

GUIDELINES ON STYLE FOR THE SOUTH AFRICAN ACTUARIAL JOURNAL

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ABSTRACT

In this article guidelines are given to prospective authors of papers intended for publication in the *South African Actuarial Journal (SAAJ)* with regard to the standards of style applied by the Editor.

KEYWORDS

Style; guidelines; *South African Actuarial Journal*

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1. INTRODUCTION

1.1 In this article guidelines are given to prospective authors of papers intended for publication in the *South African Actuarial Journal (SAAJ)* with regard to the standards of style applied by the Editor. It would be helpful to the editor if authors complied with these standards. The remaining sections of this article are as follows:

- 2 spelling;
- 3 abbreviations and acronyms;
- 4 punctuation;
- 5 mathematics;
- 6 dates;
- 7 currency;
- 8 tenses;
- 9 personal pronouns;
- 10 language; and
- 11 grammatical errors not generally identified by word-processors.

1.2 Prospective authors are referred to the *Instructions to Authors of Papers for Publication in the South African Actuarial Journal*, which set out the editorial policy of *SAAJ* and the format required by *SAAJ*, and which are available on the *SAAJ* web page.¹ Authors are advised to read those instructions before deciding whether to submit their articles to *SAAJ*. This article itself complies with the format and style required. Authors requiring help with research methods are advised to refer to the *Guidelines on Research Methods*, which are available on the web page of the Research Committee of the Actuarial Society of South Africa.²

1.3 These guidelines are not intended to be comprehensive. If the authors are unsure of any point of grammar, Fowler (1968) or Gowers (1986) should be consulted.

¹ www.actuarialsociety.org.za/Professionalresources/SAActuarialJournal.aspx

² www.actuarialsociety.org.za/About/Committees/ResearchCommittee.aspx

2. SPELLING

2.1 For spelling, a British English dictionary, such as one of Chambers Dictionaries, (e.g. *Twentieth Century Dictionary*), or one of the Oxford Dictionaries, should be used. It is also a good idea to run a spell check. It should be noted, however, that these are not infallible. United Kingdom or South African English settings should be used for this purpose.

2.2 In particular, use ‘-ise’ or ‘-yse’ not ‘-ize’ or ‘-yze’; refer to ‘actuarial judgement’, but to a court’s ‘judgment’. ‘Practice’ and ‘licence’ should be used only as nouns; the verbs are ‘practise’ and ‘license’. ‘Tradeable’ should be ‘tradable’, but ‘aging’ should be ‘ageing’. ‘Modeled’, ‘labeled’ etc. should be ‘modelled’, ‘labelled’ etc., but ‘focused’ and ‘budgeted’ are correct. (See also ¶10.13.) ‘Program’ should be ‘programme’ unless it refers to a computer program.

2.3 Phrases that are used adjectivally before the noun they qualify should be spelled with the words joined by hyphens, e.g. ‘unit-linked’, ‘fixed-interest’, ‘with-profits’, ‘risk-free’, ‘mean-reverting’, ‘long-term’, ‘best-fitting’ and ‘ill-health’. But note that, if an adjective-noun pair is used as a noun it must remain unhyphenated; e.g. ‘retirement due to ill health’. Similarly, one may write ‘cash-flow projection’ or ‘projection of cash flow’. Distinguish between ‘real exchange-rate differentials’ and ‘real-exchange-rate differentials’; the former means real differentials in exchange rates, whereas the latter means differentials in real exchange rates (and could preferably be written that way). One may write ‘financial-economics theory’ or ‘the theory of financial economics’, but not ‘financial economic theory’. Also, adverbs modifying adjectives need not be joined to them by hyphens; ‘normally distributed random variables’ requires no hyphen. Excessively long strings, especially strings involving abstract nouns (e.g. ‘rapid-unfunded-liability-emergence scenario’) should be avoided. (Write instead ‘scenario of rapid emergence of unfunded liabilities’.) If an expression is hyphenated to another word or expression, it should itself be hyphenated; e.g. ‘the valuation of interest rate-sensitive securities’ should be ‘the valuation of interest-rate-sensitive securities’ (or ‘the valuation of securities that are sensitive to interest rates’). Where a living prefix is used it should be hyphenated, as in ‘under-perform’.

2.4 When a compound verb (such as ‘trade off’) is used as a noun it should be hyphenated, otherwise it should not.

2.5 Trailing hyphens may be used elliptically for prefixes or adjectives as in ‘macro- and micro-economic’ or ‘short- to medium-term outlook’.

3. ABBREVIATIONS AND ACRONYMS

3.1 Only generally accepted abbreviations and symbols, as defined in a standard English dictionary, should be used. Within reason, authors may introduce acronyms in order to avoid repetition of lengthy names or technical expressions, provided they are defined where they are first used. Even those acronyms that are generally understood within the profession (e.g. NPV, PUM, CAPM) should be introduced; e.g. ‘the projected unit method (PUM)’. Acronyms should not be introduced if they are not subsequently used, and excessive use of acronyms should be avoided. Once defined, however, the acronym should be used consistently throughout the text.

3.2 Refer to ‘United Kingdom’ in full the first time it appears, and to ‘UK’ thereafter. Likewise use ‘the United States of America’ the first time, and ‘USA or US’ thereafter; use ‘USA’ as a noun and ‘US’ as an adjective.

3.3 Put ‘e.g.’, ‘i.e.’, ‘p.a.’ and ‘etc.’ with a point at the end. (Note that italics are not used even where the abbreviation is of Latin origin.) Abbreviations in lower case should not be used at the start of a sentence. If an abbreviation ends a sentence, only one point should be used at the end.

3.4 Abbreviated plurals do not require apostrophes, e.g. ‘1960s’, not ‘1960’s’; ‘NPVs’, not ‘NPV’s’. Colloquially apostrophised words such as ‘let’s’ and ‘don’t’ should be avoided. Note the use of apostrophes in ‘one year’s time’ and ‘25 years’ time’.

3.5 Unnecessary abbreviations should be avoided; e.g., in text, ‘log’ should be ‘logarithm’.

3.6 ‘AIDS’ is in transition from an acronym to a word. If the latter is intended, it should be spelled (like other medical conditions such as ‘rabies’ and other former acronyms such as ‘radar’) in lower-case letters as ‘aids’. Otherwise it should be treated as an acronym and spelled ‘AIDS’.

4. PUNCTUATION

4.1 The symbol ‘/’ is not acceptable punctuation, except as follows. In ‘she/he’, ‘his/her’ or ‘her/him’ where, for reasons of inclusiveness, the symbol indicates that the reader may supply his/her preferred rendering. In a combination of acronyms such as ‘HIV/AIDS’ the meaning ‘or’ or ‘and’ is intended, depending on the context. In this case, however, it is better to refer explicitly to ‘HIV’ or to ‘AIDS’ when that is what is meant.

4.2 Every quotation needs an introduction, a preamble, or some attributive comment. It should be clear from the text, not just from the punctuation, that you are quoting another author. Use single quotation marks ‘ ’ (not ' ') for single words and phrases. Use double quotation marks “ ” (not " ") only when quoting a passage from some other author or when nested quotation marks are required. Longer quotations from other authors should be introduced with a preamble and set in a separate, indented block in 10-point roman. For example, Thomson & Reddy (2013) state:

From an actuarial point of view, the CAPM provides a useful market-consistent pricing model for the stochastic modelling of investment returns.

When quoting from another author, use the original spelling and punctuation, even if it conflicts with the usual *SAAJ* style. Where a minor change needs to be made to conform to the grammatical context of the quotation or to clarify the text, omissions may be denoted by ‘...’ and insertions by square brackets. In general, if a stop is required after a quotation, it should appear after a single close-quote (’) but before a double close-quote (.”).

4.3 Quotation marks should not be used merely to justify one’s own inappropriate choice of expression. They may be used:

- to refer to an expression for the purposes of definition or to comment on the expression itself;
- to acknowledge that the expression used is that of an author cited; or

- if necessary, to indicate an inappropriate term used by an author cited, in which case the quotation should be followed by ‘*sic*’ (the text here being italic but the square bracket regular roman).

4.4 Note the difference between the hyphen (-), the minus sign or en-dash (–) and the em-dash (—). A hyphen should not be used as a minus sign. An en-dash should be used for coupling related nouns where both are used attributively, as in ‘asset–liability modelling’. Here ‘asset-liability modelling’ would be wrong, as it would imply that ‘asset’ qualifies ‘liability’. Where dashes are used between phrases, clauses or parenthetical sentences, an em-dash should be used. There should be no space before or after an em-dash.

4.5 The use of pairs of em-dashes or brackets for parenthesis is “to insert, without damage to the rest of the sentence, something that is of minor importance.” (Fowler & Fowler, 1931: 279) This means that “we should be able simply to remove the dashes or brackets with everything enclosed by them, and after their removal find the sentence complete and rightly punctuated.” (ibid.)

4.6 Do not use a dash or a hyphen instead of ‘to’, except in tables and figures.

5. MATHEMATICS

5.1 The standard international actuarial notation (IAN) should be used for all actuarial functions there defined.³ Standard mathematical or statistical notation should be used elsewhere. Avoid using words in formulae. Variables used in formulae should generally be expressed by means of italicised latin letters, Greek letters or IAN. The exceptions are standard functions, such as exp, log, sin, cos, E[•] (for expected value), Var[•] (for variance) etc., which remain unitalicised. If it is necessary to introduce mnemonic variables comprising more than one letter, they should be as short as possible and should be italicised. In that case (but not otherwise), multiplications should be indicated by a point (.). Multiplications should never be denoted by ‘*’ or ‘×’. An equation editor should be used for formulae. Care should be taken, when variables are shown in the text without an equation editor, to avoid using italic numerals, commas and brackets.

5.2 Use bold italics for the names of matrices and vectors (upper case and lower case respectively).

5.3 Decimal commas should be used. Put a zero in front of decimal fractions, e.g. 0,123.

5.4 Include spaces before every third digit before the decimal comma and after every third digit after it, e.g. 12 345,678 09. Hard spaces should be used to avoid separation of the number by ends of lines. But (except in columns where there are longer numbers as well) if there are only four digits before or after the comma they should be joined, e.g. 1234,5678.

5.5 Sentences should not start with digits, and sentences with consecutive numbers (e.g. ‘in 1994 123 deaths occurred’) should be rephrased (‘in 1994 there were 123 deaths’).

³ /www.actuaries.org.uk/research-and-resources/documents/international-actuarial-notation-0

5.6 In the text, words should be used rather than numerals for integers up to ten, except where they are associated with unit symbols or used for page or section numbers in papers or books. For integers from eleven to twenty, discretion may be used. For higher integers and for non-integral numbers, numerals should be used. Consistency should, however, be maintained for a set of numbers.

5.7 Exponential notation may be used for large numbers, e.g. 123.10^9 , except where these refer to amounts of currency, when ‘R123 billion’ etc. may be used.

5.8 Notwithstanding the central placing of formulae, they should be treated as parts of sentences, and appropriate punctuation should follow them.

5.9 Rates of payment, return, growth etc. should be expressed per unit of time; it should not be presumed that the reader will know what the authors intend. English expressions (e.g. 10% a year) should be used in preference to Latin ones (10% per annum).

5.10 Avoid mathematical imprecision and mathematically misleading statements in the text; e.g. if you mean ‘proportional to the consumer price index’, do not write ‘proportional to the total increase in the consumer price index’ and vice versa. If a quantity is said to increase or decrease by a certain percentage, it is taken that the increase is equal to that percentage of the quantity—even if the quantity is itself a percentage or a rate. A statement such as ‘Specialists’ payouts have increased 2,6 times’ is meaningless; it begs the question by how much the payouts increased each time they did so and how, on the third occasion, they managed to increase a fraction of a time. Note that ‘three times larger than’ means the same as ‘four times as large as’, but is more likely to be misunderstood. Spurious accuracy should also be avoided. In a table in which a particular row or column of numbers fails to add up to a certain sum merely because of rounding errors, adjust the rounding of one of the numbers (selected so as to avoid a disproportionate adjustment) to achieve the required sum.

5.11 Variable names do not take plural form. Avoid referring to the set $\{x_i | i = 1, \dots, n\}$ as ‘the x_i s’.

6. DATES

6.1 Dates are rendered in the order day (without ‘th’ etc.), month (spelled out, except in tables) and year, e.g. 1 January 2006. In the text of the paper, or where years in a table span more than one century, the full year should be shown.

6.2 Dates should be preceded by prepositions where required, e.g. ‘in a report published 5 January 2000’ should be ‘in a report published on 5 January 2000’. ‘The period [date A] through [date B]’ should be ‘The period from [date A] to [date B]’.

7. CURRENCY

7.1 Amounts of currency should be expressed in rands except where it is necessary to show amounts in other currencies. In the latter case the exchange rate at the time of writing should be stated.

7.2 Where currency names are spelled in full they should be spelled in lower case, e.g. rand (plural rands), dollar, pound sterling and yen. Where amounts of currency are referred to, they

should be prefixed by the conventional sign. If the same sign is used for more than one currency it should be prefaced (or otherwise introduced) to avoid misunderstanding; e.g. UK£, US\$, N.kr.

7.3 Unless it is clear to the reader which currency is in the numerator of an exchange rate and which is in the denominator, it is meaningless to refer to an increase or decrease in an exchange rate.

7.4 Where an amount is shown in rands and cents, the cents should be separated by means of an en-dash (–) as in R12 345–50.

8. TENSES

8.1 Reports of work done are written in the past tense. Universal truths are written in the present tense. References to other parts of the paper are written in the present tense, not the past or future, regardless of where they are located in the paper. Tenses should not be changed in mid-sentence unless it is necessary. The use of future tense to refer to results (e.g. ‘1 + 1 will be 2’) should be avoided.

8.2 References from one part of the text to another should be couched in terms of place, not of time. Write ‘this matter is dealt with below’, not ‘this matter will be dealt with later’.

9. PERSONAL PRONOUNS

9.1 The unnecessary or excessive use of the first person should be avoided. ‘I’ (or in the case of multiple authors ‘we’) may be used to acknowledge a possible personal bias or a personal interest in the outcome of the research. Otherwise the passive voice should be used. ‘We’ or ‘us’ may be used to include the reader, as in ‘We may now consider...’ or ‘Let us suppose...’

9.2 The use of the second person should also be avoided; if necessary, refer to ‘the reader’.

10. LANGUAGE

10.1 Technical terms familiar to actuaries may be used without explanation. If it is necessary to use other technical terms, they should be explained. Jargon should not be used unnecessarily. Where jargon is used that is not familiar to all actuaries, it should be defined either where it is first used in the text or (if there are numerous such expressions) in a glossary, which should be given as an appendix and mentioned in the introduction.

10.2 Bureaucratic language should be avoided: use ‘finish’ instead of ‘finalise’ and ‘question’ instead of ‘debrief’.

10.3 Archaic words such as ‘wherein’ should be avoided, as, on the other hand, should trendy and emotive language, colloquialisms (e.g. ‘a lot of’), slang, exclamations, ‘telegraphese’ and ‘SMS language’ or ‘textese’ (i.e. the language formerly used in telegraphs and that now used in text messages through the short message service). Avoid unnecessarily emphatic words; for example do not use ‘within’ where ‘in’ will suffice. In the context of research, ‘look at’ generally conveys an unacceptably casual attitude; ‘consider’ is more appropriate.

10.4 All text should be composed of properly constructed sentences. Rambling or otherwise clumsy sentences should be avoided.

10.5 Words that attempt but fail to denote quantity or modify quality, such as ‘rather’, ‘quite’, ‘somewhat’ and ‘basically’ should be avoided.

10.6 Circumlocution such as ‘at this point in time’ and ‘on a weekly basis’ should be avoided; use ‘now’ and ‘weekly’.

10.7 References to ‘this year’, ‘this country’ etc. should be avoided as they will justifiably be regarded as presumptuous by readers in other places and at other times. References to seasons should also be avoided unless the hemisphere to which they refer is clearly stated.

10.8 Inclusive language should be used. For hypothetical persons this may be achieved either by using ‘she/he’ etc. or by alternating genders whenever a new person is referred to. If the authors are not sure of the sex of a particular author referred to, personal pronouns should be avoided in relation to that author.

10.9 Variation of words merely for the sake of an appearance of elegance should be avoided; if a word is required to express the same meaning as a word previously used, the same word should be used; otherwise the reader may justifiably think that a different meaning is intended. On the other hand, unnecessary repetition should be avoided.

10.10 Unnecessary use of abstractions should be avoided; e.g. ‘conduct an investigation of the phenomenon’ should be ‘investigate the phenomenon’.

10.11 Authors must distinguish between: ‘biannual’ and ‘biennial’; ‘dependent’ and ‘dependant’; ‘effect’ and ‘affect’; ‘effective’, ‘effectual’, ‘efficacious’ and ‘efficient’; ‘round’ and ‘around’; ‘classic’ and ‘classical’; ‘historic’ and ‘historical’; ‘economic’ and ‘economical’; ‘numeric’ and ‘numerical’; ‘ensure’ and ‘insure’; ‘await’ (which is transitive) and ‘wait’ (which is not); ‘alternate’ and ‘alternative’. Similar problems occur with the following, in each case the former being generally intended and the latter almost as generally used in error: ‘common’ and ‘mutual’; ‘dependence’ and ‘dependency’; ‘method’ and ‘methodology’; ‘proportional’ and ‘proportionate’; ‘direct’ (in its adverbial sense) and ‘directly’; ‘facilitate’ and ‘enable’; ‘expect’ and ‘anticipate’; ‘compared with’ and ‘compared to’. ‘Prudency’ should be ‘prudence’ and ‘prevalency’ should be ‘prevalence’. ‘Majority’ and ‘minority’ refer only to a finite set; not to a more-or-less continuous measure. ‘Gender’ should be used to denote the classification of words such as ‘he’, ‘she’ and ‘it’ or to refer to issues associated with the classification of people according to the categories ‘male’ and ‘female’; ‘sex’ should be used for demographic classification.

10.12 Avoid ‘as to’ or ‘of’ in such expressions as ‘the question as to whether’.

10.13 Where American usage differs from British usage, the latter should be used, e.g. ‘ages 25 to 60’, not ‘ages 25 through 60’. The past tense of ‘fit’ is ‘fitted’, but that of ‘benefit’ is ‘benefited’. ‘Formulas’ should be ‘formulae’. The past tense of ‘forecast’ (following that of ‘cast’) is ‘forecast’, not ‘forecasted’. ‘Envision’ should be ‘envisage’. (See also ¶2.2.)

10.14 ‘Data’, ‘media’, ‘criteria’ and ‘phenomena’ are plural; their singular forms are ‘datum’, ‘medium’, ‘criterion’ and ‘phenomenon’.

10.15 ‘Sometime’ is an archaism meaning ‘former’; ‘some time’ is generally intended. ‘Upcoming’ should be ‘forthcoming’.

10.16 The expression ‘in terms of’ may be used in relation to something that has terms, e.g. ‘in terms of the rules’ or in relation to something that may be a dependent variable in a formula with other terms, e.g. ‘in terms of the number of members’. Such expressions as ‘in terms of the emergence of surplus’ are meaningless.

10.17 Adverbs such as ‘only’ should be placed as close to the modified expression as possible; e.g., in the following sentence, ‘only’ should be before ‘financial’ or ‘when’ according to the sense intended:

The models only give financial rewards when they are used as aids to investment decision-making.

Similarly, ‘more theoretically correct’ should (presumably) be ‘theoretically more correct’.

10.18 If ‘calculate’ is used in the sense of ‘compute’, it cannot be followed by a noun clause: one cannot calculate a fact, so one cannot ‘calculate that’ a certain statement is true.

10.19 Do not use ‘plus’ where ‘and’ is meant.

10.20 Avoid definitions using ‘... is where ...’

10.21 Avoid unnecessarily violent imagery. For example, use ‘affect’ (as a verb) or ‘effect’ (as a noun) rather than ‘impact’. Do not refer to people as ‘targets’.

10.22 Headings do not form part of the text; the text should make sense without the headings. Acronyms should not be introduced in headings.

10.23 Avoid reference to ‘stock’ or ‘stocks’. Refer to ‘shares’ or ‘equities’ (or ‘equity’ in the abstract) and to ‘bonds’ or ‘fixed-interest securities’.

10.24 Very short paragraphs should generally be avoided. A paragraph should develop an idea in a cohesive way. It should be clear how the sentences of the paragraph relate to each other and how the paragraph relates to prior paragraphs in the section.

11. GRAMMATICAL ERRORS NOT GENERALLY IDENTIFIED BY WORD-PROCESSORS

11.1 If a grammar check is provided as part of the word-processing software used for the paper, it should be used. However, such checks are not infallible and should be heeded judiciously. Nevertheless, if the authors are unsure why a particular construction is highlighted by the grammar check, they should consult Fowler (1968) or Gowers (1986) or reword the sentence concerned.

11.2 Use ‘an’ before words or acronyms if and only if they commence phonetically with a vowel or a soft or silent ‘h’. Thus, e.g., if ‘FAS’ is expected to be pronounced ‘eff-ay-ess’ it should be preceded by ‘an’ (‘an FAS’). (Conversely, ‘a UK investigation’ is so spelled.) If, however, it is recognised as an acronym, and therefore expected to be pronounced ‘faz’, it should be preceded by ‘a’ (‘a FAS’). A ‘soft h’ is one that is aspirated at the commencement

of an unaccented syllable, e.g. 'homologous'. An 'm' or 'n' at the beginning of an African word or name (e.g. 'Mbeki') should not be treated as a vowel.

11.3 The distinction between defining relative clauses and substantive relative clauses should be made by using 'that' for the former, generally without commas, and 'which', with commas at the beginning and end of the clause, for the latter, e.g.: "The ratio that has been used in this formula is the price-earnings ratio." as opposed to: "The price-earnings ratio, which has been used in this formula, is the correct ratio to use." An exception to this rule is the construction 'that ... which'. (Fowler, 1968) Substantive relative clauses should not be nested.

11.4 Care must be taken to avoid typical South African errors, such as failing to ensure that the number of a verb agrees with that of its subject, particularly when the subject is followed by a phrase whose last noun is plural, e.g. "The capital gains on the investment was taxable." Also, 'amongst others' means 'amongst other people'; if 'amongst other things' is meant it should be so expressed.

11.5 Care must also be taken to ensure that, where an adverb is formed by the addition of '-ly' to an adjective, the suffix is not omitted; in "The model was applied iterative with replacement," 'iterative' should be 'iteratively'. Do not use an adjective to qualify a verbal noun in a phrase when what is required is an adverb to modify the phrase itself; "validating the model by simple backtesting" does not mean the same as "simply validating the model by backtesting." Also, do not use 'due' as an adverb; "This message was resent due to apparent mail failure." should be "This message was resent, apparently because of mail failure."

11.6 When one list of items is nested within another, or when 'and' is used to join a new clause after a list, avoid what Fowler (op. cit.) refers to as 'bastard enumeration', e.g. "The author cites various books, journal articles and refers to the work of various colleagues" should be "... books and journal articles ..." Similarly, "The author refers to various books, journal articles as well as the work of various colleagues" should be "... books and journal articles ..."

11.7 'Both ...' requires '... and ...', not '... as well as ...' The text following 'and' should correspond grammatically to that following 'both' and should flow logically from that preceding it; similar observations apply to 'either ... or', 'not only ... but also ...' etc. 'Between ...' requires '... and ...', not '... to ...', e.g. 'between the ages of 45 to 60' should be '... 45 and 60'. (Note that 'between' is not an inclusive expression; 'between 2000 and 2006' refers to the period from 2001 to 2005. The point may, however, be immaterial with reference to ages etc. if they are understood to be exact ages.) 'More' etc. may require 'than'; it does not require 'compared with' or 'relative to'. Instead of, e.g., 'the greater of A or B', logic requires 'the greater of A and B'; alternatively one may write: 'A or B, whichever is the greater'.

11.8 Where 'one' is used as a pronoun, its possessive is 'one's'; other pronouns should not be subsequently used to refer to the same hypothetical person.

11.9 Fused participles should be avoided, e.g. 'the shortfall is due to the contributions having being inadequate' should technically be '... the contributions' having been inadequate', but 'the shortfall arises because the contributions were inadequate' would be better. 'The probability of returns falling below a certain level' should technically be 'The probability of returns' falling below a certain level', but 'The probability that returns will fall

below a certain level' would be better. The use of a fused participle introduced by 'with' should be avoided when the absolute construction can be used; e.g. in the following quotation, 'with' should be deleted:

Many companies decided to withdraw from Kentucky, with only 14 companies actually filing policies under the new line.

11.10 'Such' is an adjective; 'so' is the corresponding adverb. 'Such that' can therefore only be used in relation to a noun; 'so that' should be used in relation to a verb. Thus, 'the amendments were drafted such that the effects of selection against the fund were reduced' should be '... drafted so that ...', or better still, '... drafted so as to reduce the effects of selection against the fund'. 'As such' should not be used, as though it were a conjunction, without reference to a noun. Similarly, 'other' is an adjective; 'otherwise' is the corresponding adverb, and 'based on' (like 'due to'—cf. ¶11.5) introduces an adjectival clause, not an adverbial one.

11.11 "The first section is comprised of three subsections." should be "The first section comprises three subsections."

11.12 'Exit' is not a verb (except for stage directions).

11.13 Prefixes should not be added to compound verbs; e.g. 're-look at' should be 'reconsider'.

11.14 If a verb compounded with 'in' or 'on' is followed by 'to', the prepositions should not be fused as 'into' or 'onto'; e.g. 'which leads onto the next question' should be 'which leads on to the next question'.

11.15 'Hopefully' etc. should not be used to modify a sentence. 'Hopefully this paper provides a valuable insight ...' should be 'It is hoped that this paper ...' However, it should be noted that emotive language should be avoided anyway.

11.16 Avoid using 'to' both for an infinitive and as a preposition, e.g.:

The author develops an approach to measure the effect of foreign exchange risk on certain insurance products.

11.17 'Like' should not be treated as a conjunction. 'It looks like it is here to stay' should be 'It seems that it is here to stay'.

11.18 'With regards to' should (unless regards are being sent) be 'with regard to'.

11.19 Whilst split infinitives are now generally acceptable, they should not be used either in trivially avoidable cases such as 'The Society decided to not take any further action;' or where the inserted expression is excessively long.

11.20 'The reason is because...' should be 'The reason is that...'

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