

Actuarial Consulting: Is It For You?



Successful actuarial consulting depends on effective communication.

At some point, most actuaries consider a career in actuarial consulting.

It's easy to see why. Generally, the variety of projects are interesting and the pay is better. But as my recently published article, "[More Flexible](#)" explains, actuarial consulting is not for everyone. Success requires a variety of additional skills beyond impressive mathematical and statistical chops.

You can find the article in *Contingencies'* [Actuarial Job Seeker supplement](#), which is published by the [American Academy of Actuaries](#). My goal was to write the most comprehensive and useful article on the subject. I believe it is a must-read for actuaries who want to take the plunge into actuarial consulting.

As the article says, excellent communication skills are necessary for actuaries who want to climb up the consulting ladder. In this blog, I share my observations based on nearly 30 years of experience working with actuaries as a marketing and communications consultant as well as a reporter.

Actuarial Consulting and Communication Challenges

Granted, how much actuarial consulting work involves communications and marketing skill depends on the position and the firm's size. That said, sooner or later, most actuaries are called out of their comfort zones to engage in marketing and sales.

I find that actuarial consulting firms miss opportunities to reach their intended audiences due to ineffective communication on multiple fronts. A client once paid me to interview buyers of actuarial services. They told me what kind of content they seek from marketing materials to reach a decision. The client resisted, and the great marketing plan never happened.

The greatest challenge, however, is making actuarial information meaningful to lay people. Like researchers, they can get too wrapped up in the technicalities without showcasing the results that

matter most to the lay people they need to reach. That includes everyone from insurance executives who hire actuarial firms to influencers such as reporters.

It's also critical for those in actuarial consulting firms to keep an outsider's perspective. To the non-actuary, actuaries and actuarial firms can appear the same. All actuaries are credentialed and adhere to the same actuarial standards of professionalism. The services appear to be the same.

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Therefore, actuaries must be able to explain to potential customers - whether interpersonally or through marketing materials - why their loss reserving service or predictive modeling prowess is the most desirable.

Communications and marketing professionals can be a big help if they can translate actuarial analysis, reports and studies into layperson-friendly content. However, the less the communicator understands insurance and actuarial products, the more the likelihood of missed opportunities.

When I put on my reporter hat, I can tell you that poor media relations reduce exposure from credibility-building external media. Here are examples of situations that occur too often:

- news releases lacking context that do not address why the reader should care;
- report executive summaries that fail to mention a key point deep within the content;
- information buried within charts that not covered in the text;
- the immediate handoff to the busy actuary with no time because the media person could not answer the quick question on deadline; and
- impossible websites.

Annmarie loves actuaries! Find more actuarial content by clicking [here](#).

Insurers Must Beat the Customer Engagement Disconnect



Insurers must overcome the customer engagement disconnect

Insurance marketing professionals are striving to beat the customer engagement disconnect.

They know that customer engagement must go beyond internet and social media participation to meet customers where they are — at their cell phones. We live in a world where the mobile phone has become the center of people's lives. Insurers should be taking full advantage of this.

Sure, customers are using their smartphones to surf the net and participate in social media. However, the best way to reach customers personally is through voice mail, text messages and email.

My most recent [blog](#) for [SPLICE Software](#) covers the results of a recent [Marketo study](#) of marketers from many industries across four countries. The study reveals that marketers, in general, know they must overcome what I call the customer engagement disconnect. Not surprisingly, the study also reveals that customers are willing to be brand advocates for companies that demonstrate they care for them.

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Insurance marketers need to find the tools to help engage more directly with potential and current customers. Usually, sales and customer service departments already have such tools. To ensure messaging and branding are consistent, marketers should be partnering with other departments that are contacting policyholders.

While my SPLICE blog centers on personal lines insurers, the study also offers insight for B2B communicators. If you market commercial insurance take note: B2B customers have even higher expectations on brands when it comes to engagement. And note this: they are more willing to be brand advocates compared to B2C customers.

I hope you'll check out the blog. It offers much more specific information to encourage marketers to start thinking about how to topple the customer engagement disconnect.

[Claim Prevention Tips Can Upgrade Customer Experience and Mitigate Losses](#)



Claim prevention tips can improve customer experience and prevent losses.

Claim prevention tips give personal lines insurers ample opportunities to upgrade customer experience and mitigate losses. Catastrophic (CAT) events such as hurricanes Harvey and Irma are reminders of why providing critical information to policyholders will quickly become a best practice.

As I explain in [my blog for SPLICE Software](#), directly delivering useful safety and loss prevention information to customers via their communication channel of choice — such as text messages — allow insurers to tangibly demonstrate their commitment to policyholder protection.

Further, arming customers with critical information allows them to take positive steps to decrease the frequency and severity of claims. These tips can also build customer loyalty and provide a new way to reinforce marketing strategy.

[My blog](#) explains other reasons why insurers should use claim prevention tips. Happy reading!

[Deploying the First Notice of Loss as a Customer Experience Opportunity](#)



The First Notice of Loss is a critical customer experience opportunity.

The First Notice of Loss is more than a critical part of the claims process. It's an opportunity to improve customer experience. I explain why in a blog I wrote for one of my clients, the award-winning [SPLICE Software](#). The [blog](#) demonstrates why the First Notice of Loss gives insurance companies the chance to begin effective communication, which is a critical part of building positive customer experiences. I hope you will check it out!

[The Difference Between Customer Service and Customer Experience](#)



What's the difference between customer service and customer experience for personal lines insurers?

I tackle that question in a blog for one of my clients, the award-winning [SPLICE Software](#). The [fact-based blog](#) includes research that demonstrates why customer service and customer experience is different — and why it matters. I hope you will check it out.

[Salesforce Report Makes Case for Greater Marketing Investment](#)



Effective customer experience (CX) relies on a greater marketing investment.

Need case-building ammunition when convincing the C-Suite to boost its marketing investment? Check out Salesforce's 2016 [State of Marketing](#) report.

According to the report, high-performing marketing teams focus on improving customer experience (CX), i.e. “keeping pace with customers” while those with moderate or underperforming marketing teams share “budget constraints” as their top concern (see page 11). Customer experience (CX) supports omni-channel communication, allowing customers to choose how they want to digitally hear from a company.

Common sense and previously published studies insist that it’s more cost-effective to keep customers than to acquire new ones. Other studies show that customers want to hear from companies that provide useful information at the right time. Since customer expectations are growing along with digital communication, companies should ensure their marketing and communications practices are truly customer centric.

Companies that focus on CX throughout the customer journey are seeing greater returns. “High-performing marketing teams,” according to the report, “are 8.8x more likely than underperformers to strongly agree that they’ve adopted a customer journey strategy as part of their overall business strategy”(see page 14).

The customer journey approach to knowing customers provides more specific insight necessary for reaching them across communication channels.

***Companies that focus on CX throughout the customer journey
are seeing greater returns.***

I help clients develop customer journeys in the insurance industry. The customer journey is more than how a potential customer purchases a product or service. Developing a customer journey does include sales-enhancing insight, but customer retention is the focus. Customer journey research also identifies customer pain points and those “keep in touch” moments when customers should receive a useful (read: hypeless) brand-enhancing content.

Companies with generous budgets are using predictive modeling to learn more about customers. For tight marketing budgets, however, tried-and-true approaches are still effective. They include:

- “listening” to customers on social media;
- conducting focus groups;
- interviewing customers;
- offering customer satisfaction surveys; and,
- tracking customer feedback.

Other Useful Insights

The report offers strategies worthy of greater marketing investment. Here are three:

Email is an effective strategy for reaching customers. Clients often find this hard to believe. Here’s the proof: Seventy-nine percent of respondents said email generated a return on investment (ROI), up from 54 percent in the 2015 report (see page 35). “Intelligent” email based on predictive modeling works even better (see page 34).

Social media works (see page 38). Top performers respond in a timely manner. They also “listen” carefully. Companies are investing more in social media advertising as well

Content marketing is now a primary business tool (see page 42). However, producing unique, original content is the #2 concern of high-performing marketing teams (see page 11). This is not a great surprise. Internet content saturation is a real problem. To produce quality and meaningful content, enlist a writer/editor who understands your customers and your business.

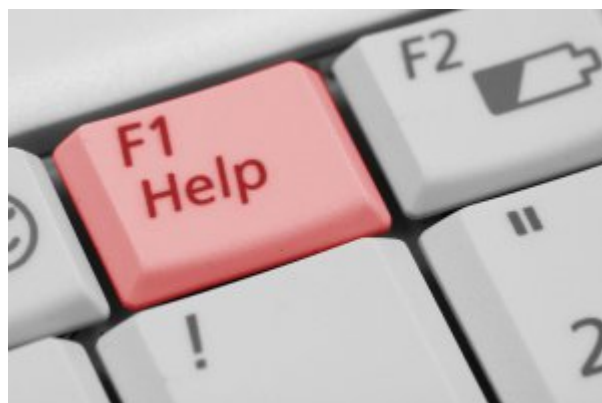
Final Thoughts

On a basic level, effective marketing and communicating has always been about knowing customers well enough to reach them. Now, the key is to understand customer needs well enough to connect with them with the right brand-enhancing message at the right time with the right tool.

As a result, convincing the C-Suite to make a greater marketing investment is more important than ever.

Do you believe companies are as customer-centric as they assume?

[Tips for Hiring and Working With Freelance Writers](#)



By Petr Kratochvil (Public Domain)

Freelance writers vary on experience, professionalism, expertise and quality. Finding one who will truly meet an organization's needs requires a lot of consideration.

A quality writer can help boost your content marketing efforts and search engine optimization. As promised in an earlier [blog](#), I am offering my thoughts on hiring freelance writers. This perspective is based on my experience as a paid writer and public relations professional for more than 40 clients during the past 25 years.

Here's what you need to know:

- **Be clear about business objectives.** I've had potential clients who wanted an article, a blog or web text, but could not identify the ultimate goals. As a result, I worked with some of them on business plans, marketing plans and value propositions so they could re-think what they really need. Be wary of writers who will do a job without understanding the purpose or desired results.
- **Finding the best freelance writers requires some research.** If you enter "freelance writers" on a search engine also add the desired subject expertise.
- **Look for writers with proven publishing success.** Always examine the writer's content, which should be easily available online. Here are some questions to ask yourself:
 - Do I like the writer's style?
 - Is there evidence of quality content that will draw readers to your business?
 - Where has the writer been published?
 - Are there online references? If so, are they specific about what they like about the writer?
 - Can the writer show evidence he or she can handle the assignment? Writing news releases is easy. Producing magazine features, booklets or annual reports requires specialized experience.
- **Only hire freelance writers who express interest in your audience.** If writers do not ask about the intended audience, they have missed the most important element of effective communication. It shows their priorities are more focused on producing work and being paid than meeting their clients' needs. For some clients, I have provided some informal market research and customer interviews to better identify the audience and their needs.
- **Check out the writer's LinkedIn profile.** Does the writer's network include an impressive array of professionals? Are any of them in your network?
- **Know the assignment details ahead of time.** Can you provide subject matter experts or will you also be paying for research? When is the assignment due? How long is it? What's the repurposing plan? How about corporate style? Is this a one-time only project? Know this ahead of time instead of making vague inquiries.
- **Do not expect writers to start work immediately.** The best writers are busy. Ask when they can be reasonably available to start and finish the project.
- **Be sure you can be available to answer questions and help the project move forward.** Often, writers will not realize the full scope of a project until they are fully engaged in it. They will likely have follow-up questions necessary to complete their assignment. Quality writers will also offer advice on editorial packaging.
- **Ask how they want to be compensated.** By the word? By the hour? By the project? There

are pros and cons to these approaches for both the writer and the customer. Some writers will even barter for products or services.

- **Compensate fairly.** I remember one potential client who wanted to pay me \$10 per hour. I declined. Not only was that less than the minimum wage after I pay taxes, but I had not worked for so little (practically free) since I was in college writing articles to build my portfolio! Proven publishing experience and expertise should translate into a better product that is less hassle to produce. Reliable, quality freelance writers that make your life easier are worth their weight in gold.
- **Pay in a timely fashion.** Payment in full within 30 days is customary, but everyone appreciates being paid sooner.
- **When the project is over, ask the writer how it went.** Finding a writer you enjoy working with is not just a matter of professionalism but personality. Ask the writer for feedback on their experience can help you decide to hire them again or clue you into internal issues that hampered progress. Offer them the same courtesy. Let the writer know if you intend to hire again and explain why.

What other tips would you offer to someone looking to hire a writer? Please share in the comments section below.

[Manspreading May Cause Butt Dialing](#)



Courtesy of Mike Lincht NotionsCapital.com via flickr.com

Manspreading? Butt dialing? These are real words? Well, yes . . . and no.

The Oxford Dictionary has added 1000 new words to its online dictionary in the latest quarterly update. Many of these words are slang, such as *manspreading* and *butt dialing*. When words become commonly used, the *Oxford Dictionary* adds them. Although you now may wonder if such words are now considered esoteric and high falutin — after all, we are talking about the *Oxford Dictionary* — think again. *The Oxford Dictionary* adds words that are in common usage in the English language. However, there is also the *Oxford English Dictionary*, “the definitive record of the English language.” Although that dictionary is also updated with new words, 500 in the latest update, it is the more formal dictionary. However, both dictionaries are published by the Oxford University Press.

[The Oxford Dictionary](#) - Contains informal and slang words that are common enough to be included.

[The Oxford English Dictionary](#) - Contains new words, but not those considered slang.

Here are some of the highlights of new words added to the Oxford Dictionary:

Manspreading - This word was coined by commuters and refers to men on public transportation who sit with their legs wide apart, thus taking up more than one seat so no one can sit in the surrounding seats.

Butt dialing - Accidentally calling someone with your cell phone in a rear pocket (possibly while you are manspreading).

Awesomesauce - Great or wonderful. I have heard this word only on an insurance commercial. I am surprised it is even slang.

Beer o'clock and **wine o'clock** - No, I didn't make this up. I think *you* probably decide what times these really are.

Cat cafe - I had never heard of this before my daughter happened to tell me about it a few days ago. Imagine a Starbucks combined with a cat shelter. Yes, this is where customers come to play with cats who live at the cafe.

Brain fart - This one had been around a while and is a temporary loss of mental capacity

Bruh - Used to refer to a male friend and often used as a form of address.

Cakeage - Like corkage for wine, a charge made by a restaurant for serving a cake they have not supplied.

Hangry - Just like it sounds, being irritable and angry because one is hungry.

Fat-shame - To humiliate someone by making fun of their size. (Now, that's bullying!)

Fur baby - A pet cat, dog, or other furry animal.

Mx - A title used before a person's name that does not specify gender.

Rage-quit- To become frustrated with some activity, commonly a video game, and quit in anger.

Rando - A person whom one doesn't know who is likely acting suspicious or weird.

Redditor - A registered user of the website Reddit.

Snackable - Online content that is easily read and digested.

Swatting - Making a hoax call to emergency services to bring a large number of armed police officers to a particular address.

Weak sauce - Something of poor quality. This must be the opposite of **awesome sauce**.

I was going to make you wait until next week, but I won't! Here are some of the 500 new words that have been added to the fancier *Oxford English Dictionary* in its recent update:

- **autotune**
- **Blu-ray**
- **comedogenic**
- **comedy of errors**
- **crowdfunding**
- **declutter**
- **go-for-it (adjective)**
- **half-ass (adjective)**
- **hardwire (adjective)**
- **hot mess**
- **jeggings** (jean leggings)
- **netbook**
- **photobomb**
- **retweet**
- **sexting**
- **staycation**
- **tan line**
- **twerk**
- **-uber (as a prefix)**
- **wuss**

(This blog was written by Arlene Miller (a.k.a. the grammar diva) at www.bigwords101.com and published here with permission.)

[Leader's Edge Feature Offers Digital Marketing Insight and Advice](#)



Question: When there is so much Internet noise, how do you make sure your company stands out? Answer: Digital marketing.

As I explain in my recently released *Leader's Edge* article, "[From Buzz to Bucks,](#)" digital marketing encompasses everything from social media marketing to links, search engine optimization (SEO), video, advertising and other channels.

In general, the insurance industry is behind other sectors when it comes to mastering digital marketing. Digital marketing is not a replacement for all traditional marketing techniques, but it a crucial part of a marketing plan.

The article includes interviews with digital marketing experts and agents and brokers reaping positive results from digital marketing. Their advice can help nearly any company. There is also a sidebar devoted to determining [return on investment](#) (ROI) and another covers [social media](#).

Some Digital Marketing Tips

Getting started in digital marketing is just like any other form of marketing or public relations strategy.

- Define your customer, their interests and pain points to develop appropriate messaging. I don't believe you can know enough about potential or current customers.
- Surveys, focus groups and asking readers for follow-up are important tools for better knowing customers. A lot of companies skip this step to their peril. Don't make that mistake. Hiring an outside firm is a good idea to assure objectivity. At the very least, make sure sales staff keeps track of lead origination. They should be asking - and keeping records — about how customers heard of the company, what prompted them to contact the company and content of interest.
- Also, take a close look at your website. Since about half of viewers use their mobile devices to look up information, at the very least, the website needs to be responsive so it's easy to read and navigate.

[I believe that any new marketing strategy should be approached humbly...](#)

- Make sure call-to-action buttons are well placed to transform readers to leads.
- Re-evaluate your social media strategy. Are you on LinkedIn, Facebook, GooglePlus and Twitter? If so, post on a regular basis to keep your company top of mind. If not, get signed up!
- The secret to great SEO has much more to do with content than fancy programming techniques. Make sure the information is written for readers as search engine algorithms try to mimic what people want to read. Speaking of search engine algorithms, Jayson DeMers, one of the experts quoted in my article, published a piece on [Entrepreneur](#) this week explaining how Google's future algorithm change on April 21st will "revolutionize the way mobile friendliness is determined." It's worth checking out. Regardless of algorithm changes, [quality content](#) continues to be more important than ever. (Please see the "quality content" tag on this blog to learn how to produce it.)
- Make sure your material meets your customers' needs.
- Re-evaluate your website and other content for SEO. Do not stuff content with searchable words. Search engines hate the practice and give sites that do it lower rankings.
- Blogging is another way to provide quality content. It requires a time commitment, but regularly introducing quality content - at least once per week — through blogging is very effective for boosting SEO and keeping your company top of mind. Post it on social media sites including LinkedIn.
- Take the best sentences and points and feed them into Twitter. To ensure originality and be rewarded by search engines, avoid companies that sell pre-packaged content. Yes, it's cheaper, but it might not fare as well with search engines. Quality content can be developed by company subject matter experts, guest bloggers and freelance writers.
- Graphics play a critical role in presenting content. The right picture can be worth a 1,000 words. Since many people prefer to get information by watching rather than reading, video also plays a role in digital marketing as well. I believe that any new marketing strategy should be approached humbly because the arena continues to evolve. Each company should track every tactic they pursue to see what is most effective. For example, an agent or broker who sells both personal and commercial lines might find that Facebook postings are more effective for selling personal lines and LinkedIn works better for commercial lines.

[Which digital marketing tactics are working at your company?](#)

[Q & A with Social Media Bible Author Lon Safko](#)



Social media expert Lon Safko

Lon Safko is a bestselling author of books including, [The Social Media Bible](#) and [The Fusion Marketing Bible](#). Soon, Lon's show, "Social Media & You... Communicating In A Digital World," will be featured on PBS. His career includes several other impressive achievements. You can learn more at <http://www.lonsafko.com>.

I got hip to Lon Safko three years ago when I was writing an article on how actuaries — and everybody else for that matter — can use social media to market their businesses. Since then, Lon Safko has been an influential colleague and friend. Lon graciously accepted my request for a Q & A and here it is!

Annmarie: How did you get into social media?

Lon: It was September 2006. I heard of the term and didn't know what it was. I started asking around. My techie friends didn't know what it was and told me not to pay any attention to it or the term, "Web 2.0" because neither meant anything. I didn't believe that answer. I knew right then, it was going to be disruptive technology.

Throughout my career, I have been able to recognize these disruptive technologies before most others. Because of this, I have been called a futurist. This led to my having 18 inventions in the Smithsonian Institution in Washington, D.C. and more than 30,000 of my personal papers are part of their permanent collection. I knew social media was going to be one of those technologies that would change our lives.

I'll admit I did not know the extent of how disruptive it would become. I started watching it and by spring of 2007, I was hooked. I then began pitching the concept for a book, first, to my existing publisher, Pearson, then to all of their labels, such as Wharton, Peachnut, Sam's and Que. There were blue-sky meetings after blue-sky meetings. Finally, I went to John Wiley & Sons. They totally got the value of social media even back then. The rest is history.

Annmarie: What do you like the most about social media?

Lon: The ease of communication. I can find whatever information I need at the click of a button. I

can casually follow what my friends and family are up to. I can learn from people in the industry and it all comes to me with no effort. I can listen to one or to many and I can just as easily speak to one to or thousands.

Annmarie: What do you least like about social media?

Lon: The responsibility. Maybe it's more me, because I am expected to be on every platform. It takes a LOT of time. Monitoring conversations, watching Google Alerts and HootSuite, answering email, posting to Facebook, updates on LinkedIn, tweeting on Twitter, checking my Second Life property, tweaking my SEO, keeping Google Hangouts working on my Mac... It's a full-time job.

Annmarie: It does take a lot of time, even for those of us who are not doing everything. So how do you keep up with such a quickly growing industry?

Lon: I use social media. Really! With all of the information that streams in all day, I can simply glance at all of the content and keep my finger on the pulse of the industry. Ten or 20 years ago that would have been impossible. Now it's much less work and often, fun.

Annmarie: How do you advise people getting into social media? What baby steps should be taken first and then where does someone go from there?

Lon: First of all, don't be intimidated by it. Just like anything that we don't understand, it seems scary or overwhelming. Take it one tool at a time. I suggest that people use what I call the Trinity of Social Media: blogging, micro-blogging, and social networks. If you can do just those three things, you have 90 percent of what you need.

Google Juice and Link Love are the two most important criteria that all search engines use to rank your site.

You, more than anyone, understand the power of blogging. It sets you up in the search engine as a perceived industry leader because of your insights. You get Google Juice or indexed content, which contains your industry keywords, and Link Love or external reputable links or links back to your blog site.

Annmarie: True enough. But tell me, since Google has changed its algorithms, what is the best strategy to be found?

Google Juice and Link Love are the two most important criteria that all search engines use to rank your site. Micro-blogging is Twitter. I don't call the category Twitter because there are other micro blogging platforms such as Yammer for an enterprise Twitter type solution.

Tweeting is a great way to you and your brand out in front of your prospects and customers multiple times per day. If you can Tweet only three times a day, Monday through Friday, you get your brand in front of your prospects 15 times a week. And, assuming you pay particular attention to making your content have a strong WII-FM — What's In It For Me — or a IDKT — I didn't Know That value. They will welcome your next message and your brand.

Add social networks: Facebook, LinkedIn, and others. Facebook has 1.2 BILLION users. *The New York Times* only has 1.2 million subscribers. If I told you I'd give you a free ad in the Times, you'd jump at it. Then why aren't you strongly participating in Facebook and LinkedIn? I love LinkedIn. It the largest on-line database of professionals in the world! Connect and communicate with them!

Annmarie: What would you say are common actions even social media experts miss?

LON: STRATEGY! Can you tell this is important to me? Everyone's talking, but doesn't have a reason. That's why fewer people are listening. Facebook is NOT a strategy. Twitter is NOT a strategy. Blogging is NOT a strategy.

You have to first define what you want to achieve, then ask how can I use say, Twitter, to accomplish that objective. Then ask, how can I use Facebook to accomplish that objective? Then repeat for each of your objectives by asking how communication tools will achieve those objectives. All of these answers become your tactics, and the summation of all this becomes your overall strategy. That's what my newest book, *The Fusion Marketing Bible*, is all about.

Annmarie: Sometimes it's difficult to sell social media services because there are still a lot of executives who are not convinced of their effectiveness. What do you tell them?

Lon: They have to get into the 2000s, peacefully or kicking and screaming is OK too! There's no going back. Social media is here to stay. I can cite some examples from above; take out a very expensive ad in the *New York Times* and possibly reach 1.2 million or participate on Facebook and reach 1.2B. Pay tens or hundred thousands of dollars on a direct mail campaign that ends up in the recycle bin, or post three Tweets a day and get noticed by tens of thousands of prospects a week for free. Spend tens of thousands of dollars on newspaper advertising or blog and draw attention from around the world.

Once they hear the facts, the decision becomes quite easy. Then you have the difficulty of implementation and commitment.

Annmarie: What is the greatest barrier to implementing a social media program?

Lon: First, being convinced that social media marketing is a good idea. Then it's making a commitment, creating a sound strategy, understanding all of the tools, creating sound objectives, developing the tactics, and then, most of all, a committed implementation. They have to stick with it.

It really doesn't happen overnight; neither does traditional marketing. The key difference is social media has no media buys. Both traditional and digital marketing require time and creativity, so that cancels out of both sides of the equation. So, what's left is cost. And social media has little or no cost to implement. That makes it my choice.

Annmarie: How do you think social media will continue to change our lives?

Lon: Communication. Different forms or platforms will allow it to communicate more easily and people will have more fun doing it.

Every time we create a technology for communicating, we quickly figure out how to use it for marketing. Pinterest is a great example of this. It's fun to pin pictures, but it's more fun to make money by having your products pinned.

These are the most exciting times I have seen in my lifetime. Computers were cool in the late 70s and early 80s, but they took two decades to catch on. Social media has changed all of our lives, worldwide in as little as five years. And, it will continue to change how we market, sell, communicate, and connect.

Annmarie: Thanks for sharing your advice with my readers.

To learn more about Lon Safko and his latest work, please visit <http://www.lonsafko.com>.