



Alabama Tire Dealers Association

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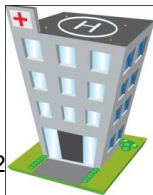
Spare Tire

April 2010

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Alabama Tire Dealers Association

6096 County Road 434

Trinity, AL 35673

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Dear Members,

Spring is always my favorite time of year. The days get longer, business picks up, and the cold weather fades away.



I want to start off by thanking everyone for the hard work and time given to the March Mania show in Bessemer. I personally got a lot out of it as well as enjoyed seeing everyone.

Barry once again did a great job with the Limestone Springs golf outing. Had fun, made a little money and missed work. What could be better? I vote Barry as our Golf Czar.

The convention is just around the corner. Mike, Cheryl and Sabrina have a great time in store for us. If you know of someone on the bubble about going, please give them a call and give a friendly little push. They will thank you for it later. Hope to see you there.

Steve Breland
President

How do you buy a tire around this place?

By Nancy Friedman



When I'm asked to speak at meetings around the country, one of the things I do ahead of time is call some of the companies that will be in the audience and ask a few questions to see how my call is handled.

That way I can speak from experience.

I've been a two-time speaker at the annual Specialty Equipment Market Association (SEMA) Show in Las Vegas and have spoken at four of the former National Tire Dealers & Retreaders Association (NDTRA) meetings years back, as well as at some major tire dealership and association meetings. And I've done a lot of what we call "mystery calls" to tire dealer retailers.

Right. I call and pretend to be looking for information. Man, what an experience!

Oh, no one is really bad, rude, unpleasant or anything like that. In fact, they're what you would even call "nice". But let me tell you something, *nice* doesn't sell tires. We expect you to be nice. Here's the call scenario time after time.

Dealer: Bob's Tires.

Me: Yeah, my husband is sending me around to check on some tire costs. I need some pricing. What's a real good tire gonna run me ... ball park figure?

Dealer: (*Sounding rushed and harassed, almost like he was sorry I called.*) Well, they can run anywhere from \$79.95 to \$150.

Me: OK, thanks a lot.

Dealer: You're welcome.

See? He said, "You're welcome." That was nice, wasn't it? But what else? Ah ... right. Nothing happened. (Remember, I *expect* you to be nice.)

OK. OK, you're thinking: Well, she was just tire shopping. Price shopping. Why should I waste my time on that?

Right. I was. But that shouldn't stop a dealer from trying to get me into his or her store, should it now? It shouldn't stop the dealer from asking me some questions. It shouldn't stop the dealer from getting my name or my phone number so he could call the husband direct, should it?

Getting the picture?

Telephone inquiries are NOT always about price, especially when you have a woman call in because her husband asked her to inquire. This is an enormous chance to make a sale or at least get her and her husband to come in – an enormous opportunity to be special.

How do I do that, Nancy? Well, glad you asked!

First, I want to be 'welcomed' into the store. I want to hear, "Hi, thanks for calling Bob's Tires. This is Mike."

I want to know to whom I'm talking. It will also make it easier for you to get the caller's name. Answering a phone with just the dealer name is cold and impersonal. Don't do it. Add the welcome greeting: "Thanks for calling." State the dealership name, of course. And then, add your name. Every time. That's the start of the sale right there!

Once you give your name, eight out of 10 times the caller will then give you his name. And even if he or she doesn't, you've still done the right thing.

Anytime someone asks you, "What's your name?" or "Who am I talking with?" you've answered the phone not exactly the wrong way – but ineffectively. So welcome the caller, add your dealership name and then your name.

Now here's something you're probably not used to doing that will make all the difference in the world. When a caller asks for a price, that's your opportunity to grab them in by saying, "Well, you called the right place. My name is Mike ... and I'm speaking with?" (You'll have a name and, again, the start of a relationship.) That's the start of the sale.

"We have many great tires and pricing is all over the place. How close are you to our store? I'd like to show you the benefits of working with us and we can go over all the tire options. Again, this is Mike and I'm here today and tomorrow, will that be a good time for you?"

If your objective is to have the caller come into the store, there needs to be a good reason. And you need to be that good reason.

Trust me, inviting a caller into the store isn't done everywhere. You will have the edge! Getting a conversation started is one of the best ways to: (A) Start a relationship; and (B) get them to come to visit you.

It's a tough economy out there. Status quo isn't working. Just being nice isn't good enough.

Be different. Make *you* the reason they want to come into the store.



Nancy Friedman is president of Telephone Doctor, Inc., an international customer service training company based in St. Louis. She has appeared on a number of TV shows including "Oprah," "Good Morning America," "The Today Show" and "CBS This Morning," as well as on radio and in print outlets. She can be reached via her Web site, www.telephonedoctor.com, or at 314-291-1012.

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- investment fraud
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- mail theft
- tax fraud
- passport fraud
- social security number misuse
- student loan fraud

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08.03 Identity Theft - Tire

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\$200,000 Stolen From Shop in Online Banking Scam

What looked like a run-of-the-mill error message on an online banking site turned out to be part of a scam to rob businesses of thousands of dollars.

Clarke Collision Center of Hudson, Ohio, lost \$200,000 from its accounts with Fifth Third Bank recently, simply by logging into its bank account online.

An employee of the collision center logged in to the shop's online bank account, entering a username, password and a special passcode generated by the site to increase online security. However, after the information was entered, a page appeared saying the bank's site was temporarily unavailable.

When the employee called a customer service number provided on the page, she discovered it was out of service and became suspicious, according to online security blog Krebs on Security.

It turns out that malicious software, or malware, had been installed on Clarke Collision's computer without the shop's knowledge, enabling a hacker to access the shop's bank account information online while displaying a phony error page on the shop's computer.



After finding the bank's real customer service phone number, the shop employee discovered that \$200,000 had been wired out of the shop's bank accounts to accounts in the U.S. and overseas.

"She reported it to the bank at 9 a.m. that morning," security consultant Craig Kintz, who assisted the shop with the case, told Krebs on Security. "By 11:30 a.m., the bank had frozen all of the company's accounts, but by that time those accounts had all been emptied."

Luckily, Fifth Third Bank was able to stop payment on many of the pending transfers and refunded the shop the rest of the stolen money. However, the bank says many other businesses were also targeted that day.

Blog author and computer security expert Brian Krebs noted that small business takes on a huge liability when banking online because banks aren't legally obligated to reimburse funds lost to fraudulent activity.

"Businesses do not have the same protection against fraud that consumers enjoy," Krebs wrote. "Indeed, most companies that get hit with this type of fraud quickly figure out that their banks are under no legal obligation to reimburse them."

In the third quarter of 2009 alone, more than \$25 million was stolen from small to mid-sized businesses in online banking scams similar to what Clarke Collision experienced. (Bodyshop Business)

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Today's Business Quote:

"Your success in life isn't based on your ability to simply change. It is based on your ability to change faster than your competition." – Mark Sanborn

Today's Business Tip:

Shop owners; find the time to talk with everyone in your company. It doesn't have to be about business either. Find out what's important in their lives, what interests them. Show your people your human side; it will do wonders for morale.

How Fit is Your Sales and Customer Service Effort?

Steve Ferrante

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Have you ever considered the fitness level of your sales and customer service effort? No, I'm not talking about some sort of employee exercise program. Rather, I'm asking if the employees that provide sales and service to your customers are functioning at peak performance.

If you haven't given this proper consideration, you're probably not seeing the big picture issue that could be hurting your business. Just as with personal fitness, there are many aspects to managing the well-being of a sales and customer service effort.

With personal fitness, exercising one area, say your shoulder muscles, will improve the shape and performance of that area, but will do little for the rest of your body and overall conditioning.

Sales and customer service fitness is much the same way. It's about conditioning all the elements that make up high quality customer service by executing specific strategies and techniques to improve performance and results.

In order to reach an optimal level of customer service fitness, there are certain questions that you need to ask. The answers will give you a clear overview of where you are succeeding and where improvements need to be made. Here are a few key area questions you should be asking:

1. **How Do They Sound?** This is often overlooked, but for effective customer communication, how we sound is actually more important than what we say. Along with appearance, the voices of your employees are a significant part of the first impression that a customer receives from your company. Are they positive, professional and upbeat, or do they sound bored, tired and disinterested? Make some calls to your store and find out for yourself. If you're hearing less than pleasant, cheerful voices on the line, guess what? Your customers are, too!

2. **What Do They Say?** Does your team understand how to have a customer-focused conversation? Too often employees are me-focused and will recite the company anthem and provide product and service information like they're reading from a catalog. Not good. After all, it's about the customer – not you or your business. As Stephen R. Covey simply put it, "seek first to understand, then to be understood." To maximize results, employees need know how to effectively listen to customers and evaluate needs/wants before making service or product recommendations.

3. **What is Their Attitude?** Positive attitudes are the engine that drives exceptional customer service, so be honest here. Does your management and work environment contribute or detract from proper attitudes? Do your employees feel appreciated and recognized by the company? Employee dissatisfaction can dramatically affect a company's customer service culture and, ultimately, its bottom line. If they're feeling negative and underappreciated, you can rest assured that they will either directly or indirectly communicate this to your customers.

4. **Are You Keeping Them In Peak Condition?** Training and skills enhancements should be ongoing processes to ensure that your team is knowledgeable and up-to-date on everything that they need to know to succeed. A sales organization that is not well trained often loses those precious sale opportunities, costing the businesses they represent substantial dollars in lost revenues and profits. The same is true of customer service. Without a well-trained customer service staff, you're not maximizing customer interactions and any deficiency in this area leaves the door open for capable competitors to take the business away from you!

Sales and customer service are the life-blood of every business. No Train, No Gain!

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Annual Convention



June 11th & 12th

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\$129 per night

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Six Flags over Georgia
Stone Mountain Park
World of Coca-Cola
Shopping at Buckhead
Piedmont Park

Tentative Agenda:

Friday, June 11th –

12:00 noon	Golf Tournament Lakemont Course
6:00 – 8:00 pm	Opening Reception & Dinner
8:30 – 10:30 pm	Laser Show Stone Mountain Park

Saturday, June 12th –

8:00 – 10:15 am	Past Presidents Breakfast
10:30 – 12:00 am	Annual Business Meeting
6:00 – 7:00 pm	Scholarship Reception
7:00 – 9:00 pm	Scholarship Banquet

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Friday & Saturday:
June 11 & 12, 2010*



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No Matter How Things Change, They Can't Take Away Tires & Service

Joe Marconi – Auto Shop Owner

Let's go back to 1976, a much simpler time. I was working at a gas station in the Bronx called Randy's Chevron. It was a 2-bay garage with two gas pumps and two mechanics. I was 21 years old, single, and loved what I was doing. The boss, Randy, was a World War II veteran, fought in many campaigns throughout Europe, grew up during the great depression, and outwardly expressed his dislike toward foreign cars; especially German and Japanese vehicles. I got along well with Randy. He was a tough guy, a throw-back from an era that believed in good old-fashioned values, who loved this country and all that it stood for. Like my father, who also served in Europe during WWII, he attained the rank of Army Sergeant. Come to think of it, he was very much like my father; I guess that's why we got along so well. I worked for Randy for three years; it was a great experience for me with fond memories that will last forever.

One thing about Randy, he did not like change. I remember one day a Volkswagen rolled up the driveway and parked in front of the bays. I could see the displeasure on his face. He ran out to the car and firmly said, "I hope you don't expect me to work on this thing"? Then he kept silent and stared at the driver of the car. The driver of the VW said something but I couldn't hear what was said. Randy just continued to stare and the owner finally put the car in gear and drove away. As Randy stepped back into the shop, he turned to me and said, "We are not a foreign car repair shop ... never will be!"

Randy would talk about electronic ignition and how it was going to destroy the tune-up market. He also feared disc brakes, claiming that this brake system would make brakes last longer and that too will hurt business. He hated the fact that cars were mandated to have catalytic converters and other emission control devices. Randy said this will only complicate matters, make cars run worse, and accomplish nothing. Randy was a nice person and a great boss. But, like so many others, he could not accept the change that was occurring in the automotive industry.

As we fast forward to the present, it becomes apparent that our entire way of life is about change and the automotive world we once knew, no longer exists. Forty years ago, in cities across the nation, street corners were dotted with gas stations that not only sold gas but were the go-to guys for repairs and service. There were no quick lubes and new car dealers were content with their healthy car sales. We all know the demise of the corner gas station, the emergence of quick lubes, and other national accounts that make up the auto service industry. New car dealerships now understand that in order to sell cars they need to focus on the customer cycle experience. If they sell a car and somehow retain that customer in the service department, they will increase their chances to sell that customer another car in the future. Because of this, many new car dealerships are very aggressive in their marketing approach to the consumer, attempting to do what independent shops have done since the first Model T rolled off the assembly line ... taking care of the customer.

Yes, the world will continue to change and it will become increasingly more difficult to compete in this market. However, if you are a total car care facility today, you have a distinct advantage over your competitors; you sell tires and service, and attract the majority of the motoring public to your bays. You are the preferred choice of the motoring public, and no matter how bad things may appear in some parts of the country, you are sitting on a gold mine. Whatever the car makers throw at you, you will be ready. Let's face it; whether it's a hybrid, electric, or powered by hydrogen, they will all need to be serviced and repaired.

Thirty years ago, I did not start out selling tires; I was strictly an independent "repair" shop. Five years ago when I began planning to expand and open up a new facility, I studied different business models and found that the model which offered the greatest opportunity for growth, was in tires and service. I watched through the years as many capable repair shops struggled and eventually failed. Not because they were technically inept, but because they did not see the change that was occurring around them. Their focus on heavy car repairs and complicated diagnostic work actually put them at a disadvantage. It's not that they were wrong to perform this type of work; it's still part of what we do today. It's just that in order to thrive today, you need to accept that you need to be profitable, and that means shifting a lot of your focus to preventive maintenance, tires, brake work, and becoming more accommodating to your customer.

My new facility model offers a mix of tires, wheel alignments, preventive maintenance, steering, suspension, brake work, and features express lanes for while-you-wait service. This new facility also serves as a feeder for my old shop where all the diagnostic work, engine work, transmissions, clutches, and other traditional repairs will be performed. This new model creates opportunity for the best of all worlds.

Modern automotive service centers can no longer rely on those traditional repairs that once dominated the business. Cars are more reliable and many of those money-making services no longer exist. But one thing they can't take away? They all need to roll down the road and that means eventually they will all need tires and service. We will obviously need to stay ahead of the curve by continually training our people and invest in new equipment. But, the work will be there, in some form or another. I often think back to those days working in that 2-bay gas station in the Bronx. It truly was from a much simpler time. There's nothing wrong with reminiscing about the good old days, but time never stands still for anyone, so don't get stuck there, you may not find your way back.

Regional Scholarship Fundraiser Golf Tournament

Limestone Springs Golf Club

Thursday, March 18, 2010

Benefits the ATDA Scholarship Foundation

Tournament Winners:

1st Place – McGriff Tire

Steven Drake
Mike Griffin
Pat House
Jim Foust

2nd Place – Carroll Tire / Shirley Tire

Pat Shirley
Jason Shirley
Steve Latham
Bill Wilks

3rd Place – Carroll Tire / Scott's Tire

Scott Tidwell
Scott Robinson
Cecil Bowden
David Waldrop

Longest Drive – Jim Knop

Closest to the Pin – Bill Wilks



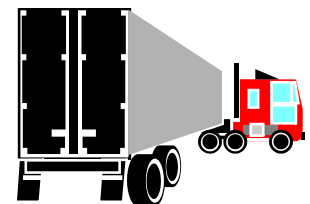
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Health Care Reform – What Does It Mean For Employers?

Recent passage of the Affordable Care Act (the Senate bill) and the Health Care Reconciliation Act mark the most significant change to the nation's health care laws in at least four decades. Following are some of the important consequences for employers and their group health plans.

Health Benefit Exchanges

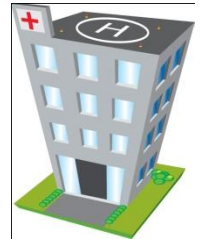
Effective in 2014, state-based American Health Benefit Exchanges and Small Business Health Options Program (SHOP) Exchanges are established and administered by a governmental agency or non-profit organization, through which individuals and small businesses with up to 100 employees can purchase qualified coverage. States may form regional exchanges or allow more than one exchange to operate in a state as long as each exchange serves a distinct geographic area.

Small Employer Subsidies

Beginning this year, employers with no more than 25 employees and less than \$50,000 in average wages are eligible for a tax credit for employer-provided health coverage. Through 2013, the tax credit is up to 35% of the employer's contribution if the employer contributes at least 50% of the premium. After 2013, available for two years, there will be a tax credit of up to 50% of an eligible small employer's contribution for health coverage purchased through an exchange.

Coverage Mandates

Effective six months after the law is enacted, health plans must treat children up to age 26 as eligible dependents. Beginning January 1, 2014, health plans may not impose annual limits on the dollar value of coverage. Also, beginning 2014, the new law starts setting maximum out-of-pocket costs for participants.



Tax Withholding and Reporting

A health plan reporting requirement will be imposed, requiring employers to report the aggregate value of medical benefits, vision, dental and supplemental insurance coverage. It is expected that this requirement would apply to Forms W-2 for the year 2011 that are made available to employees in January 2012.

Effective January 1, 2013, the Medicare portion of the FICA tax increases to 2.35% (from 1.45%) for earnings over \$200,000 for individuals (\$250,000 for couples).

Also in 2013, these "high income" earners will be required to pay a Medicare surtax of 3.8% on investment and other passive income, including rents, interest, dividends, royalties, and capital gains.

Changes to Flexible Spending, Health Savings, and Health Reimbursement Arrangements

Beginning with 2011, the new law prohibits tax-free reimbursements for over-the-counter drugs. Effective January 1, 2013 it caps annual pre-tax contributions to health flexible spending accounts at \$2,500, subject to adjustments for inflation.

Employer "Pay or Play" Mandate

Beginning January 1, 2014 employers with more than 50 employees will be required to offer health care coverage to employees or pay a penalty. The penalty for failure to provide coverage – applicable if at least one full-time employee receives government-subsidized exchange coverage – is \$2,000 per full-time employee in excess of 30 employees.

Automatic Enrollment in Employer Plan and Individual Mandate

Beginning in 2013 an employer with more than 200 employees must automatically enroll its employees in the employer's group health plan. An employee may opt-out of the employer's group health plan coverage and either obtain other coverage or pay the individual penalty.

The new law requires individuals to purchase health insurance coverage or pay a tax penalty beginning in 2014. The penalty, which is phased in, starts at \$95 or 0.5% of income per individual in 2014 and increases to \$695 or 2.5% of

income in 2016. The penalties for families would be capped at \$2,085. Individuals are exempt from the tax penalty if their income is below the tax filing threshold.

Retiree Health Care

Effective in 2013, the law eliminates the tax deduction for employers who receive Medicare Part D retiree drug subsidy payments.

“Cadillac Coverage” Excise Tax

Beginning with 2018, employers must pay a 40% excise tax on single coverage, to the extent the value (i.e. the total employee and employer cost) is in excess of \$10,200, and family coverage with a value in excess of \$27,500. Higher thresholds will apply to certain “high-risk” occupations.

SESCO will continue to monitor the changes to health care and will inform you as additional details about health care reform are available.

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Regulating Off-Duty Conduct – Social Media

Employee’s personal and professional lives are constantly blending especially in the age of happy hours, Smart Phones and social media such as Twitter and Facebook. Employees’ actions are more visible to the world than ever before and this includes clients, colleagues and employers. The question arises, “Should employers implement off-duty conduct policies to regulate employees’ behaviors outside the workplace?”

SESCO believes that employers should be proactive but must balance the fact that employees have privacy rights regarding what they do in their free time. Policies must be tied to actions that could have a negative impact on the employee’s job or their employer. When crafting off-duty conduct policies, there is no need to distinguish between the various forms of social media employees are turning to both on and off the clock. A simple, general policy is easiest to communicate and enforce. SESCO recommends that the policy focus on employee behaviors taken in any form of social media or behaviors that could become public that would bring disrepute to the individual or embarrassment to the company.

When policy is properly crafted, employers can reduce the potential of employees crossing the line in their personal lives, especially through social media sites. SESCO has drafted and recommends off-duty conduct and social media policies. Contact SESCO should you need a complete revision to your manual or wish to discuss developing a properly worded and effective off-duty conduct policy.

SESCO Staff Recommendations:

- Employees need to be warned that posting proprietary and confidential company information, discriminatory or harassing statements regarding co-workers, management, customers or vendors, or other defamatory statements regarding the company, its employees, customers or competitors or vendors will not be tolerated.
- Employees are expected to comport themselves professionally on and off duty.
- Managers should be prohibited from using any informal review systems on social networking sites.
- Company policies governing the use of corporate logos need to be developed.
- Employees must comply with all policies with respect to electronic communications.
- The company should reserve the right to take disciplinary action against an employee for violating electronic communication policies.
- Notice to employees that monitoring of sites will occur in order to reduce an employee’s expectation of privacy.

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Chaplain's Corner

*He is despised and rejected by men, a Man of sorrows and acquainted with grief.
Isaiah 53:3 NKJV*



In his book, *No Wonder They Call Him the Savior*, Max Lucado uses the prophetic verse above to make the following comments about JESUS the night before HIS crucifixion.

"Flat on the ground. Face stained with dirt and tears. That's JESUS> JESUS in the Garden of Gethsemane. We see a man struggling with fear, wrestling with commitments, and yearning for relief."



How are you doing? Business and life causing a strain? Fear and insecurity taking their toll? Overload of responsibility got you close to burnout? I have some good news for you. JESUS knows how you feel and HE would rather die than see you go it alone.

GOD Bless

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The Nine Pitfalls of Wealth

By Joan Bronfman

One of the benefits of a successful business is that it may bring wealth to the family. But wealth is not without problems and some owners are concerned about the potential effects of wealth on their family. I believe that the problems one sees in wealthy families are not a result of the wealth itself. They are a result of using the wealth unwisely. Nine common pitfalls of wealth follow:



1. Depending on Wealth for what wealth cannot do – The wealth can provide many benefits, there are many things wealth cannot do. For instance, wealth cannot provide a good foundation for a healthy self-esteem or a satisfying life and wealth cannot replace love and affection.
2. Using Wealth to buy out the experiences and responsibilities of life – There are certain things that require our personal participation. Parenting is one of these activities. Children need their parents to spend time with them in order to develop healthy self-esteem.
3. Staying within a homogeneous community – Some wealthy people narrow their world so that their contacts are almost exclusively with people who are just like themselves. This is unfortunate since people who are different often have a lot to teach each other.
4. Believing your own public relations or having an inappropriate sense of your own importance – People who are successful or who have inherited a lot of money may have an exaggerated sense of their accomplishments. This distortion separates them from other people and may place excessive pressure on their children to be successful.
5. Allowing wealth to interfere with the competence of subsequent generations – There is a difference between being able to do something and choosing not to do it and not being able to do it. Children in wealthy families need to learn life skills, including how to take care of themselves and their possessions.
6. Not preparing children to deal with the resentment of others – Children of wealthy parents are likely to run into resentment from people who are not as privileged as they are. Children who are not assisted to understand and deal with the resentment may feel like there is something wrong with them.
7. Ignoring human concerns when making financial decisions – Human consequences need to be taken into account when making financial decisions. Trusts which tie up wealth for the benefit of later generations may be useful for estate planning and tax purposes, but they may be detrimental to family relationships and self-esteem.
8. Using wealth to control the next generation – Wealth should not be used to control adult children unless they are severely dysfunctional.
9. Not educating the next generation to handle wealth – If the next generation is going to be receiving wealth, they need to be prepared to manage it.

The Impact and Implications of Losing Customers

To follow is a list of the impact and implications of losing a customer. This list really shook me up! There are far more implications than I ever realized.

- A lost customer also means lost feedback [the opportunity to improve].
- A lost customer means lost sales and revenue that are lost forever.
- A lost customer causes us confusion and asking “why” we didn’t recognize the problem before they left.
- A lost customer means we have also lost a testimonial to use in selling others
And potential negative testimonial to their friends.
- A lost customer opens up potential negative word-of-mouth that might shake up our prospects, customers, suppliers and staff.
- A lost customer means also having lost all their potential referrals, lost forever.
- A lost customer can have a negative impact on the confidence of our entire staff.
And they will likely tell others about it or reason for loss.
- A lost customer can send messages of doubt to our suppliers, supporters, bankers, marketing partners, etc.
- A lost customer forces us to prospect for new customers often, at a time and situation that is all wrong.
- A lost customer and the reduced revenue can slow or even halt plans to grow.
- A lost customer means less money available for maintaining our workforce.

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