



When You Can't Say It Nicely ... But It Still Needs To Be Said

By Wendy J. Cook

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Perhaps because social media is so, well, *social*, I find it particularly painful to see someone go on a poorly rendered rant on the Internet. As Gilbert K. Chesterton says, "A good novel tells us the truth about its hero; but a bad novel tells us the truth about its author." How do you speak your mind about strongly held viewpoints without revealing a fool?

When is it worth it? When is it not?

Whenever your words are expected to produce little more than hurt feelings, assume that your mother is right: holding your tongue – and your "send" key – remains the best plan of inaction. This is especially so in your business communications. (And, as an investment advisor, you can consider essentially anything you publish on the Internet to be a business communication.) But, still, there are times when you must present or defend your ideas, even if they're directly critical of someone else's. Sometimes, it's just that important.

When should you go ahead and cast your barbed words, and when do you cut bait? It's too bad we can't weigh importance like we can a fish, so we can spot the keepers. My rules of thumb include the following two reality checks:

1. **Would I say it to his or her face?** When I'm considering writing bluntly, I begin with this all-important hurdle of a question. If I know in my gut that I wouldn't dare say anything like what I have in mind in person, I know should back away from an electronic exchange. If you post a personal critique on the wide world of the Web for all to see, odds are, it will not only reach your target and all his friends and family eventually, it'll probably reach them at least twice as fast as any praise can travel.
2. **Have I slept on it?** Whenever possible, I give it some time, preferably overnight. Often, I find my passion has diminished during the cool-down period. Sometimes not, and that's when I know it's worth crafting a message.

Responding to the call

Each of us has a different comfort level about engaging in spirited debate. Admittedly, to quote George McFly from *Back to the Future*, "I'm afraid I'm just not very good at..."



confrontations.” And that’s okay. Like George, who reserved his energy so he could well and truly wale on the bad guy in the end, I’d like to think I know when duty really calls.

On the other hand, there are those among us who seem to rise to the clarion call of confrontation at the slightest whisper of an argumentative breeze. And that’s alright too. Some of these regular jousters are quite good at presenting their cases in constructive ways – sometimes debating passive versus active, and sometimes arguing the merits of variations on the theme of passive investing. Even if you don’t necessarily long to jump into the fracas, we’d all be much worse off without this thought-provoking exchange of well-reasoned, if sometimes sharply worded, ideas.

So let’s say you’ve decided to accept the challenge, and that a serious critique is in order. How do you effectively champion your subject, revealing “the truth about its hero”?

As Chesterton’s words imply, it’s not what you have to say on any particular subject but rather how well you say it. That spells the difference between engaging the majority of your audience to at least consider your viewpoint and causing those you most seek to convince to dash for the exits.

Above all else, if you’re going to offer constructive criticism, you can be direct. You can share strong beliefs that are in serious opposition to somebody else’s. You can ruffle the feathers of those who refuse to consider opposing viewpoints. But that doesn’t mean you need to be petty or mean about it. Even if you’re 100 percent right and your opponent is 100 percent wrong, the more you veer toward personal and/or emotional attacks, the more you’ll end up looking like the bully.

R-E-S-P-E-C-T. Sing it with me.

No matter how much you disagree with someone, there is almost always at least one square inch of common ground. Start by acknowledging that inch before you dive off your platform. Then, as you state your own case, focus on remaining rational and objective, sharing your talking points cleanly, convincingly, and with as little name-calling as possible. (Also, I recommend drafting your comments somewhere safe prior to posting, such as in a Word document or on a pad of paper, to avoid pulling a “Ready, Fire, Aim,” in the heat of the moment.)

There’s sometimes a razor’s edge between honest and cruel, and where that edge is can be highly subjective. If you truly feel you’re being honest without being mean, and the small-minded take it the wrong way, one can argue that it’s their insecurity and not your faux pas. But you may still have to accept the reality that they or theirs may decide to bad-mouth you for it, and you may suffer a bruised reputation, whether deservedly or not. That’s life. And it’s yet another reason to think carefully about unintended consequences before you proceed.



A live demonstration (gulp)

Let me offer an illustration of a critique I posted a while back. It's a little scary, but I do feel pretty strongly about it. Still do. So here goes.

First, if you've never visited Carl Richards' www.behaviorgap.com website, I encourage you to do so. Good stuff to be had there, including his "napkin art" illustrations, which have helped the passive advisor community share its investment strategy in such a delightfully approachable way. Also, let me state that Carl Richards and I share way, way more than an inch of common ground. The man is generous and kind, and has my overall highest respect.

That being said: A while back, Carl posted one of his designs that really rubbed me the wrong way. In an otherwise well-written [Bucks blog posting](#) for the *New York Times*, he compared the behavior of teenage girls to a herd of sheep.

Baaaad idea. I followed all of the above guidelines, including considering how very much I enjoy and appreciate all the rest of Carl's work. Even so, I couldn't let it slide. As the financial VP and treasurer of the local American Association of University Women (AAUW) branch, among my life's missions is to support efforts to help young girls successfully move past gender-based stereotypes exactly like this one. Here is an excerpt from the comment I posted on his blog (reprinted with much love for my brother Al, who is unwittingly suffering the abuse):

Great general observations, as always, Carl. But why pick on teenaged girls, versus the folly of youth in general? Granted, I did (still do) plenty of silly stuff as a girl. *But I'm* not the one who shot out my tooth with a BB gun while playing "Truth or Dare" with my pals. *I'm* not the one who started a campaign in high school to have all my friends bark like dogs whenever my sister walked by. That was my teenaged brother, on both counts. In his defense, he matured into a caring and responsible father and professional nurse, who is now about as far a cry from a lemming as it gets. So no long-term harm done. But let's not perpetuate the damaging myth that girls are sillier than boys, at any age. Adjust that napkin to simply, "Teenagers"?

The results? The jury's still out. Carl has not replied to me, publicly or privately. He also did not revise the artwork as I'd hoped. It's still available on his [NYT sketchpad archive](#), although it does seem to be removed from his [Behaviorgap.com](#) website. Even if the effort does not in the end change Carl's artwork, at least it provided me with some useful material for an article about constructive critiques. And, who knows, maybe it will inspire a teen aged girl somewhere to major in finance as she continues her education. That would be something, wouldn't it?



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