

COMMON SENSE RULES AND IDEAS FOR EMAILS

Emails shouldn't become a handicap or worse

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How many emails do you send or receive in a typical work day?

Even eliminating the spam, I bet the number is high. I have heard various statistics about the use of electronic communication by teenagers. One report said that the average teen sends or receives over 100 text messages in the course of a typical day. Another report places the number at closer to 200. But the point is in either case is that it's enormous.

How much of this is really important and useful?

If we're unsure as bankers of the answer, then we're probably over-communicating. Over-communicating can be as problematic as under-communicating. It wastes time--and often creates an extensive trail leading to possible misunderstandings.

Last week I discussed emails and their potentially negative impact on financial litigation. They often create imprecise documentation trails and are frequently subject to misinterpretation or misuse. But emails are also a major communication tool and medium.

So this week I'll share my ideas on how to make them more useful and durable tools.

Email as an envelope, and email as the message

First, let's be sure we agree on the difference between the way we simply share existing information and the way we collect, construct, store, and distribute new information.

The former is simply using the speed and convenience of the email medium to rapidly share electronic documents between and among users.

The latter is the way we originate and ultimately disseminate information in an electronic form. Most of us are heavy users of email in the latter sense and this deserves some time and attention.

I've been involved in various ABA schools and courses as an instructor or facilitator for many years. So I've read lots of participant submissions of assignments and communications on discussion boards. My early reactions are many years later largely unchanged.

Many adult participants are unmindful of the way they communicate in the sense of creating clear and cogent messages. Misspellings are frequent and the tone is almost always informal or tends toward the informal.

Now, if you're inviting me to lunch, that's OK. But if I'm chairing the loan committee, more business-like tone is almost always appropriate. So it's the impression we create and not necessarily what we specifically say that's often important--and as often ignored today.

Banks are big on "image" considerations--how we look, how we act, how we talk, how we write. So, why do we leave our basic training in proper English composition at the door, so to speak, when we communicate by email? In a business context, how is being "hip" also being smart? (Hint: It's not.)

Take a hard look at your email

Here are five common sense questions or "filters" to mentally sift through for emails in a business context. They aren't absolutes and maybe you can think of several more. But it's a useful start and based on my experience in the last 15 years or so since email usage became so ubiquitous in most banks.

1. Is the particular subject or purpose of the email important?

Would the recipient be at a disadvantage or handicap by not having the information? Does the use of "reply to all" increase overall comprehension of the subject matter by each and every recipient? Or does it just clutter our inboxes?

2. Do you distinguish between what you think vs. what you know?

Facts are much easier to explain (and defend) than opinions and they lead to many fewer misunderstandings between parties.

3. Could the information more effectively, efficiently, or wisely be shared orally?

By the time you realize that certain items of information are sensitive or shouldn't be shared it's often too late. The time to think about that is a second or two before you hit "send."

4. Does the tone and tenor of the communication mark you as a professional? Or otherwise?

Do you want some stranger to possibly conclude that you are a potty mouth or that you indulge in salacious or malicious gossip?

5. Is the tone and tenor sufficiently formal for the specific context?

Emails are often a poor medium in which to negotiate a term sheet on a significant deal.

Beware the everlasting email

The ancient Hebrews had a sense that the written and spoken word assumes an independent and perpetual existence. That's probably literally true today with emails.

Even though you or I hit "delete," the message almost certainly lives on digitally at some server or in some trash icon at a computer somewhere. Maybe our communications don't deserve such permanence; but the real point is that there is certainly almost always a trail. This isn't necessarily bad but it's hardly an absolute benefit either.

There's also the matter of creating harm or insult to the reader. Such harm may be deliberate but is so often completely unintended but nonetheless hurtful and long lasting.

I have a business friend who recalls years later a communication about him contained in a string of emails that included a third party. In it he read, "Pat isn't as stupid as he looks." The writer never intended Pat to see that and probably didn't seriously consider Pat to be stupid looking. But the words were recorded with insufficient thought, sent in haste, and

ultimately read with hurtful and noxious consequences.

Email that breeds bad recordkeeping

Consider how lazy habits in emails create additional work and effort by the reader. Let's say you start an email on the subject of a particular issue, such as "Social Media Use in Our Marketing Efforts." After several iterations the subject matter drifts far away from the original topic, but the subject of each successive email continues to be "Re: Social Media Use in Our Marketing Efforts."

This is sloppy and wastes everyone's time if it's ever important to go back and retrieve a particular bit of information. What you are later looking for almost certainly has nothing to do with social media. This is thoughtless and sloppy but we do it probably thinking that by every strike of the "send" key we are contributing to efficiency of our workplace environment.

There's a lot more to say on the subject of emails. This is probably more properly a subset of issues on business communications. Much of what is written on email protocol isn't particularly germane to the issues that are my concerns today relating privacy, relevancy, litigation discovery, and personal and professional reflections on each of us as authors.

Perhaps some of you have some urgent thoughts to share on the subject.

We can use some fresh thinking on this important business tool to give it a renewed value and efficiency in our workplaces.

About Ed O'Leary:

Veteran lender and workout expert O'Leary spent more than 40 years in bank commercial credit and related functions, working with both major banks as well as community banking institutions. He earned his workout spurs in the dark days of the 1980s and early 1990s in both oil patch and commercial real estate lending.

O'Leary began his banking career at The Bank of New York in 1964, and worked at banks in Florida, Texas, Oklahoma, and New Mexico. He served as a faculty member and thesis advisor at ABA's Stonier Graduate School of Banking for more than two decades, and served as long as a faculty member for ABA's undergraduate and graduate commercial lending schools.

Today he works as a consultant and expert witness, and serves as instructor for ABA e-learning courses and has been a frequent speaker in ABA's Bank Director Telephone Briefing series. You can hear free audio interviews with Ed about workouts here. You can e-mail him at etoleary@att.net. O'Leary's website can be found at www.etoleary.com.

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