



Try these e-mail tips and tricks

It has occurred to me that over the course of time I seem to make the same simple suggestions to friends and clients alike with regard to a few helpful e-mail tips. I thought I might take a moment to share them here as well:

1. **BCC** - When sending messages to multiple recipients, you may benefit by utilizing the BCC or blind carbon copy field. By putting the e-mail addresses of all your recipients in the BCC field, you avoid exposing all the recipients' e-mail addresses to each of your recipients who receive your message. As a bonus, the users receiving and responding to your messages on iPhones and other mobile devices will not have to scroll past a long list of other recipients' e-mails before seeing the message you intended for them.

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2.

Signatures - Most e-mail applications allow you to set up a signature file that auto populates -- that is, automatically appears at the end of your message. Most will also give

you the option to manually select a signature when composing a message. You can create multiple signature files to utilize for different types of messages by embedding different graphics, logos and even links to websites and e-mail addresses into each of your signatures. Ultimately the signature is designed to save you time and effort by not having to "sign" each message you send.

3. **Folders** - Most e-mail applications give you the ability to create folders to organize and store messages that you intend to keep; an electronic filing system of sorts. Keep in mind that as the volume of your stored messages grow there may be disk space constraints on your system or server. This may require you to periodically clean out or archive less important items.

4. **Rules** - The rules feature on many e-mail servers or programs allows you a host of customization options when it comes to the processing of your messages. You can choose to perform certain e-mail-related tasks based on many different criteria, such as sender, subject or specific text that is in a message. An example of such a rule would be to have your e-mail from your manager placed into a specific folder upon receipt. The customization here is almost endless!

This is just a brief description of a few e-mail related features that often go unused. Explore the depths of these and other features to maximize your use of e-mail and increase your professional and personal productivity.

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protect against a loss, it can help you reduce the effects of volatility on your portfolio. For instance, if your portfolio is heavy with stocks, the presence of some bonds - even those whose market price has fallen because interest rates have risen - can help reduce the impact of a downturn that primarily affects stocks.

Clearly, the value of any investment has several dimensions - any or all of which may be valuable to you as you pursue your goals. So, as you build, maintain and adjust your portfolio over time, keep an eye on the changing prices of your investments - but don't overlook their true value.

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