

CLEAR LANGUAGE AND DESIGN

Letter #11

October 2014

Lessons learned from the new federal anti-spam law

First lesson learned: what loyal subscribers you are!

It was great to connect with so many of you last June as we scrambled to comply with new legislation that requires explicit written permission to receive commercial e-messages from Canadian businesses and charities.

We'll leave it to others to debate the efficacy of this new law. What interested me a lot was how organizations went about asking for permission. In the rash of consent requests I received, I could see that many had gone to considerable expense to create automated reply interfaces.

Some of these interfaces were simple and easy for users—with just one click, you remained on the list. The Royal Conservatory of Music in Toronto did a good job with this one-click consent button:

Keep me informed

Others were really rather annoying, like the example on the right from Essential Skills Ontario. One click sends you to this data collection page, asking you to populate dozens of fields before re-subscribing.

I still haven't found the time.



UPDATE YOUR PREFERENCES

To continue receiving news from Essential Skills Ontario please update your profile below. If you do not update this profile, you will no longer receive emails from Essential Skills Ontario.

Thank you,
Essential Skills Ontario

Please kindly fill out all fields.

Email Address

I consent to receive emails from ESO

Yes

No

First Name

Last Name

Name of Organization

Country

Province/Territory/State

- Alberta
- British Columbia
- Manitoba
- New Brunswick
- Newfoundland & Labrador
- Northwest Territories
- Nova Scotia
- Nunavut
- Ontario
- Prince Edward Island
- Quebec
- Saskatchewan
- Yukon
- U.S.
- Other

Which best represents your area of employment?

- Government
- Business
- Adult Education & Training
- Social Services
- Labour
- Industry Association
- Policy & Research Organization
- Academia
- Employment Services
- EO Support/Umbrella Organization
- Student
- Foundation
- Other

Preferred format

- HTML
- Text

Subscribe to list

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Lessons learned in financial literacy

I used to shake my head when I saw people paying high fees to cash their disability cheques at the ‘fast money’ outfits that infest our poorer neighbourhoods. They just didn’t know any better, thought I. They just needed some financial literacy training.

This summer I collaborated with policy expert John Stapleton on a paper that has made me think again. John was reporting on his experiences teaching financial literacy to psychiatric survivors and frontline workers at Houselink Community Homes.

Getting a regular bank account can be fraught with peril if you are poor, disabled, and have a history of debt. First, you may be sold an expensive insurance policy that you don’t qualify for and could never collect on. Then, the bank may slap a ‘hold’ on the account, delaying access to your money. Very quickly, your old creditors will find you, place liens on your account, and make your life hell.

John’s paper is an urgent and compelling case for change in both the financial products industry and in our income tax system. Without these changes, marginalized people will never truly have access to the financial services they really need and the benefits they qualify for, no matter how financially literate they are.

He also warns financial literacy educators that it’s simplistic to advise everyone to get a bank account and file a tax return. We all need a deeper understanding of what financial literacy means for people at different income levels.

The report will be published later this year, when you can download it from John’s website at <http://openpolicyontario.com/>.



A musical lesson in communication

For a [magical one-minute lesson in reaching your audience](#), watch this young orchestra adrift on a pontoon as they attempt to summon whales.

Thanks to colleague Julie Clement for this link. “What a powerful message about communicating with the intended audience,” says Julie.



More resources of interest

The Sense of Style: The Thinking Person's Guide to Writing in the 21st Century: Steven Pinker is a professor of psychology at Harvard University and chairs the usage panel of the American Heritage Dictionary. This excellent new book, just out from Viking, has a wonderful chapter on academic writing and why it needs to change.

Online readability tool: Readability-Score.com gives instantaneous and accurate results for passages you cut and paste into a window on its home page.

<https://readability-score.com/>

The joy of pronouns: US Citizenship and Immigration Services has a cute little video on the benefits of using first and second-person pronouns like “we” and “you.”

http://www.uscis.gov/videos/plain-language-pronouns#%2EUvo_YITUMq8%2Etwitter

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