

Biggest Marketing Mistake #4: Business Plan Neglect

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A recent article in *Psychology Today* explains why even very intelligent people make “boneheaded” decisions.

It describes a couple who took the “shortest” way via GPS unit. Being so focused on it, they missed indicators outside the window of a definitely less-traveled, narrow road deep in the woods. After sliding off the road, they nearly froze to death waiting to get a signal to call for help.

(<http://www.psychologytoday.com/articles/201112/deadly-mind-traps>)

By not consulting a map, they were unaware of the longer but safer highway and could have avoided danger all together.

Not having or consulting a good business plan is like GPS-focused driving without a map. Business plans, developed and used appropriately, will help you avoid the dangers of my top three biggest mistakes: not knowing your audience, wasting money and wasting time <http://wp.me/p25Cue-2i>.

It is human nature to jump from one good idea or approach to the next and lose sight of your company’s ultimate destination. It is difficult to see a room clearly when you are wearing reading glasses designed only to help you focus on the fine print.

Action is much more gratifying than planning, but context is necessary to prevent going astray.

A surprising amount of small businesses do not bother with business plans. If they have business plans, they are often collecting dust. If that is true about your company, your competitors will sure appreciate it!

If your eyes are glazing over, you are not alone. When you think of writing or updating a business plan, you get visions of two-day, off-site jury duty-like lock-ins.

It does not have to be this way. Many executives find that a consultant is very useful for writing, researching and asking the big questions to provide the big picture.

Not having or consulting a good business plan is like GPS-focused driving without a map.

We believe that to get the most from your marketing and communications investment, you need to write or update your business plan so it is current with trends and company growth. If your business plan is buried in a pile or sitting on a shelf somewhere, it is not a guiding map.

The biggest part of a business plan is the marketing plan, which guides the communications plan, which guides the social media plan. Marketing plans often need refreshing as new competitors, products and services change the competitive scenery.

And your company must have a value proposition. In layman's terms, that is a fancy way of identifying what makes your company, product and services unique in ways that benefit current and potential clients. Trust me; a lot of companies do not have them. (Value propositions will be covered in a future blog.)

And, finally, if you talk to a marketing, public relations and/or communications firm that does not at least ask about your marketing and other plans, don't hire them. Working in a vacuum leads to missed opportunities. And that is one of the many perils of neglecting the business plan.

That leads to Biggest Marketing Mistake #5: Hiring the Wrong Communications/Public Relations Firm. In next week's blog, I will provide tips on hiring the right firm for your company.

[Cutting through the weeds: Business Lessons from the Garden](#)

Gardening can teach a lot about business. As I dug out the weeds and built my new garden, I thought of many parallels.



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Here are some of them:

- 1) **Know your stuff...or dirt.** To be successful in business, strive to be a master in your field. Successful gardeners realize a thriving plot requires more than dirt, seeds and water. Plants also respond better to the right mix of nutrients. Knowing your stuff produces better yields.
- 2) **Have a vision.** Successful gardeners have a vision on how their gardens will look from spring through fall. This is also the same for successful business people. They are leaders. They have the vision on where they are going and why. To quote Jack Welch, "Good business leaders create a vision, articulate the vision, passionately own the vision, and relentlessly drive it to completion."
- 3) **Have a plan.** As I discuss in a previous [blog](#), going forward in business without a plan leaves results to chance. It reminds me of people who buy plants they like and just plunk them anywhere.
- 4) **Have a plan B.** The garden I planned looked perfect on paper until I started planting. There just was not enough room. Lacking the time to build a larger garden this year, I am putting the section that did not work out in pots instead. Pots are also nice because you can move them around in the growing season to get the best results.
- 5) **Never stop learning.** Master gardeners do not know everything. They are still learning as new techniques come online. Make it a point to keep investing in education and training, especially because technology is constantly changing how we work.
- 6) **It is OK to get dirty.** Actually, that is part of the fun! Too many executives run the show without taking the time to do line jobs or talk to those who do. Often, this results in a disconnect between the executive and the practicalities of actually doing the work.

***Competitors are like weeds around the garden.
They will encroach upon your space at the first opportunity.***

- 7) **Stay in your niche.** I see people at the garden centers act like kids in the candy store. They overbuy plants without anticipating the attention they will need. Do not branch out until you know your existing field really well and can afford to start planting something new.
 - 8) **Experiment.** At the same time, do not be afraid to try new things in a deliberate manner while not losing sight of your niche.
 - 9) **Pay attention to the signs of trouble.** Maintaining a healthy workspace is like having a healthy garden. Pay attention to signs to signs of dysfunction. For the gardener, insect damage is a sign of not paying attention. The same is true for executives who would rather live in denial or hope things will work out. Few things work out themselves without intervention.
 - 10) **Know your competition.** Competitors are like weeds around the garden. They will encroach upon your space at the first opportunity. Just as a good garden has an extra buffer zone around it to protect it from encroaching weeds, you must constantly monitor your competitors. Believe me, they are watching you.
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[Annmarie's Five Favorite Business Books](#)

[Winning](#) by [Jack Welch](#). Straightforward and gutsy, Welch [tells it like it is](#) and encourages readers to do the same. Written for managers and employees, Welch's advice is clear and even inspiring. "Before you are a leader, success is all about growing yourself. When you become a leader, success is all about growing others." Welch's book demonstrates how to make that happen.

[Guerrilla Marketing](#) by [Jay Conrad Levinson](#). Effectively marketing your business does not have to be costly. Since I share that [philosophy](#), I recommend this book to my clients. Be forewarned, however: The book offers so many good ideas that it is easy to become overwhelmed. Pick out a few, see what's effective, and try more, Levinson advises. I have also read some of the spin-off books, which do not compare to the original.

[Blue Ocean Strategy](#) by [W. Chan Kim](#) and [Renée Mauborgne](#). The authors urge readers to re-think the competitive landscape (red oceans) in their industries to create a blue ocean that makes the competition irrelevant. Sounds good in theory, and there is a lot of it, but it does offer excellent strategic guidance that promotes out-of-the-box thinking.

[Boundaries](#) by [Dr. Henry Cloud](#) and [Dr. John Townsend](#). This is not a business book. It is a book about relationships. But since so much business dysfunction results from a lack of interpersonal boundaries, this is an important book. Unfortunately marketed to a religious audience, this book contains biblical references that might put off other audiences. The book, however, is far more about psychology.

[Principle-Centered Leadership](#) by Stephen Covey. The sage who also gave us the "[Seven Habits of Highly Effective People](#)" demonstrates that being moral and highly principled in business is not only the right thing to do, but it is just good for business. Published during the business era of [Tom Peters](#)', "[In Search of Excellence](#)," Covey's work has better stood the test of time. While I agree the world needs more morally and ethnically principled individuals, the committed Mormon's likely belief that he is preparing to be the god of his own planet should be kept in mind. We already have enough would-be gods in business and politics.

[Harnessing the Power of Social Media for Business-to-Business Marketing](#)

Ready to harness the power of social media for your company? Then check out my recent article, [The Case for Social Media](#)
<http://www.contingenciesonline.com/contingenciesonline/js2012spring#pg4>.

Published in a supplement of the American Academy of Actuaries' *Contingencies* Magazine, my article is not just for actuaries. It answers many of the concerns about using social media in business-to-business marketing and strategic communications. There's also a sidebar on how to get started.

Social media is exciting because it is a great equalizer. A small company has the same Internet access as a large one. As with anything new, its pursuit can be intimidating. Producing quality content online that showcases expertise is the new name of the game.

Traditional means of promotion, such as media relations, producing effective brochures and attending conference booths, still play a role. Going forward quality content for websites and blogs will become the priority, making brochures and other promotional material easier to produce.

If social media were easy every business on the planet would be engaging.

This is good news for customers. Websites and social media enable customers to make more confident purchasing decisions as they become more educated and savvy through the plethora of information offered via search engine.

This is also good news for companies that have struggled to write or disseminate their value proposition messages. Social media encourages companies to “show” their uniqueness and not just “tell” customers there is a distinction compared competitors. Now, your company can showcase its expertise instead of simply claiming to be “experts.” My article features other advantages, which far outweigh the challenges.

And there are challenges. If social media were easy every business on the planet would be engaging. Picking up the technology is relatively easy, producing quality and effective content that keeps people coming back is not. And optimizing this tool requires re-thinking marketing strategy.

Social media, as I am learning firsthand, is not really “free,” as its advocates say. It requires a commitment beyond making so many business calls a week. It requires a level of engagement with customers current and future as never anticipated in the past. One major barrier is consistently writing blogs and coming up with 140 character tweets. That takes time and creativity - if you want people to come back for more.

Small companies, which make up the backbone of the American economy, will likely be more tempted to take the DIY approach. I have taken this approach so I can learn as much as I can to help my clients. Trust me: It’s a huge time investment. I am still learning to master WordPress and *ultimate* search engine optimization.

But I am not alone. Professional communicators and marketers are also working hard to keep up with all the opportunities social media offers. I particularly like what Jeremy Engdahl-Johnson, director of Media Relations at Milliman said. “Our approach was to be very humble,” he explained, because best practices are emerging and there is still a lot to learn.

I sincerely hope my article will encourage you to engage in social media with your eyes wide open to its benefits and challenges. Even if it means gradual baby steps, do get started!

Please share my article — or fire — at will!

Biggest Marketing Mistake #5: Doing Nothing

Blatant marketing is verboten in social media.

To avoid even the appearance of blatant marketing, I choose a new Biggest Marketing Mistake #5. It is: Doing Nothing.

Oftentimes, it is the decisions you do *not* make that ultimately hurt you the most.

Let's face it. Marketing is a time-consuming investment with no promise of direct, immediate or even eventual results. Doing nothing, however, promises to eventually stifle company survival and growth.

Too often, I see startup companies that do not invest in effective marketing and communications soon enough. They struggle to gain market share.

I have also seen companies that are doing so well that they put marketing on the back burner to meet more immediate and critical business objectives, like taking care of clients. A consistent drumbeat of messaging to target audiences, however, is necessary for maintaining and boosting recognition.

But sadly, when the economy declines, communications, marketing and training departments are the first victims of budget and staff cuts.

Doing nothing is too common. Neglecting regular marketing activities happens so easily you may need to ask someone to remind you!

Doing nothing will not support your company's growth or protect your market share.

**Oftentimes, it is the decisions you do *not* make
that ultimately hurt you the most.**

OK, so you are busy. Perhaps you are overwhelmed. Take small steps. Some progress is better than none.

What about those marketing activities you want to get around to, like updating web content or creating a marketing portfolio? Keep all those good ideas in an electronic file, scheduling time in the near future to take steps toward making them a reality.

Make time to look over your marketing and communications media and ask yourself what's missing. Alternatively, ask someone else to look at it from a holistic standpoint. Identify what can easily be addressed quickly and make time for planning.

Also, challenge yourself to contact at least three current and/or potential clients per week just to see how they are doing. It adds to the sadly deteriorating human touch in business and will keep you "top of mind" if an opportunity arises.

As a woman of my word, look for me to cover additional topics promised in my series of the Biggest Marketing Mistakes. After criticizing most complimentary knickknacks – also known as incentives – as generally a waste of money, next week I will discuss those worthy of consideration. Please drop me a note at annmarie@lipoldcommunications.com to share your favorites.

And finally, for those of you who are disappointed that I did not cover my original Biggest Marketing Mistake #5: Hiring the Wrong Marketing/Communications Firm, I will soon post advice on how to hire the right public relations/marketing firm in the “About Lipold Communications” section.

I just wanted to avoid blatant marketing on my blog.

Have a great week!

Marketing Mistake Part III: Wasting Time

Not knowing your audience well enough and wasting money are the first two biggest marketing mistakes. The third is wasting precious time. Opportunities to waste time are endless, but time is not.

Writing can also be a huge waste of time, especially if it does not come naturally.

Many people believe that because they can write the annual family Christmas letter they are good writers. That is like saying that you’re qualified to be an accountant because you can balance your checkbook.

Ineffective content wastes time. Always assume you have one shot to reach a reader. Most people will not read your material over a second time to understand it – especially on web pages where the first mental impatient reaction can involuntarily click the mouse elsewhere.

Besides failing to get your message across in a compelling way, ineffective content risks unintended consequences like misleading reader.

Think of the last time you were staring at a blank screen wondering how to get started with whatever you needed to write. You looked at the clock and noticed that somehow another half an hour had gone by. You had only a couple of sentences to show for that half hour, and it was obvious that the sentences didn’t communicate what you truly wanted to say.

Many people believe that because they can write the annual family Christmas letter they are good writers. That is like saying that you’re qualified to be an accountant because you can balance your checkbook.

Perhaps it was a difficult memo to employees or a letter to clients about a change in management. Or maybe you have written so many marketing letters or materials for the same product and/or service that you need someone objective to breathe some fresh life into the text.

Lipold Communications specializes in business-to-business communications services. Business communicators are a rare breed. They are practical enough to understand the business world, but creative enough to offer innovative ways to make a point without pushing too far.

When you hire Lipold Communications, we will ask you about your audience, the purpose of the work product and necessary information. We also pay special attention to how you express yourself. If we have a better approach, we will explain why.

Next week I will cover the 4th biggest marketing mistake: Not investing in business fundamentals. These include business, marketing and communication plans.

In the meantime, try this: Keep track of how much time you spend writing. How could your time have been better spent? Please let me know what you think by writing me at Annmarie@lipoldcommunications.

Business Lessons from Making Thanksgiving Dinner

Since it is Thanksgiving, I want to express my appreciation to my clients and those who support my career. There are many reasons for being thankful.

Thanksgiving is my favorite holiday. It is a great excuse to make a huge dinner of comfort food and then enjoy it for the weekend. Add in friends and family and what is not to love?

Since my mind is on turkey dinner and business at the same time, I thought it would be fun to share business lessons that can be gleaned from preparing thanksgiving dinner.

1) Look at the big picture and plan accordingly. Thanksgiving dinner requires a lot of thought to have all the dishes ready at the same time. It's a killer to make thanksgiving dinner in one day, so stagger the work. For projects, start backwards with the desired goals and make a schedule.

2) Know Your Audience. Just like it is important to know the preferences of guests, make sure you know those of your customers.

3) Turkey, like great content, should not be wasted but re-purposed. When investing in a large editorial project, thought piece or a series of brochures and web text, think of other vehicles to feed content. In the same way, instead of trying to eat a bunch of turkey in a couple days, cube some and freeze in one cup portions for future meals. I have used cubed turkey for burritos, stews and any dish that calls for chicken. Don't forget to have some onion, carrot and celery available to boil the carcass to make a freezable soup base.

The same is true for repurposing content. Don't throw away the editorial content that ends up on the cutting room floor because it might be useable for future projects. Another tip: brine the turkey overnight for moistness and better flavor.

Making thanksgiving dinner is a creative process just like making business plans, marketing plans and value propositions.

4) Know where it is worth it to cut corners. Why serve a can of cranberry sauce when you can easily make it by boiling cranberries, water and sugar and even add your own special touch of orange zest? It does not take long and the results are worth it.

5) Know where to cut corners. Making homemade pie crust is a pain. When I am making the

dinner, I buy pre-made refrigerated crust for pie.

6) Be flexible. Some customers want material online and others in print. Some of my crowd wants sweet potatoes with marshmallows and others, candied walnuts. My dish will have half of each.

7) Don't be afraid to try something new. This year, I am making shredded brussels sprouts and red swiss chard. It's healthy and has that holiday look of green and red. In the same way, challenge yourself to try something new, like initiating or optimizing your social media opportunities.

8) Be smart with stuffing or it can turn deadly. Chances are less so when you've done your homework. And, yes, you can still stuff a turkey without worries of semolina poisoning. Make your stuffing of choice the night before so it will be stuffed in the turkey at refrigerator temperature.

9) Get by with a little help from your friends. Accept dishes from guests, but make sure they are not essential to the meal in case plans fall through.

10) Have fun and enjoy! Making thanksgiving dinner is a creative process just like making business plans, marketing plans and value propositions. Make sure everyone has a seat at the table and brainstorm away!

Happy Thanksgiving!

[Generation Z Looks to People for Complex Insurance Interactions](#)

Generation Z, which presumably embraces digital everything, also likes the human touch when dealing with insurance companies.



Generation Z wants more than digital interaction with insurers.

Born from about 1996 to 2015, the oldest of the digital native generation is beginning to buy their own personal lines insurance. And they have been around the digital block. As my recent Actuarial Review article, [Coming of Age: How will Gen Z Impact Personal Lines Coverage?](#) explains, constant exposure to social media, digital marketing, clickbait and fake news has created a deep hunger for authenticity and transparency.

For many, finding trust and credibility means doing business with insurance professionals. At least half of Gen Zers purchasing auto, renters or homeowners insurance, surveys show, seek out insurance agents or customer service representatives for help. This is especially true for complex insurance transactions, such as purchasing coverage or filing a claim.

The article also specifies why Gen Z is different from previous generations. It explains how generational differences have vast implications on insurance product development, pricing, marketing and communication. While researching for the article, I found that Gen Z does expect insurers to offer multichannel, 24-7 access.

However, surveys and interviews hint that the digital natives might not be as quick to purchase simplified insurance through icons and a few clicks as much as [insurtech](#) investors hope. Rather, Gen Z seeks insurance for security. Digitally jaded to some extent, they want to build trust with people who represent brands.

Gen Z seeks insurance for security.

Retailers are also finding that Gen Z does not necessarily embrace online shopping. Gen Z will start the process online to collect information. But ultimately, they prefer to shop at brick-and-mortar stores, according to the [National Retail Foundation](#).

This reminds me of a hilarious [Bad, Bath and Beyond online commercial](#) that introduces the concept of offline shopping. "It's like online shopping but in real life."

Reaching Generation Z

Smart insurers will find the right balance of reaching Gen Z by offering both digital and human interaction. Online, they will blend both traditional and simple iconic elements with language that educates consumers without compromising meaning.

Progressive's website is a great example. It presents a traditional navigational look with little scrolling and clickable headlines while offering straight-forward clickable insurtech-inspired icons. Explanations provide enough information to help viewers.

Successful insurers educate their Gen Z customers by straightforwardly presenting information. They hire communicators who get insurance and can explain it simply without marketing flash or

dumbing down critical information.

Finally, I like Gen Zers. As a stay-at-home mom who watched Gen Z grow up, I like that they are smart, pragmatic and refreshingly honest.

Thanks to Actuarial Review

On another note, I was deeply touched and humbled by what Actuarial Review Editor Elizabeth Smith wrote about me in the publication's current issue. It says:

Thanks to our award-winning author and cover story writer, Annmarie Geddes Baribeau. "She knows insurance, and she also knows actuaries and what they'd like to read."

Thank you for the opportunity. Actuaries are great fun!

The Art and Necessity of Writing Long Content

Writing long content, such as feature articles, reports and studies, may be a dying art. While minimalist web designs require brief content and web writers focus on search engine pleasing text, it is ironic that Google rewards longer and more meaningful content and readers are clamoring for it.

There are several reasons to invest in long (a.k.a. long form) content, which I define as written work with more than 1,200 words. Writing long pieces, however, is not for everyone. At a minimum, it requires vision, reader understanding and organizational skills.

The Case for Long Content

Google sees long form content as having greater quality and uniqueness - and rewards it accordingly. More importantly,



Writing long content requires vision, organization and focus.

longer content provides a deeper look into topics. Thanks to years of internet content publishing and supersaturation of similar text, customers have become more sophisticated. They want greater insight that comes from more detail, explanation, examples and other elements that define meaningful content.

Producing longer content attracts readers and boosts search engine optimization (SEO). It also demonstrates subject matter expertise and thought leadership. While communications and marketing professionals know this, they are often too overwhelmed to ensure their content is truly unique. Long content also presents greater opportunities to reuse material for tweets and blogs or enhance it for short e-books.

Developing comprehensive website content requires a long content approach to ensure organization, avoid omissions and maintain focus. Building website maps and structure requires the same big picture thinking and focus as organizing reports or feature articles. When writing or re-writing websites, I approach a site as a large and flexible editorial package. The combination of content and visuals should support a website's main purpose and message.

It Ain't Easy

Anyone who has tried writing long form content quickly realizes that it is not easy. Besides requiring skills I mentioned already, there are also characteristics of writers who can produce long copy that cannot be taught.

The art of writing long content requires an almost unquenchable natural curiosity, deep thinking and the ability to simultaneously focus on the big picture while focusing on micro details. Writers of long form content also possess the necessary patience and perseverance to reach completion. They are also quick studies who can overcome deep learning curves.

Writers who possess the skill, natural ability and experience to produce long form pieces are rare. There are several reasons, but I see two primary explanations.

To my knowledge, being able to write long pieces for business purposes has never been required for degrees in business, marketing, journalism or communications. Due to continual changes in communications technology and techniques, marketing and communications professionals find themselves struggling to stay current. Since writing long content requires practice, they have little time to develop this valuable and essential skill.

Tips for Writing Long Content

After publishing hundreds of feature articles and other forms of long content, I have developed practical techniques for working through the process. Here are some:

- Create an outline for long content; always being flexible to new ideas, directives and information can redefine the original path.
- To keep track of different sources while combining their information for text, electronically color-code each source.
- After producing a cohesive work, convert the colorful text to black to focus on the actual words without distraction. Print the text and review it to ensure organization and flow. Put on "the critic" hat. Make sure the text is truly informative, the writing is clear and the organization is logical. Be relentless and remove anything unnecessary.
- Upon making necessary revisions, print out a fact-checking draft. I use different colors of

erasable pens, pencils or markers for each source. When the process is complete, I have the option to erase distractions before making electronic corrections.

- When possible, abandon content for at least a day or two. This way, the next review is more objective. The longer the wait, the greater the objectivity.
- Before submission, print out the written work once again. Read the material backward, starting with the last sentence of the piece and working to the first. This is the best way to find potential comma faults, misspellings and other small details easy to miss on screen.

If you decide to hire a writer for long content projects, [review work samples](#). During the interview, pay close attention to what the writer asks about a project. Long content writers do not think in essays, but editorial packages. That is, they see the big picture and anticipate ways to make long content more easily digestible through sidebars, infographics and other graphic elements. (For more advice on hiring freelance writers, click [here](#).)

A Final Thought

In the next few years, it will become more commonplace for companies to use predictive modeling and artificial intelligence to produce content. It may also work for tweets, news releases and even brief blogs.

This is no immediate threat to creators of long form articles. While people and machines may learn some skills necessary for writing long content, there are natural characteristics that cannot be taught.

Question: How do you tackle writing long content? Let me know in the comments section below.