

E-mail etiquette

E-mail can be a convenient and effective communication for both personal and professional use. Listed below are useful tips:

- Type your e-mail in upper/lower case just as you would a letter. All caps are perceived as shouting.
- E-mails are permanent records that can be forwarded to others, therefore, carefully consider what you write.

- Lengthy messages may be a burden on your recipients. Keep your messages short, concise and to the point.

- Avoid excessive punctuation such as exclamation points at the end of every other sentence.
- Although e-mails are informal, it is still important to proof your messages just as you would a letter.
- Include descriptive subject lines.
- Limit the usage of acronyms such as CMIW (correct me if I'm wrong), and AFAIK (as far as I know), unless you are sure the reader is familiar with them.

- Obtain permission from your recipient before attaching large files to your message.
- Prior to forwarding personal e-mail messages to large groups, ask permission from the originator of the e-mail.
- For business purposes, use a well-thought-out structure when communicating electronically.
- When your communication requires sensitive, difficult or emotional content, consider personal contact such as the phone.
- When responding to a message, keep your audience in mind.



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- For your convenience, incorporate a signature line that automatically appears at the end of your message. This signature usually consists of five to seven lines of contact information.
- Be aware that e-mails are not secure in certain circumstances.
- Use "receipt requested" only if you question whether the intended receiver will log on to retrieve the message.
- If you receive a message intended for someone else, either forward it or reply to the sender with a brief explanation.
- If you need to change e-mail accounts, consider an e-mail redirection/forwarding service to avoid loss of valuable messages.



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PLEASE RECYCLE

A look at home warranties

A home warranty is a contract covering repair and replacement costs for appliances and other systems associated with a specific home. It can provide added security; however, before making a decision to purchase such protection, it is vital that you research the particulars of varied programs.

Carefully review your options prior to choosing your guarantee. Make sure the warranty clearly lists every component that is covered. Most programs

cover major systems; air, heat and plumbing, as well as built-in appliances such as water heaters, dishwashers and ovens. Not every contract includes the roof, foundation or other structural components.

At this time you will also want to find out how payment of repairs is handled. Typically, companies cover the entire repair cost, however, some may require a small co-payment, similar to health insurance. It is important to know if there is a limit on the number

of service calls and if the warranty has an established cap on the dollar amount the company will spend. Additionally, it will be beneficial to know what an extended home warranty will cost. Do not hesitate to ask for customer service references and also how long the company has been in business.

Home warranties are tools. Their effectiveness depends upon a clear understanding of how they work. Feel free to contact me about the pros and cons.

