



# Happenings!

RMA's Young Financial Professionals Newsletter



## CHECK IT OUT! CALENDAR OF EVENTS

Our Committee is working on several events that will be entertaining and informative. It is our hope that you will forge contacts and relationships, in a casual setting, that will benefit you throughout your career in financial services. Please plan on attending the following events:

**December 15, 2005:** Social at Europa Café, 5-7PM

**February 2006:** To be determined

**March 16, 2006:** Young Professionals St. Patty's day warm-up, 5-7PM (Site TBD)

**May 17, 2006: (Tentative date):** Enjoy an afternoon of racing at Colonial Downs. Socialize with friends and peers and maybe even hit the perfect trifecta! RMA will provide a handicapping lesson to help you win big.

We will send invitations and reminders for these exciting events.

### Young Financial Professionals Leadership Team

**Zack Matzani**

BB&T

(804) 787-1211

[Zmatzani@BbandT.com](mailto:Zmatzani@BbandT.com)

**Jeff Nagle**

Crestmark Bank

(804) 673-6800

[jnagle@crestmark.com](mailto:jnagle@crestmark.com)

**Wade Rinaca**

BB&T

(804) 787-1071

[WRinaca@BbandT.com](mailto:WRinaca@BbandT.com)

**Ray Santeli**

First Capital Bank

(804) 273-1166

[rsanteli@1capitalbank.com](mailto:rsanteli@1capitalbank.com)

## Message from Your Young Financial Professionals Leader:

### Question: What is the Young Professionals Group?

The Young Professionals Group is a networking organization created to promote membership in the Risk Management Associates and provide networking opportunities for new financial specialists. Although we were originally a banking trade group (Like RMA), we have expanded our ranks in recent years to include other financial professionals.

### Q: Why should I attend YP events?

YP events offer you the opportunity to network with peers in various financial service industries, typically in a relaxing social setting. Hopefully you will develop relationships that will help your career and develop an interest in RMA. Most of our events feature a presentation on a topic relevant to our industries and environment followed by a networking reception.

### Q: Who should attend?

Bankers, accountants, attorneys, real estate specialists and anyone else involved in financial services who wants to build relationships with like-minded professionals.

**Zack Matzani**, Chairman  
RMA Richmond Chapter  
Young Professionals Committee Chair

## Career Corner –

### EXPRESS YOURSELF:

#### Tips for Improved Written Communication

Concise, effective written communication is one of the most important skills used by professionals. In today's business environment, correspondence has evolved from the very formal styles used in the past into a much more relaxed, friendly, and conversational nature. While it remains essential to pay attention to appropriate business style, grammatical rules, and spelling, it is now increasingly acceptable to use a more natural, conversational voice when you write. The following tips are intended to serve as a guide in letter writing, agendas, event invitations, e-mail messages, and promotional literature. When employing these tips, keep in mind that formal business writing remains strictly formal. For tips on formal grammar, you may want to consult *The Gregg Reference Manual* by Sabin to fine-tune those skills.

#### Simple Tips for Good Communication:

- Use simple, short, easy-to-understand words. Don't use pompous language to try to impress your reader. Instead of "utilize," "substantiate," and "demonstrate," try "use," "prove," and "show."
- Eliminate wordy or redundant expressions and prepositions. Why say "in view of the fact that," when you can use "because"? Rather than "at this point in time," simply use "now."
- Don't turn your verbs into nouns by using -ion, -ity, and -ness suffixes. For example, the phrase "offer a suggestion" would be better expressed with the verb "suggest." "Take under consideration" should be "consider."
- Date your requests and make sure your words aren't open to interpretation. "As soon as possible" could mean in one hour to one person and two weeks to another. "Contact me" could be by phone, fax, e-mail, etc.
- Use active instead of passive voice, where the subject performs the action. "My boss signed the check," is shorter, more powerful, and direct than "The check was signed by my boss."
- Use gender-neutral wording. A newspaper once printed, "President Clinton and Hillary arrived..." Instead, it should have said, "Bill and Hillary arrived..." or "President Clinton and the First Lady arrived..." Rather than using the pronoun "he" in writing, make your sentences plural. For example, "An accountant must pass a difficult exam before he can become a CPA" is better written as "Accountants must pass a difficult exam before they can become CPAs."
- Eliminate overused, trite, old-fashioned expressions. Instead of "pursuant to your request," try "as you requested." Instead of "in lieu of," try "instead of."
- Correct typos, and spelling, punctuation, and grammatical errors. Many of the rules you "grew up on" have changed over the years. Some of them are as follows:
  - You may now end sentences with prepositions (e.g., for, to, under). For example, when we speak, we say such things as: "Did you find what you were looking for?" and "Whom am I speaking to?" We would never say, "Did you find for what you were looking?"
  - You may now begin a sentence with a conjunction (e.g., and, but, or because). Because we commonly begin sentences with conjunctions when we speak, you may now do it in writing.

- It is now preferable to include the second comma when you list three items in a series (mother, daughter, and sister).

Excerpt taken from "Simple Tips for Good Written Communication" by Laura Stack. Laura M. Stack, MBA, CSP, is "The Productivity PRO," TM, and the author of *Leave the Office Earlier*. She presents keynotes and seminars on time management, information overload, and personal productivity. Contact her at 303-471-7401 or [Laura@TheProductivityPro.com](mailto:Laura@TheProductivityPro.com).



### Put Your Career in Gear...

#### Career Reads

- ❖ ***Crucial Conversations: Tools for Talking When Stakes are High***, by Kerry Patterson, Joseph Grenny, Ron McMillan, Al Switzler, Stephen R. Covey.

"Crucial" conversations are interpersonal exchanges at work or at home that we dread having but we cannot avoid. How do you say what needs to be said while avoiding an argument with a boss or relationship partner? *Crucial Conversations* offers readers a proven seven-point strategy for achieving their goals in all those emotionally, psychologically, or legally charged situations that can arise in professional and personal lives. Based on the authors' highly popular Dialogue Smart training seminars, the techniques are geared toward getting people to lower their defenses, creating mutual respect and understanding, increasing emotional safety, and encouraging freedom of expression. Among other things, readers also learn about the four main factors that characterize crucial conversations, and they get a powerful six-minute mastery technique that prepares them to work through any high impact situation with confidence.
- ❖ ***The Gregg Reference Manual: A Manual of Style, Grammar, Usage, and Formatting***, by William A. Sabin.

For more than 50 years, *The Gregg Reference Manual* has been recognized as the best style manual for business professionals and students. The basic rules that apply to the most frequent problems are covered as thoroughly as the fine points of the problems that occur less often. The colorful examples and illustrations offer easy-to-follow models to help resolve the difficulties encountered in everyday communications from email messages to formal reports.

### Career Moves: Join RMA Today!

#### Invest in Your Future By Joining RMA

1. Use RMA's resources to become a resource yourself!
2. Get involved by increasing your own skill set: leadership, teamwork, presentation, and delegation skills.

[www.rmahq.org](http://www.rmahq.org).

**Joining RMA is an investment in yourself and your future.  
Make that investment!**