

from Chuck's Desk

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promptly.*

Chuck Donovan

Writing Good E-Mails

I receive many e-mails and often wonder what some of them are about when their subject line appears in my Inbox. The written descriptions appear so strange and confusing I ask myself why I am receiving these e-mails and whether I should even waste my time looking at them. Frequently I do not and delete them immediately.

For example, I got one in August which said "Meet and Greet Alex Arreaza". I had no idea who he was, why he would be of interest to me, and why I got the e-mail in the first place. It went quickly into the waste basket.

I am sure this happens to you also. It has made me wonder whether there may be some rules and etiquette associated with the writing of e-mails. So, I looked into it and found there are indeed rules and etiquette to be followed in preparing e-mails. The following discusses them.

Subject Line of an E-Mail

A good rule of thumb on subject lines is to always remember you may know what you are writing about but your recipients may not. You need to give them enough and clear information for them to want to read your message.

The subject needs to tell them what your e-mail is about and why it will interest them. It should lead them to open and read it. It should be brief, does not have to be a complete sentence, and gives a good indication to its contents.

- If your message is in response to another e-mail, you need to start the subject line with **Re:**.
- If your message is critical and has a deadline, you need to start with **Urgent**.
- Request information or action e-mails should begin with **Req** (i.e. Requested) indicating that some form of action is necessary.
- If you are passing on or offering information that will require no response, **FYI:** (i.e. For Your Information) is a good way to start the subject line.

Language in an E-Mail

The words you use in an e-mail message are a cue to your language ability. If they have many misspellings, subjects do not agree with verbs, or a wrong word is used, your recipients will assume that you are not very smart. While there is really no relationship between language and intellect, they will make the assumption.

Many will be upset by getting e-mails with errors, in particular misspellings and typographical ones. It tells them that you either did not think enough of your message to be careful or rushed it off in a hurry without rereading it. They will feel it was not courteous to send e-mail with such errors.

All e-mail programs have grammar and spell checkers. It takes only a few seconds to check your message. The grammar and spell checkers should always be used before your e-mail is sent.



Affordable Business Services, a full service accounting firm, offers innovative business solutions to small and medium size companies through specializing in the training, and consulting in the use of QuickBooks business management software.

Chuck Donovan MBA brings over 20 years of financial expertise to the business having worked as a senior financial executive with firms ranging in size from \$20 million to \$3 billion in sales.

His broad, hands-on accounting and finance experience has taught him that financial information must be more than just a series of numbers.

He shows and helps business owners to use their financial information to increase their cash flows, improve their profits, and build their companies, so they can plan for a secure future.

A QuickBooks Professional Advisor and experienced problem solver, Chuck is a graduate of Dartmouth College and received his MBA from American International College.

Emotion in an E-Mail

The most difficult thing to convey in written message is emotion. You could get in trouble for writing exactly what you could say out loud without a problem. Because the tone of your voice and gestures are missing in an e-mail, it is easy to misinterpret your meaning.

There are things you can do within the message to put across emotion.



For mild emphasis you can put asterisks around the words or capitalize the first letters of them. For a stronger emphasis you can use all capital letters and add exclamation marks. Other types of emotional emphasis are punctuation, white space, and all lower-case letters. **You should use capital letters carefully. To many recipients capital letters mean that you are shouting.**

Not only does a written message lack the emotion that the tone of your voice gives, it also lacks gestures. While your words do not express hand or facial gestures, there are some symbols for facial gestures. Three common ones are: happy :-), funny ;-), and sad :-).

A question mark (?) stands for a furrowed brow, an exclamation mark (!) for amazement, and the two together (!?) astonishment.

Backgrounds and Fonts in an E-Mail

E-mail etiquette indicates that solid colored backgrounds, larger than normal fonts, and colored fonts should not be used in e-mails. Although they show originality, creativity, and imagination, they are considered cutesy additions and distract from what is written. The e-mail rules of etiquette say that a normal black font on a white background is the most courteous way to contact recipients.

Abbreviations in an E-Mail

Abbreviations do belong in an e-mail The most common ones used are:

BTW - *By The Way*, **FYI** - *For Your Information*, **IMHO** - *In My Humble/Honest Opinion*,

RTFM - *Read The Manual*, **LOL** - *Laughed Out Loud*,
RSN - *Real Soon Now*,

ROTFL - *Rolling on The Floor Laughing*, **<g>** - *Grin*,

<hug> - *Hug*, **TIA** - *Thanks In Advance*

The KISS principle (Keep It Simple Sister) applies to an e-mail message; the use of notations such as these helps in doing so. Another KISS principle is the elimination of pronouns as much as possible within your messages.



Summary

E-Mails are now taking the place of written correspondence and telephone conversations. In an e-mail you need to be very careful about giving your recipients a clear picture of your message and your feelings. You cannot assume anything. In addition to the composition and language of your e-mail, your recipients will notice how appropriate your message is and ask themselves whether it was worthwhile taking their time to read it.

Obese People Qualify For a Tax Deduction

Recognizing obesity as a disease, the IRS said this past April it will allow taxpayers to claim weight loss expenses as a medical deduction. Previously the IRS did not recognize obesity as an ailment that qualified for the weight loss expense deduction. The April 2002 ruling qualifies obesity as a disease.



The ruling referred to a growing body of research, including a World Health Organization finding, as the reason why the IRS has decided to accept obesity medically as a disease.

Taxpayers have been able to deduct the costs of weight loss programs as a medical expense since 2000 only if they were recommended by a doctor to treat a specific disease.

Obesity is considered a symptom or a sign of some other disease. Obese people are at risk of high blood pressure, diabetes, heart disease, stroke, cancer and gall bladder disease.

Obesity is defined as excessive mass for a given person's height. For example: a 5-foot-5 person is considered obese at 180 pounds; a 6-foot person obese at 221 pounds.

The IRS ruling could cause insurance companies and Medicare to offer coverage for obesity treatment.

To Take the Deduction

A taxpayer has to participate in a weight-loss program for medically valid reasons under a physician's guidance.

Joining a gym or a weight control program to improve one's appearance, general health and sense of well-being will not qualify for the deduction. Diet foods are also not deductible, even if they are a basic part of the weight loss plan. The IRS reasons that people have to pay for their food whether or not they are trying to lose weight.

The deduction is a medical expenses one which in total must exceed 7.5 percent of adjusted gross income and can only be taken by taxpayers who itemize their deductions.

The ruling applies not only to 2001 income tax returns but also retroactively to 1998. Anyone who wants to take a deduction for past expenses needs to file an amended tax return for the specific year.