

“Most activities in our day are subtly or blatantly mediated by writing. Try making a purchase without being able to handle money or sign your name to a credit card

receipt. Try finding a job that doesn’t require some minimal— but still substantial—level of literacy. Try making any sense of our culture without an ability to decipher the barrage of advertising images and slogans on billboards, TV, and video. ...Yet despite the constant immersion in this sea of written forms, few of us—until recently, at least—have stopped to reflect on them or on their significance.”

As an example, he points to the common receipt—a document that he says “preserves time” because it serves as witness to a transaction between buyer and seller. All documents, he says, are extensions of ourselves—the best and the worst of us can be found in them—and they are a way for us to see our-

selves. Think about it. We can see the likes, dislikes, preferences, and desires of ours and other people in these small records of time.

With this book, Levy sheds light on the nature of documents and their place in our society historically and in the future, but paying particular attention to the present, which he describes as “tumultuous and confusing.”

“It is clearly a time to reflect.... Along side these big picture questions, perhaps even woven through them, are much more personal ones. What does all this mean *for me*? What does it mean for my livelihood, my sense of self, my place in the world?”

(“Scrolling Forward” is published by Arcade Publishing, New York.)