

[Blogging Quality Content: Do You Have What It Takes?](#)

Blogs are an essential marketing tool, but simply having one on your company's website is not enough.



www.zoeysttic.com

To draw readers and build brand credibility, you need to consistently publish quality content that drives readers to come back for more.

After spending the past couple years blogging, along with 25 years of publishing experience, I can tell you that blogging content worth reading is a steady commitment of time and energy. It's also not easy.

So before publishing a single online keystroke, ask yourself: Do you have what it takes to blog quality content?

Here is my list of the characteristics of effective bloggers. Effective bloggers are:

- **writers** who enjoy writing and can express themselves clearly. Sounds obvious doesn't it? If you don't like to write, your product will show it. Therefore, for the sake of your sanity, do not blog.
- **experts**. Any idiot can cut and paste material from other blogs and re-package it into blogs. You, however, confidently know your stuff and can offer original content. You are also an expert at knowing your audience ([click here](#)) and understanding their needs ([click here](#)).
- **critical and creative thinkers**. Effective bloggers are constantly thinking. You think while sleeping in an unending quest for better solutions and approaches and/or understanding and perspective.
- **curious**. You watch TV with you tablet to learn more about actors, plots and topics.
- **readers**. And I don't just mean Internet surfing. You read books about topics that have nothing to do with work because you want to learn.
- **ideas** people. When you attend events, you unwittingly go from small talk to substantive issues within a two-sentence conversation. You thrive on applying concepts from other disciplines to introduce innovative solutions to another.
- **disciplined**. Earning online traction requires consistently producing new content at least once a week.
- **thick skinned**. You can handle constructive disagreement online for the world to see.
- **givers**. You do not mind contributing useful information to help others and understand that sharing really means caring about your audience.
- **personalities**. There's no boresville because you take chances and engage in an interesting manner.

Of course, great bloggers have other characteristics as well. What characteristics would you add?

Like what you see? Then follow me!

Five Reasons for Linking In

It always amazes me when I can't find someone LinkedIn.

Get with it people!



As the world's largest professional social media network, LinkedIn is your opportunity to introduce yourself to the professional world - and be found — for free!

And if you engage with others on LinkedIn, you are likely to find new opportunities not possible from traditional networking.

But there are still those who are not joining to the party. Some have already “arrived” in their careers and don't think they need it. Others contend they just do not have the time.

My word to them is this: Unless you plan to become a monk or plan to retire with unlimited financial security, you need LinkedIn.

We live in uncertain economic times. Staying connected opens up opportunities open, which will only grow in importance.

Unless you plan to become a monk or plan to retire with unlimited financial security, you need LinkedIn.

I am a fan of LinkedIn because it enables me to meet goals I could have never met had I depended on traditional networking and marketing approaches.

Here are my top five reasons to join and engage in LinkedIn:

1) LinkedIn is a great equalizer for professionals. Traditional networking does not work for everyone. Often, people are focused on meeting “the right people” based on their title or reputation and miss the up-and-comers or those with talents not apparent in a crowded room of dark suits.

LinkedIn, however, equalizes the playing field. People are looking for more for talent, not necessarily titles. LinkedIn allows everyone from Jack Welch to the part-time sole proprietor to showcase what he or she can do. It also provides the opportunity to search deliberately for the talent you need.

Try that over cocktails and awkward conversations! In fact, LinkedIn’s degrees of separation might just help you discover that a former colleague can introduce you to the former General Electric revolutionary!

2) LinkedIn Makes Intelligence Gathering Easier. Those of you born before the Clinton administration might not appreciate just how much professionals depended on word of mouth! When I began my career in communications, I would contact someone I knew, ask them whom they knew and maybe I would get a job lead or the right source for an article. I spent a lot of time on the phone and attending meetings.

Then search engines came online and gradually, it became easier to learn about someone by Googling their names. But that did not always cut it because often the available information wasn’t useful.

You can learn much more about someone and whom they know via LinkedIn.

3) LinkedIn promotes inbound marketing, which draws professionals to you instead of having to pound the pavement for leads and contacts. When I was a full-time reporter, I was constantly on the phone to find leads and exclusives. LinkedIn makes that a thing of the past. (That said, LinkedIn is for engaging, not for making sales pitches. That is a major social media turn off!)

4) LinkedIn is like an electronic Rolodex, reducing the time it takes to build address books. With LinkedIn, I can contact virtually everyone I know professionally. Last year, when I needed to announce my marriage and name change, I was able to contact 50 people contacts at a time through LinkedIn messaging. LinkedIn also offers an app just for obtaining your contacts on your mobile device.

5) LinkedIn Keeps You Top of Mind. Broadcasting messages is no longer the sole domain of public relations professionals. Want to stay top of mind by sharing an idea, company news, a useful article or blog? Go for it!

If you have not yet taken advantage of LinkedIn, set up an appointment on your calendar to get connected. You can thank me later.

[Work is Risky, Even at the Navy Yard](#)



*My husband (back center) unravels police line tape for first victim of the Navy Yard shooting.
Photo Credit: TimHogan@twitter.com*

When the radio announcer reported that people had been shot at the NAVSEA building in Washington, D.C.'s Navy Yard, I felt a pit in stomach. My husband works there.

I looked at the time, wondering if he was already at work. I tried to get ahold of myself. "Perhaps he had not arrived," I hoped. Noticing a couple voice mail messages, I pressed the play button.

The Navy Yard was roped off, his message said, so he was coming home. My calls to him were unsuccessful. I did not know where he was. I called a friend, recalling the times I had gone through the security gate to pick up my husband from work or take my girls to summer camp at the Naval Museum. I have always felt safe on military bases.

I spent several days at the Naval Museum while my girls were in summer camp as back-up for my diabetic daughter. The Naval Museum is small and unpretentious, but carries the history of the Navy since colonial America. When you walk out its doors, you can see the U.S.S. Barry resting peacefully in the waters. During Halloween, it's a haunted ship.

My husband made it home. He had been walking to the Navy Yard about 15 minutes after the first shooting. Unable to get to work, he was on his way back to the Metro Station when he saw people surrounding a bleeding man lying on the street corner.

He helped police put up the yellow "Do Not Cross" tape and that picture, shown above, is running on news websites. My good husband (center, holding the yellow tape) saw the man was bleeding from the left side of his head. He did not know the rumor that the bleeding man was the first victim of the shooting. We still don't know for sure.

A former employee's missing ID becomes a ticket to the unimaginable.

Knowing what a nervous wreck I would be, he hurried home.

I am among the blessed. Not only was my husband OK, but he was home to watch the Navy Yard story unfold. But my relief was temporary as I considered his co-workers. Some, we knew, were safely moved to another building, waiting for endless hours to leave. Some managed to escape out of the Navy Yard by climbing its tall surrounding old brick walls. And since they have not yet announced casualties, we still do not know who did not make it.

A Risky World

Risk managers cannot help but be reminded that there are limits to their craft. There is only so much that can be done to assure workplace safety. If this had happened at a non-military workplace, the first effort would be to beef up security.

But the Navy Yard, like all military installations, already has strict security. You can't get in without an ID card and explanation of your presence. Often, entering the buildings requires additional review. With thousands of workers, most of whom are civilians, the perfect system can fail. A former employee's missing ID becomes a ticket to the unimaginable.

For me, this horrific crime is a reminder that life is, and has always been, fragile and risky. And while we can do all we can to assure safety, there will always be events we cannot anticipate or control.

To live in the Washington, D.C. area, you have to make peace with that. Whether it is fear of nuclear war during the cold war or passing by the Pentagon and remembering 9/11, there is a low level sense that something else is likely to happen, or a wondering of what has been prevented.

We are still left wondering who has been lost from this tragedy. May our thoughts and prayers be limitless.

GO NAVY!

Note: We have confirmation that the man lying on the street was the first shooting victim. To read more about the picture, please visit <http://www.theatlanticwire.com/national/2013/09/viral-navy-yard-photo-related-after-all/69647/>.

***Postscript** — There are rare times when the Washington, D.C. area feels like a small town. I was shocked to find out how many people of my acquaintance that knew the victims and/or their families. Recovering from this experience is a painful and ongoing process for so many.*

The building's interior is being modified with a new layout and other features so it feels like a different building inside.

Ten Ways to Improve Workplace Safety



Preventing workplace incidents is an important way to save workers' compensation dollars.

Previous blogs cover the importance of [the CEO's support](#), [how to convince the CEO that it should be a priority](#), the importance of [a culture of sharing](#), the need for a [safety culture](#) and [how to tell if it exists](#).

This blog focuses on tactical advice from sources I have interviewed over the years. Here are snippets of their wisdom:

- 1) **New employees should learn about a company's commitment to safety during the orientation process.** Employees should know how to report unsafe work situations whether it is a phone number, online or on paper. Employees and their supervisors should also know that their attention to safety will be considered during job evaluations and for promotions.
- 2) **Communicate the importance of safety through effective communication plans.** A previous blog covers effective [communication plans for workers' compensation programs](#). That said, behavior-based safety programs tend to be more effective than rules-based, flashy safety campaigns.
- 3) **Train, train and train again.** People need to hear information multiple times and in different ways to make behavioral changes. Employees should be encouraged to think through risk and exposure instead of memorizing seemingly irrelevant rules. Reinforce training with videos, seminars and supervisory training. Incorporate fun ways to reinforce material. Train them about [how workers' compensation works as well](#).
- 4) **Make it as easy as possible for employees to find information.** Create a safety portal on your company's intranet. Include information such as: procedural manuals, suggestions, MSDS sheets, accident investigation findings and training videos.
- 5) **Try holding a Jeopardy-style game show with safety questions.** One question, for example, could be asking what is the maximum decibel of sound exposure that does not cause hearing damage.
- 6) **Consider hiring an occupational physician** to help you develop your safety and ergonomic programs. They could also provide insight to analysis on post injury analysis.
- 7) Supervisors who **observe and compliment employees who behave safely** accomplish more than just safety meetings.
- 8) **Provide a personal trainer to keep the workforce physically strong.** Trainers can teach employees the appropriate way to stretch and exercise to strengthen weak muscles.
- 9) **Ask an ergonomist to help employees** realize poor body mechanisms that can harm or re-injure employees and teach them how to best position themselves.
- 10) **Offer employee safety incentive programs.** These can be can be a fun and effective way to reinforce an established safety plan. Make sure they do not discourage incident reporting.

To do this, focus on encouraging safe behavior. Employees who go to the trouble of identifying safe

behavior in another employee could also be rewarded. Points can be given by individual or team basis.

There are many approaches to this. Some employers will reward employees with safety lottery tickets for raffled prizes. Others use safety bucks or stamps that can be traded in for company merchandise while others provide catalogues of goods for their families.

I hope these tips inspire you. Please add some of your favorite safety tips below:

***Like what you see?
Then follow me!***

Reinsurance Surplus Subdues the Premium Tide

The reinsurance industry has reached its highest surplus in history – about \$515B.



This is despite the fact that 10 of 12 of the nation's most costly storms happened in the past decade.

To find out why, check out my most recent *Leader's Edge* article, "[**Survivor: The past decade set natural disaster records, yet most carriers went unscathed**](#)" and its sidebar, "[**Could Flood Insurance Go Private?**](#)"

The primary reason for the reinsurance industry's all-time high surplus can be answered by a James Carville quote.

"It's the economy stupid."

Thanks to the worst recession in U.S. history and its sluggish recovery, investors are finding reinsurance to be a more lucrative choice than traditional investments, like bonds.

This not only means that CAT reinsurers are handling some of the most expensive weather disaster years in history, but that larger insurers are generating enough investment money to keep premiums from rising as quickly as they otherwise would.

Reinsurance is looking pretty good right now, which is why some members of Congress are looking into potential ways that reinsurance can help underwrite the \$22B debt-laden [National Flood Insurance Program](#). (To read more about NFIP, check out my *Contingencies* article on the subject by clicking [here](#).) That can be challenging, however, given the NFIP's contradictory goals of providing affordable flood coverage to Americans while reaching toward Actuarial soundness.

I hope you'll check out my article and let me know what you think.