



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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Email Reimagined

Email is a revolutionary communications technology that allows anyone with an email account to contact you directly at any time. But that has also become one of its biggest problems. Originally, receiving email was a delight. Now for most people, it has become an unmanageable, out of control deluge of unsolicited and unwanted messages.

As email's signal to noise ratio has declined, most people either set up VIP alerts for incoming messages from people who they actually want to hear from, or (for the less technically inclined) manually scan the river of incoming messages, looking for the occasional keeper, as their inbox balloons to tens of thousands of messages. For many people, email has become a wasteland into which they seldom if ever venture. I'm happy to report that it no longer has to be that way, as one company has reimagined email.

I've had my business email address since around 1997. I used it for years before I ever heard about the hack of maintaining control of your email address by creating and using a different address for each vendor, which I described how to do in [Issue #24](#). As a result, I gradually lost control of my inbox as my address got out into the wild. There are hundreds of businesses that want to pitch their product or service to financial advisors such as myself. So even though I could create an unlimited number of filters in Apple Mail, my inbox became unmanageable, and if a prospective client emailed me, it's likely that their

message would be lost in the deluge.

Yes, I could have spent an hour or more every day trying to complete the Sisyphean task of getting to Inbox Zero, but processing email has a very low return on your investment of (scarce) time and energy. It also requires you to make a lot of decisions, which depletes your mental energy and willpower. Additionally, like the sorcerer's apprentice, every time you reply to an email, it increases the odds that you'll receive another message, which might be great if you're lonely, but not so much if you're very busy.

So I started looking for tools that would allow me to reclaim my inbox so that email would once again be useful, instead of a soul-crushing wasteland to be avoided. First (after much searching) I found [Clean Email](#), which is a very powerful and versatile email filtering and management app. I was so impressed that I signed up for the 5 Accounts plan (\$50 per year), one of which I gave to my wife for her email account. I highly recommend you check it out if you conclude that Hey (see below) doesn't meet your needs.

Although I really like Clean Email and plan to use it with one or two of my email accounts, it does have a learning curve (though the app's online documentation is excellent), and it can take some time and effort to set up and manage. It also assumes that you want to try to reduce or minimize the number of messages in your inbox.

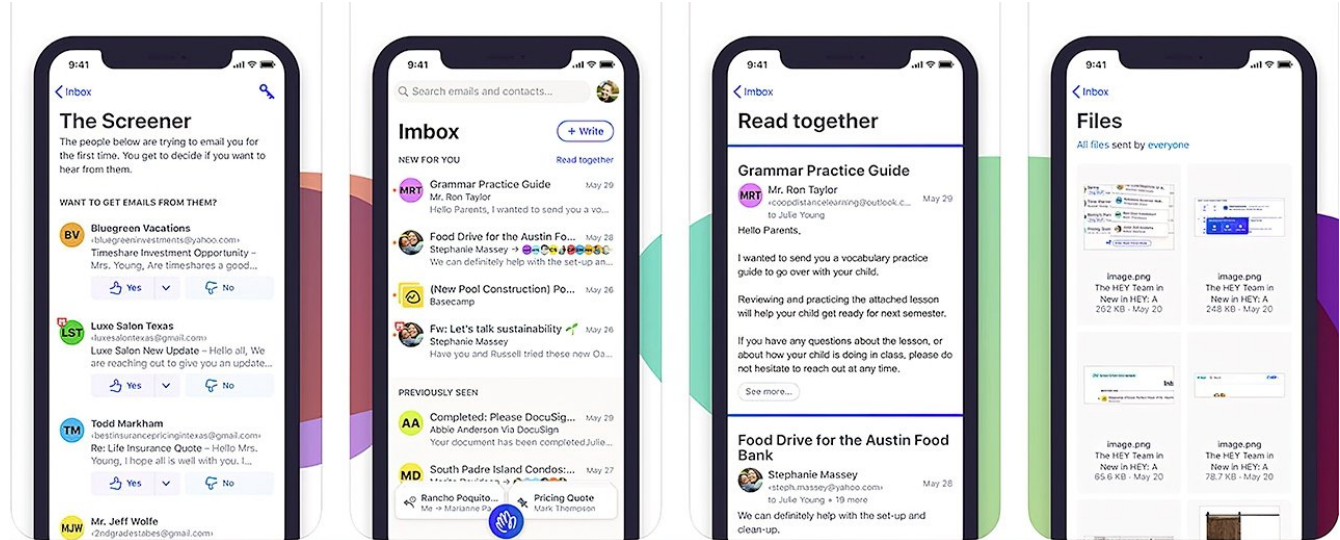
This is probably the second biggest problem of email today: Processing email has become an unwanted, time-consuming chore. Many people (especially those who try to be organized, such as myself) think they have to keep their inbox tidy by manually filing messages they don't delete, which is a huge time suck. But given the volume of email that people receive today, that practice is no longer viable. The next tool I discovered avoids the goal of Inbox Zero and embraces the concept of allowing emails to [flow by](#) you, like you currently do with social media posts, news articles and your thoughts during meditation.

[Hey](#) is a new email service that the software company 37 Signals (which provides the well known [Basecamp](#) software/service) spent two years developing from the ground up. The company is independent-minded and has no desire to be acquired by a Big Tech company. Companies like Google have a Surveillance Capitalism business model where they provide a service (like Gmail) for free and then mine and sell your personal data to the highest bidder. Hey respects your privacy and [charges a reasonable fee for their service](#). If something is “free,” then YOU are the product.

With Hey, you create a new email address that ends with @hey.com (you can also temporarily or permanently forward incoming messages to your existing address to it). Or, if you have an email address that's associated with your own domain, you can use [Hey for Domains](#). You can access your email via a web browser or an app on your computer or phone. They offer a 2-week free trial. I've been using Hey for Domains for my business email for a couple of weeks now, and like it a lot.

Hey's website does a great job of explaining [its features](#) and [how it works](#). You can also read [their manifesto](#) to understand their philosophy. If you'd like a tour of the software

and how it works, [this 37-minute video](#) by company founder Jason Fried is well worth your time. It's obvious that he and his company spent a lot of time thinking about the biggest problems with email and then coming up with great solutions.



A possible deal killer for some people is that you can't import your existing messages into Hey. But some people may appreciate the opportunity to start from scratch with a clean inbox and an email address that is not in the wild. Hey allows you to create unlimited custom email addresses (which they call extensions) for various vendors and services. They also let you know if the sender of an email is trying to spy on you.

So far, the biggest disadvantage I've found is that although there's a Contacts page that is automatically updated with every person or business who has ever sent/received a message to/from you, you can't create a personal address book of just the people who you want to stay in touch with. (I did bring this to their attention, and was told that they would consider it.) You can create different contact groups (such as Clients, Friends, Family, etc.) that you could use to quickly address a mass email, but if you wanted to be selective about who you send it to, you'd need to manually remove some of the recipients.

Another potential disadvantage is that you can't create your own folders, so if you want to remove (but not delete) a message from your inbox, the only places you could move it to are The Feed, Paper Trail, or (temporarily) Set Aside.

A final possible drawback is that although your inbox has *dramatically* fewer messages in it (all of which are from people or businesses you actually want to hear from), you still have other messages in The Feed and Paper Trail that you should review periodically, although you can do so at your leisure, and in the meantime, they're not in your face. Hey does a good job of segregating messages you haven't seen yet from those you have so you don't get confused.

Customer service is available 24/7 (with a smaller crew on weekends) via email, and it's superb. As this issue was going to press, I received an email from Hey announcing that they just added two new features (Workflows and Contact Notes).

Overall, Hey's user interface is a pleasure to work with, and it's obvious that it was very thoughtfully designed. Unlike a lot of email clients, the text is large enough to easily read. Even processing unwanted messages in The Screener is kind of fun, especially since if you give them a thumb down, you'll never hear from them again, which is especially satisfying if the sender provided an unsubscribe link that doesn't actually work.

I still recommend [Proton](#) (and its VPN service) for personal email since messages between Proton users are encrypted. But if privacy isn't critical and you have an address that receives a lot of incoming messages (such as one for business or for vendors or newsletters), I highly recommend you check out either Hey or Clean Email. Either one could make your email useful again.

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