

## [Baribeau to Speak at Conference of Consulting Actuaries' Annual Meeting](#)

Annmarie Geddes Baribeau, president of Insurance Communicators, LLC, will be speaking at the [Conference of Consulting Actuaries' Annual Meeting](#) on Monday, October 25. She will be a panelist during the discussion "Client Concerns re: Marijuana Legalization."

The discussion will be moderated by Margaret Tiller Sherwood, president of Tiller Consulting Group, Inc. Joshua Carden, partner with Carden Livesay LTD, will begin the conversation by covering marijuana legalization.

Baribeau will be speaking on the concerns and opportunities for actuaries. She believes marijuana will become more expensive for insurers as use increases. Baribeau encourages carriers to engage in more research to inform the public conversation. To read her work on marijuana, please check out her articles in [Actuarial Review](#) and [Leader's Edge](#).

---

## [Q & A: Insurance Information Institute's Robert P. Hartwig](#)



*Robert Hartwig*

*Robert P. Hartwig, president and CEO of the Insurance Information Institute (III), has been one of my most valued sources for facts and opinions about this often misunderstood industry.*

*Hartwig is leaving in August to become a faculty member and co-director of the University of South Carolina's Moore School of Risk and Uncertainty Management Center. Hartwig, who has a Ph.D. in economics, also has a Chartered Property Casualty Underwriter designation.*

*Hailing from Oxford, Mass., which he describes as a one-traffic-light town during his youth, Hartwig has an impressive resume that includes key positions at Swiss Re, the National Council on Compensation Insurance (NCCI) and the U.S. Consumer Product Safety Commission. Hartwig joined III as its chief economist in 1998 and became president in 2007.*

*As a reporter, I first interviewed Bob while he was working at the NCCI 20 years ago. My first truly Hartwig experience, however, took place when he sent me a 75-page “Drink From My Firehose” presentation as a basis for interview questions. As I was drowning from the waterfall of information, Bob helped me work through the pertinent material for an article.*

*True to his ever-helpful and insightful nature, Bob shared a few moments to talk about his views on the insurance industry, why he is joining the ranks of academia and more . . . .*

**Question: In the midst of traveling 150,000 miles annually, offering presentations and answering media calls, what do you do in your personal life?**

**Answer:** I am an avid traveler and love seeing new places and experiencing different cultures. My job at the III has allowed me to travel all around the world, but I usually don’t have a chance to soak up any of the local experience. On a recent business trip to Germany, for example, I was on the ground for a total of seven hours. On a trip to Beijing, I was there for a total of 14 hours. In my next career I hope to be able stay awhile!

After I arrive in South Carolina, I intend to get back into piloting airplanes. Ironically, because I was traveling so much for the III, there was no longer any time to fly on my own.

**Question: What do you miss the most about flying airplanes?**

**Answer:** Flying airplanes is not only exhilarating but it commands 100 percent of your attention. You think about nothing else other than flying the aircraft. It gives me an adrenaline rush and at the same time allows me to forget about everything else!

**Question: Why did you go into insurance?**

**Answer:** I’ve always been a numbers person and have had a lifelong fascination with statistics. I had a great opportunity back in 1993 after finishing my Ph.D. to work in the actuarial group at NCCI. It was the total immersion method of learning insurance but I wound up loving it.

**Question: What has been your most fulfilling role so far in your career?**

**Answer:** I love defending the industry against its critics — be it the media or on Capitol Hill. I enjoy the challenge. The insurance industry has a noble and necessary mission, but one that too often misunderstood or deliberately mischaracterized.

I’ve also love being a part of the industry in the aftermath of major disasters. With my office being in lower Manhattan, I had a real-time front row seat to the devastation and horror of the 9/11 attacks and was very proud of how this industry helped New York City and the country overall recover from those attacks. The industry truly fulfills its role as the nation’s “economic first responder.” The same is true after numerous other devastating events, including Hurricane Katrina and Superstorm Sandy.

---

***The insurance industry has a noble and necessary mission,  
but one that too often misunderstood or deliberately mischaracterized.***

---

**Question: As you think about the insurance industry during your career, what is going well?**

**Answer:** Despite opinions to the contrary, I think the industry has adjusted fairly well to rapidly changing nature of risks in the global economy.

My nearly 25 years in the industry began shortly after Hurricane Andrew in 1992, which became the most costly natural global at that time. The industry has adapted well to not only more frequently and costly natural catastrophes, but also the new risks of the 21<sup>st</sup> century.

Insurers are also rapidly ascending very steep learning curves for new risks such as cyber, supply chain, intellectual property, the “sharing economy” and the “internet of things.” It’s a brave new world, but all signs point to industry seizing opportunities and providing the risk management solutions that businesses and people need for the decades ahead.

**Question: Where does the industry still need improvement and where do you have concerns?**

**Answer:** While the industry is moving in the right direction in terms of offering underwriting and risk management solutions for the 21<sup>st</sup> century, advances in technology and data analytics potentially threaten to disintermediate the industry from its life’s blood—the flow of information from customers and producers to the insurer.

Any interruption of this flow would also threaten insurers’ role as the analytics engine that supports the pricing and underwriting of risk. Insurers have the edge, but need to beware of potential usurpers seeking to upend the insurance industry’s value chain.

**Question:** Thanks for being such a reliable source for insurance information. I hope you will still accept media calls.

**Answer:** I’m looking forward to working with media in my new role in addition to continued interaction with the many stakeholders of this vital industry.

*(Note: Starting Aug. 8, III’s new top leader will be Sean Kevelighan. To learn more, click [here](#).)*

---

## [Why Cleveland Needed Cavs’ Victory](#)

To deeply appreciate the Cleveland Cavaliers championship victory, you had to grow up in Cleveland.



*LeBron James, CC0 Public Domain*

This is not just about basketball. It is about growing up in a city that since I was born, has taken too many negative hits.

The Cleveland of my youth in the 1970s and early 1980s was the nation's laughing stock. As far as sports were concerned, all I heard about was how great Cleveland *was*. The Cleveland Indians rocked the nation in the 1950s, then there were the Browns' victories in the early 1960s. It was insisted that the Indians, called the "sleeping giant" would once again become triumphant.

When Cleveland became intertwined with comedians' one-liners, I don't know. Some say it was when the Cuyahoga River caught fire in 1969. Others say that it was terrible choices made by then lampooned Mayor Dennis Kucinich, now a socialist and a former U.S. Congressman.

Others say it is because Cleveland has generated so many comedians, ranging from Bob Hope to Drew Carey, whose television sitcom did not do Cleveland justice.

Whatever the cause, Clevelanders have been on the defensive for decades. To be a Clevelander is to have unmitigated devotion to an underappreciated city. If you lived in Cleveland during the late 1970s and early 1980s, you might remember Daffy Dan's t-shirts that offered expressions like "Cleveland: You Have to be Tough."

Or to quote from the song "[My Town](#)," which was recorded by the Cleveland-based Michael Stanley Band, "love or hate her it don't matter, for I am going to stand and fight."

Cleveland has had to stand and fight for a lot of things. Just to have the Rock and Roll Hall of Fame in its rightful place, Cleveland had to fight New York City tooth and nail.

As a displaced Clevelander, I still hear negative comments. "The Mistake on the Lake," is just one of them. The only time I ever received sympathy as a Clevelander was in 1996 when Art Modell sold the Cleveland Browns to establish the Baltimore Ravens. Cleveland was and always has been a sports city, and the nation understands that.

---

***Cleveland was and always has been a sports city,  
and the nation understands that.***

---

Cleveland's economic demise, along with northeast Ohio, began in the 1970s when blue-collar jobs that could support families began to disappear. My father, a strong blue-collar worker, lost his job during that period. We lived off of unemployment for a time and mom went back to work. After dad found a job, we became a dual-income family before baby boomers made it a social phenomenon.

Cleveland made me what I am today, and like LeBron James, I try to give back as much as I can. As the first person in my family to graduate from college, it was Cleveland that began publishing my articles while I was in high school. Later, Cleveland gave me a radio show when I was a business reporter in the mid 1990s. Cleveland made me a tough, resilient and straight shooter, characteristics that do not generally fit well in the politically correct Washington, D.C. culture where I live today, but have made me a respected national journalist.

When the nation focused on Cleveland in 2013 after Charles Ramsey found girls held hostage and abused for years and saved them, the media was amazed by the "tell it like it is" Clevelander. To me, he was just a reminder of what I miss so much about my hometown: unbridled candor.

### **Celebrating Diversity**

Cleveland is its own culture with its own melting pot. Starting off with a northern protestant culture from Connecticut in the 1700s, the so-called Reconstructionist period after the Civil War pushed often unwelcome white and black southerners to the town for work. From the beginnings of the Industrial Revolution to the end of World War II, Catholic and Jewish immigrants from Germany, Poland, Slovenia, Hungary, Ireland and Italy found Cleveland to be their land of opportunity.

Each group had its own community and sacrificed to build their centers of worship, but they also understood that to be an American, they needed to learn English and assimilate. In the 1970s, groups like the Lebanese Christians found Cleveland to be a welcome respite from the brutal realities of war.

---

***In Cleveland, we did not need  
intellectuals from on high  
to tell us to celebrate diversity  
because diversity is just who we are.***

---

Our ears have become so sensitive to mentioning religion and ethnic background that we risk ignoring the cultural realities that shape who we are. In Cleveland, we did not need intellectuals from on high to tell us to celebrate diversity because diversity is just who we are.

In Cleveland, we do not ask someone about his or her nationality to be nosey, but to relate and find a shared acquaintance or place. Other uptight areas of the country, like the Washington, D.C. area where I have lived for the past 20 years, frowns upon such questions and that's quite a shame. It is much easier to get to know someone in Cleveland than in the nation's capital.

### **Cavs' Victory**

Cleveland should bask in its historic victory and party hard as long as possible. Eat, drink and be merry for the republican presidential convention next month presents another mood. Like Philadelphia, which is hosting the democratic convention, Cleveland has been bracing itself for an environment of protest and unrest not seen since the 1968 democratic presidential convention in

Chicago.

Meanwhile, this homesick Clevelander remains an ambassador to the nation's capital.

---

## **Lovin' My Kirby Vacuum**

After stripping the Yuletide adornment from my old Christmas tree, I dragged it to the curb, knowing the job was not yet done.

Faced with layers of pine needles scattered about, I considered using my husband's beloved Dyson. The vacuum repair guy swears it is the best Dyson model ever made.

The miniature wind tunnel housed in the clear plastic mini can, however, had one problem. Layered with inner filters, I didn't want to risk clogging her up only to have another project: taking her apart, finding an offending object and putting her back together.

Instead, I sought out grandma's old Kirby vacuum. Having celebrated a 50<sup>th</sup> birthday a few years ago, Kirby is older than me. She was built in strong industrial Cleveland when a college education was unnecessary for family supporting work.

Made of thick steel with an easy-to-replace but strong fabric bag, Kirby is not as sensitive as the plastic new age vacuums. Like my hometown of Cleveland, she is tough, solid and not pretentious.

My foot pressed down on the floor adjuster, one solid metal click at a time. Unlike the Dyson, she does not have to kiss the floor to do her job. She's heavier than the Dyson, and I might not need barbels if I used her more.

As I vacuumed, I recalled Kirby's constant presence in my life, crawling after her as mom navigated it through the living room, pushing her as I grew up, watching grandma maneuver her with seasoned skill.... Kirby has rarely known a man's touch.

After my nostalgia trip was over, I carefully emptied the pine needles and dust unto an open newspaper. After folding up the debris, I placed the package in my compost bin. I always love it when being green is really just doing things the old-fashioned way!

---

***I have accomplished enough in my career that I am happy  
to support my clients' achievements.***

---

Grandpa purchased Kirby for about \$1,000. That remains a lot of dough for a vacuum cleaner, but it was a ton for a AAA insurance salesman in the 1960s. Given that his great granddaughters still use her, it was a fabulous long-term investment. Kirby can now be found on E-bay for about \$25 to \$75.

But that is not the fate of grandma's vacuum.

Her days are spent resting comfortably in my sewing room with my other grandmother's Viking sewing machine. Also built in Cleveland, Viking set my other grandfather back \$500 in early 1950s, but like Kirby, she is a workhorse built to last into future generations.

Viking is also from a bygone time when sewing was a necessity and not a hobby. She's near my great grandmother's treadle machine. Patented in 1886, she was the blue ribbon winner at the Belmont County Ohio Fair. She works without electricity. Talk about being green!

There is something transcending about using well-built, solid metal machines that were once the tools of the mothers who came before me. But unfortunately, I have little time to sew. Meeting real-time demands with disposable technology beckons me away from the past and requires me to adapt to an ever-changing future.

I'm the first person in the family to earn a college degree and the first woman to have a professional career. For my grandmothers, being a wife and mother - which remains a full-time-plus-job - was their purpose. Their greatest achievements were watching their children's accomplishments, supporting their husbands and being the chief conductor of household affairs.

Like the matrons before me, I now take more joy in the accomplishments of my children than my own. My hard-earned career achievements do not matter to me anymore. In my office, I moved all my diplomas, awards and articles that have been written about me over the years and now proudly display the work of my young budding artists.

I am learning that the less my life is about me and the more it is about others, the happier I am. This applies to my clients as well. I have accomplished enough in my career that I am happy enough to support my clients' achievements. After publishing more than 300 articles in my name, I am happy to write under someone else's.

As far as Kirby, I am not the only one who appreciates her. Much to my delight, I found another fan of the Kirby Dual Sanitronic 50 Vacuum Cleaner. You can watch her at work at

<https://www.youtube.com/watch?v=b32TV8G0AVo>

---

## [Waiting for My New Rolodex](#)

After spending several days awaiting my new [Rolodex](#), Staples just informed me that I need to wait a little bit longer.

Why on earth am I buying a new Rolodex when office software makes our lives more efficient?

Because having a Rolodex works better for me.

Yes, it's true. I had two Rolodexes but was convinced that having my contacts in electronic address books was better. So I entered in my contacts and pitched the Rolodexes about 10 years ago.

Electronic address books are not working for me because they force my contacts in a stifling format that does not suit my needs. But this is secondary to the feeling of impending doom if I electronically lose all of my contact information.

When I was a full-time workers' compensation reporter in the 1990s, my Rolodex cards were color coded. Each type of source, including insurance companies, self-insured employers, vendors, actuaries and others had a magic marker-highlighted color.

It was great because when I was starting to work on an article, I would pull sources by color, line them up on my desk and start contacting each one. When I was waiting for a response, I kept the cards in the front to remind me to re-contact folks if necessary. Can Microsoft do that...?

Times have changed. I have so many different types of clients representing a multitude of specialties and industries that color coding will help me jog my memory. Once again, I will be able to pick out sources by grabbing cards of the same color.

---

***When I was a full-time workers' compensation reporter in the 1990s,  
my Rolodex cards were color coded.***

---

My color categories will likely be prospective and current clients and subject matter that include topics including technology, actuarial, workers' compensation, medical management and others. When a client asks me to do a project, I will be able to pull from my Rolodex cards and off I go.

Yes, maybe it sounds silly considering how much I write about technology. But I know what works for me. I am a tactile person who gets tired of sitting in front of a screen all day. When all contacts have the same format, the ones I am looking for are buried in more easily than 500 names and honestly, I remember details about people more than their names.

Perhaps I just process information differently than others. I still like to read books or pick up a magazine because it is easier on my eyes. I also like to forego email and pick-up the phone and call people. It seems more human and personable.

People laughed when my husband bought me an [IBM Selectric](#), but they now sell for two to three times more. Other people are envious and tell me how they miss the Selectric because there are still tasks better done on the typewriter. (And by the way, I use the Selectric at least once a week.) In fact, [typewriters are becoming more popular, thanks to hipsters](#). They're also malware-proof.

Given all the security and spying issues that concern companies and consumers, perhaps more people will find themselves unplugging a bit more. Who knows, maybe the Rolodex will make a mini comeback just like typewriters.

*Do you secretly miss your Rolodex or never let it go at all? Let me know in the comments section.*

---

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

On the one-year anniversary of the Navy Yard shooting, my thoughts and prayers are with the victims and their families. My husband worked in the building where the shootings occurred, but that day, he was on the way there when he stopped to help the first victim. Written last year, this post offers a personal reflection of that terrible day.

---

## [Remembering Our Ancestral Veterans](#)



When I was a child growing up in Euclid, Ohio, I heard a lot about World War II. I remember when a WWII tank was installed in front of the public library. As children, we climbed up the cool metal rungs and looked inside the tank. It was way cool! The violence that soldiers in the tank faced or how many of the enemy's camp were killed never occurred to us. But every time we drove down E. 222<sup>nd</sup> street, we were reminded of our grandparents' war.

I also remember the vast Memorial Day parade that took place every year in Euclid, in inner rim suburb of Cleveland. Since I was in the marching band, I took part in it for five out of the collective six years I was in junior high and high school.

On the east side of Cleveland back then, bars were as ubiquitous as Starbucks in today's Washington, D.C. area. It seemed that for every ten bars, there was probably one veterans association. The veterans of polish descent had their groups, as well as the Irish, Italians, Croatians and others. They were proud of their ancestry from "the old country," but were very grateful for American freedom. They were Americans first and had risked their lives to prove it.

Each group marched, carrying banners or driving in old-time cars. But over the years, the WW II vets died and their experiences are no longer dining room table chats but are limited to books and documentaries.

---

***Sometimes I feel that the way history is taught today,  
people really do not appreciate the sacrifices that were made for our freedom.***

---

I did not march one year because I was a high school columnist for the local newspaper and was invited to help with the filming of the parade. I watched my marching band classmates and realized why Mr. Sydow kept admonishing us to march in straight lines — we were lousy at it! It was hilarious to see the band split in half to avoid the spontaneous horse excrement that fell in the middle of the street. But for us, WWII was not part of our experience; it was just something we heard about.

While I knew of my grandfather serving, I also did not know, while sitting in history class learning seemingly meaningless facts, that some of those who served were my direct ancestors.

Two of my fifth great grandfathers fought in the revolutionary war. Both were from Loudon County Virginia and their descendants did not marry until three generations later in Belmont County, Ohio.

Fifth-great grandfather Jacob Lineweaver was Pennsylvania Dutch and new to Virginia. The other was Obadiah Hardesty who was a Quaker but fought in the war anyway. He moved to Belmont County in the early 1800s. From what I can tell by the records, they did not fight together. Lineweaver found himself in Yorktown while Hardesty fought in Valley Forge with the man who became our nation's first president.

Growing up in the Yankee north, I did not know I had a confederate soldier in my family tree until six months ago. My Great Great Grandfather Henry Gill was among the first to sign up in Richmond and became part of the 1<sup>st</sup> Virginia artillery regiment. Like many Virginians, he did not own slaves. Like many soldiers, he was fighting to protect his beloved Virginia from northern aggression.

Gill married my Great Great Grandmother Sarah Lineweaver just before the Civil War - or the War of the States depending on your perspective — ended in 1864. She was traumatized by watching General Sheridan's men destroy every part of the Shenandoah Valley that she never got over it. According to a letter from a distant cousin to my mother 35 years ago, she lived into her 80s fearful of what could happen.

The Valley, once known for its rich fertile soil, was the breadbasket of the confederacy. To Sheridan, destroying all the vegetation and livestock of every farm, and supporting structures such as mills, was a strategic necessity to limit food for General Robert E. Lee's "rebel" army. The folks of the Valley were rarely slave owners and generally did not support slavery, but that was no matter. They lived in the south and she, like others, never recovered from her experience.

Her husband died in the late 1800s in Wheeling, West Virginia. I have not been to his gravesite, but I suspect he does not have a decoration for his military service.

My mother's mother knew virtually nothing of this ancestry. War torn Virginia was a poverty zone during the so-called reconstruction era of the south. Some argue the south never recovered from the war while the north grew more prosperous.

I suspect my Great Great Grandpa Gill moved was north to provide for his family and kept his veteran experience a secret to avoid discrimination. He had to find work up north but what Yankee would be sympathetic to his plight?

Sometimes I feel that the way history is taught today, people really do not appreciate the sacrifices that were made for our freedom. I could never do enough to pay homage to our veterans. But what I can do is remember their stories and their place in history. To appreciate where we are today, we really need to understand our history of sacrifice.

---

## [Is Freedom of the Press at Risk?](#)

The Federal Communications Commission plans to visit news organizations to find unfair bias in news reporting.

This upsets every journalistic inclination I possess.

If you have as much trouble believing this as I did, then check out the article, [The FCC Wades Into the Newsroom](#). Published in the *Wall Street Journal*, it is written by Ajit Pai, one of the FCC's commissioners.

In it he describes the "Multi-Market Study of Critical Information Needs." Called, CIN, he explained, "the agency plans to send researchers to grill reporters, editors and station owners about how they decide which stories to run."

I've worked in newsrooms. I can just picture the scene. How can you be sure the FCC is more unbiased than the reporters? I admit most of my friends in media are politically liberal, but those I worked with industry media have tried to be balanced. Reporters do not care about color or creed. We just want sources who can offer information and insight.

But it gets worse.

The FCC, he said, says the study is an "objective fact finding mission." The results are to be submitted to Congress to identify barriers for small businesses that want to go into media.

What barriers could there be? Anyone who can start a website can publish whatever they want. My WordPress blog costs me virtually nothing. It's real cost is in my time.

---

***Reporters do not care about color or creed.  
We just want sources who can offer information and insight.***

---

This raises another point I have not seen covered. If the FCC can start going after reporters about

what they publish, what is to stop the agency from going after bloggers or others who publish or speak in any media? After all, the journalism profession does not require any special certification. I happen to have a journalism degree, but there are plenty of reporters who do not. In fact, until the 1960s, many reporters were not even college educated.

What about companies that use brand journalism as part of their marketing and communications strategy? Could companies be judged as well?

Part of the problem is Americans are forgetting the lessons learned from history. Some of you know that genealogy is a personal hobby of mine. I have been learning about my ancestors in colonial Virginia and have enjoyed reading about their interactions with people like Patrick Henry. It is helping me to appreciate the priorities in the Bill of Rights.

Freedom of the press, speech and assembly were put in the First Amendment because the English Crown tried to subvert the publications by patriots including Patrick Henry and Ben Franklin. The framers of the Constitution understood that democracy is impossible unless the people have liberties including freedom of expression. If the FCC starts investigating newsrooms, how is that any different from the British King getting printing presses destroyed?

The FCC is slated to start in Charlestown, South Carolina. The fact that they are starting there, when the major news hubs of the country are in Washington, D.C. and New York, is curious to me. Is it because South Carolina tends to be conservative? I hope not, but the first choice of venue is quite interesting.

Does this upset you? Let me know!

---

## **To Build Credibility, Stop the Nonsense**

Don't you just love it when the basics of effective business practices win out over marketing ploys?

One basic is credibility. Every company needs it to build trust with potential and current clients, but few do a great job achieving it.

To me, credibility is saying what you mean and meaning what you say. For effective business-to-business brand advocacy, you need a credible product or service. You also need written material that reinforces it.

Companies cannot risk losing customers by telling them "it depends on the meaning of the word 'is'"

as politicians do with voters. (I dare say that if ObamaCare were offered by the private sector, there would be a ton of lawsuits, but I digress.)

Developing quality content comes down to this: write only what you would want to read. Like your readers, you are busy. You don't want waste precious time wading through marketing hype to get your questions answered.

If your text is has more words than meaning or does not help the customer be ruthless and cut it.

This is really all you need to know and you probably already knew it.

Yet amazingly, too many companies still serve up marketing nonsense for reader consumption. Even worse, the so-called experts advocate disingenuous tactics for building readership. Don't let them distract you from your goal of writing truly useful text.

---

***Dictionaries offer definitions of credibility,  
but to me, it means saying what you mean and meaning what you say.***

---

Call me old fashioned, but I never practiced or advocated for so-called strategies like using Google analytics to find key words and then stuffing them into copy. This was never worthwhile because words are for people, not machines! (And as any English teacher will tell you, redundant use of words is just bad writing).

The ultimate goal of web text, and any marketing material, is to gain satisfied customers. Back in the day when webmasters were the ultimate purveyors of content, they argued it was better to boost hits to attract people to the content.

I would insist it was other way around: awesome content — which is informative, helpful or interesting - attracts and retains readers. Who cares how many hits you get if the content does not build brand credibility or help sell products or services? My blog does not reach millions but it does reach enough of my potential customer base to keep me busy.

Thankfully, Google's recent algorithm changes are doing a much better job at discouraging marketing hype. Google is also rewarding longer content as well. This means that organizations can no longer get away with producing cheap, generic content to the ever-growing number of people who only rely on the Internet - as opposed to print — to find out information.

Google's algorithm also discourages the practice of inserting hyperlinks to material not truly germane to your topic. To the reader, unnecessary links are empty promises.

Hubspot, which offers software to generate web traffic, does a great job covering this in its "2013 Marketing Predictions: Hits & Misses." You can find at <http://www.hubspot.com>. I love what its report said, "Don't game the system, don't write for the algorithm, don't try to be sneaky - focus on helping the people you are trying to reach."

To this I offer a heartily, "Amen." Hubspot recommended that marketers focus on quality content (thank you very much), in-depth articles, and social recommends" - that is, the more likes your material earns, the more Google will notice.

**Toward Credible Content**

Producing material of journalistic quality will encourage reader trust. Today, that is called “brand journalism.” To offer brand journalism, you have to think like an editor and view the customer as the audience. You need to anticipate business problems — what is keeping them up at night — and offer ways to help.

Even before “brand journalism” became a term of art, publishing quality content that readers could trust was always effective.

I had a client who self-published an article on a PDF about ten years ago. Ever since, searchers who enter the subject term in the search engine will still find it on the first results page. He is now nationally known for his expertise. Keep in mind this happened while word stuffing was a common practice and before Google’s developed a finer text sifter.

Quality content also fills an information void. There are fewer journalistic publications, whether on paper or online, because publishers cannot afford reporters. Your organization can fill this information through brand journalism. That is, producing trustworthy articles, blogs, web content, etc., that will keep the readers for coming back for more.

Before producing written material, companies should make sure they live up to their promises. If customer service is lame, even great content will become meaningless now that people can complain online for the world to see.

To build public credibility, identify topics that will interest potential clients and produce copy the media would publish. If the piece is really hot, see if an outside publication would like to publish it first. If a reporter calls you for an article interview, your credibility goes up. If the whole piece is published, credibility goes up even more!

---

***Ultimately, what customers say about your company is more important than what you say.***

---

So next time you read your organization’s website, put on your [customer empathy](#) hat and ask yourself if the text succinctly answers what readers want to know. Are the words empty or are they are building credibility for your company?

Anyone can say their firm produces quality whatever or the best service - and they do and will. Does the copy say what you mean? Is it accurate? Does it not just tell but also show the readers why it is so great?

Does it mean what you say? Can customers count on the truthfulness of the words? Does your firm’s value proposition reflect the realities of customer service?

Ultimately, what customers say about your company is more important than what you say. When happy customers endorse your offering, credibility and sales should go up.

It all starts with awesome content about a quality offering.

How do you ensure meaningful and credible content? Please share at will!

***Like what you see?  
Then follow me!  
Just click the bottom right hand button on this page.***

---

# Social Media Trumps Dell's Poor Customer Service

Executives who focus on social media's marketing advantages without being prepared for customer feedback should take heed from my customer experience with Dell.



Last May, I had yet another frustrating experience with Dell. When I told a Dell customer service manager I was going to post a blog about my poor experience, he told me to go ahead.

So I did — not just for me but other frustrated Dell customers. (To read the blog, click [here.](#))

After posting my blog on Facebook pages started by disgruntled customers, I pasted it on Dell's Facebook page. Social media is designed to encourage two-way communication between companies and their customers.

At first, Dell removed my post, but when I reminded of this, it stayed.

Then I received a message from a member of Dell's social media team. My suspicion is that he was trying to be responsive, but Dell's internal bureaucracy seemed to make it difficult.

It took two months, but ultimately, I got what I asked for: a new replacement printer.

But I can't use it. Dell advertised the once highly rated printer as MAC-friendly, but it is not. My friend, who is a Mac user and computer professional, gave up on the install. Dell's "service" representative offered little help.

---

***Executives who focus on social media's marketing advantages  
without being prepared for customer feedback  
should take heed from my customer experience with Dell.***

---

Two months are a long time for my public relations business to go without a working four-in-one printer. Fortunately, I still had my 10-year-old HP laser jet and eight-year-old HP color deskjet, but neither have copy, scan nor FAX functions.

I had to break down and buy another multi-function device, forgoing other capital investments. The print quality is nothing like the Dell, but at least it works. In case you're interested, it's a highly rated Brother, which offers lifetime customer service.

There is a lot that marketing professionals and customers can learn from this experience.

- 1) Do not advertise a product as compatible with anything unless there is a commitment to updates. Dell advertised the printer as Mac friendly without keeping up with MAC system updates. As a result, the scanner function did not work well.
- 2) Offer customer specific service. Dell marketed to Mac users without offering quality support.
- 3) Social media's advantageous reach is great for consumers. After talking to the customer service manager, I used to write the company president for results. Social media is faster.
- 4) Be fair about posting complaints. It is poor taste to go public on social media unless every other reasonable attempt at resolution has been tried. I spent at least 14 hours with customer service for various problems. I did not go public with Dell until there was a mechanical failure and productivity issues.
- 5) Don't buy electronic products with short warranties. Dell only offers a 30-day warranty for replacing equipment. The 30-day warrantee on the Dell laptop I bought in 2009 expired while trying to get resolution. I have purchased Mac products ever since.
- 6) Base your choice on a company's current reputation. From 2003 to 2007, I was happy with my Dell products and enjoyed great customer service. Unfortunately, those days are gone.

Finally, I need to express my gratitude to the Dell social media employee who responded to me.

In the future, I don't plan to buy another Dell product, but it may not be up to me anyway.

Rumor has it that Dell is getting out of consumer products and putting its focus on large servers anyway.

***Like what you see?  
Follow me!***