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## **MESSAGES from the Masters**

### ***CUSTOMER SERVICE IS EVERYBODY'S JOB by Patricia Fripp CSP, CPAE***

Everyone in your organization must know how vitally important customer service is in your business. Good customer service starts with good training of your employees. Here are a few suggestions to help your organization keep your customers beaming and eager to come back for more.

#### **1. Sell your company to your employees.**

If you have brochures explaining your products or services, make sure everybody in your organization reads them. Print them in as many languages as necessary to ensure that everyone gets the message.

If you have a mission statement or company philosophy, post it everywhere. Be creative in communicating what's expected. Consider audio or video tapes depicting your mission or cartoon strips or photo series illustrating how employees share in achieving the company's mission. Then be sure that you really live your mission statement. Lip service only will produce cynical and hostile employees.

#### **2. Recognize effort.**

Regularly salute employees who have gone the extra mile in serving your customers. Write up the incident for your company newsletter. If you have no newsletter, post the report in a special place of honor along with a photo of the employee.

#### **3. Trade places.**

Why not give your executive and administrative staff an opportunity for hands-on experience with customer service? Every few weeks have each of them spend a day working on the front lines serving your customers.

#### **4. Talk to the front-line troops.**

Hold regular meetings for employees who have the most contact with your customers and ask them, "What questions do our customers ask most often about our product or service?" "What complaint do you hear most often?" "What do customers find most beneficial about our product or service?"

### **QUOTES from the Masters...On Priorities**

"Every action (or inaction) involves a choice between what is more important and what is less important."  
-- **Brian Tracy**

"Learn how to separate the majors and the minors. A lot of people don't do well simply because they major in minor things." -- **Jim Rohn**



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#### **About Our Firm...**

McCormick-Klessig & Assoc., Ltd. provides individuals, families, small and medium sized businesses with complete coverage of personal and business risks in all product lines: Commercial Personal Life Accidental and Health (including group products).

There are **FOUR** ways a disability buy-sell plan can be funded:

### 1. Cash Method

The business or its owners could accumulate sufficient cash to buy the business interest at an owner's disability. Unfortunately, it could take many years to save the necessary funds, while the full amount may be needed in just a few months or years.

### 2. Installments from Current Earnings Method

The purchase price could be paid in installments after an owner's disability. For the remaining active owners, this could mean a drain on business income for years. In addition, payments to the disabled owner would be dependent on future business performance after the owner's disability.

### 3. Loan Method

Assuming that the business could obtain a business loan after an owner's disability, borrowing the purchase price requires that future business income be used to repay the loan PLUS interest.

### 4. Insured Method

Only disability buy-out insurance can guarantee that the cash needed to complete the sale, through either a single sum or installment purchase, will be available exactly when needed, assuming that the business has been accurately valued.

**For many businesses, the best solution to the problems arising at the permanent disability of an owner is to use the proceeds from disability buy-out insurance to purchase the disabled owner's share of the business for its fair market value.**