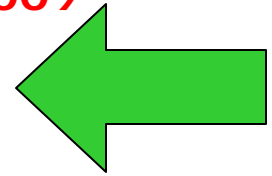




# Chapter News

DECEMBER 2009

Thursday, Dec. 10



Holiday Inn, Independence  
6001 Rockside Rd @ I-77

7:45 am Social

8:00 am Breakfast & Annual Meeting

8:30 am Announcements

Speaker Dan Geyer, Dash Benefits

THANK YOU to our  
Sponsors!



Dan Geyer has over 20 years experience in healthcare working for Blue Cross Blue Shield of Ohio (now called Medical Mutual), Medical Life (now called Fort Dearborn), Anthem, SummaCare, Evolutions PPO and UnitedHealthcare. During his tenure at the various insurance companies Dan garnered an extensive background in Underwriting, Provider Contracting, Customer Service, Enrollment and Sales.

In 2005, Dan felt the employer group insurance market was being underserved, not being shown products and services and/or steered away from opportunities that can save employers money. With this in mind, Dan took his expertise and formed a full service insurance benefit agency - Dash Benefits. In this short time, he will review the following and end with Q&A:

- HSA's, HRA's, HDHP's
- The COBRA ARRA Stimulus Act
- State Level items for 2009
- The Healthcare Reform Bill in Congress
- 2010 laws to alter Employee Benefits for 2010
- How can you control your renewal increases

To Contact Greater Cleveland ACCA

Phone

Fax

440-543-4011

440-543-1699

e-mail:

[accacleveland@aol.com](mailto:accacleveland@aol.com)

Let us know you're coming by email or fax:

Dec. 10, 2009

Reservation for:

Payment is expected in  
advance or at the door

Check

Cash

Credit card

Company: \_\_\_\_\_

Members: \$30

Fax: 440-543-1699 or e-mail [accacleveland@aol.com](mailto:accacleveland@aol.com)

Non-ACCA members: \$49

\$5.00 charge for no reservation; No Shows & Late Cancellations will be charged; substitutes welcome

## MEMBER BENEFIT OF THE MONTH

### Speedway / SuperAmerica Discount Fuel Program Through ACCA Ohio

The discount fuel program, available through Speedway/SuperAmerica (honored by Marathon stations also), is a member benefit that contractors need and one that can save substantial money.

Beginning January 1, 2010 ACCA members can **save up to 5 cents per gallon** of gas. This is based on the total usage by ACCA members (50,000+ gallons), so if you only have 1 or 2 trucks, your discount is based on the monthly consumption of all our members

The SuperFleet Account also provides you with security and convenience in one monthly report tailored to your specific needs.

#### ***SuperFleet Features Include:***

- 24 hours a day, 7 days a week **Free** on-line management access with 15 minute maximum delay of transactional data
- **Free** instant reports in user friendly excel format
- Acceptance at over 1,400 locations in Ohio, and over 6,000 nationwide locations
- No minimum volume to meet
- Multiple Cards for your account promoting flexibility
- **Daily Enhanced Fleet Restrictions** that are card specific for every card by day of the week, time of th day, dollars, gallons or number of transactions per c limits
- Flexible payment terms
- Product restrictions **electronically enforced**
- **No annual, monthly card or account fees**

Contact ACCA Ohio 440-543-4011 for more details and to sign up .....

More information at [www.SuperFleet.net](http://www.SuperFleet.net)



## Manage Your Phone Performance

If your goal is to get the phone to ring, shouldn't it be your goal to have the phone call handled perfectly? Good, here's a fabulous start...

- **Answer on second to fourth rings.** Use the first ring to compose yourself. Take a deep breath, think pleasant thoughts and smile. Yes, smile. It is a good idea to put a mirror at the CSR desk.
- **Pay attention.** Quit reading your email, shut down the online crossword, put any nearby cell on vibrate or silent. Write down the customer's name, phone number and other data as he or she speaks.
- **Advance the caller's objective** with questions, confirmations, and comfort. Reassure at different points on the call, even if pressured to rush.
- **Use the hold button sparingly and ask permission.** If you *must* interrupt the call, use the "hold" button. It sounds so rinky-dink to just put the phone on a desk or muffle it against your hand while you speak in the background.
- **Restate and verify all information**, particularly names, numbers, and addresses.
- **Always thank the person for calling.** Do not hang up the receiver until after the caller does. The idea is to close the conversation with a good impression.

If your CSR reads and practices this daily and train others to enact this list, you'd rapidly pass many competitors who are satisfied doing an unprofessional job.



## ANNUAL MEETING & ELECTION OF OFFICERS

The annual meeting of Greater Cleveland ACCA will be at the **December 10** regularly scheduled meeting in the Holiday Inn, Independence at 8:30 a.m. following breakfast. At that time, the Chapter's Officers will be elected for the coming year.

**wise words**  
Consult not your fears,  
but your hopes and dreams.  
Think not about your  
unfulfilled potential.  
Concern yourself not with what  
you have tried and failed in,  
but with what it is still  
possible for you to do.  
Pope John XXIII

**Get Well Soon** - Laurie Hoover, Hoover Heating is recuperating after hip replacement surgery in mid-November. We send wishes for an uneventful and speedy recovery.

## GREATER CLEVELAND ACCA

### Officers:

**President** — Brian Stack, Stack Heating & Cooling  
888-850-9994

**Vice President** - Kris Guzik - Energy Management  
Specialists - 216-676-9045

**Secy/Treasurer** – Enos Detweiler, Burton Sheet  
Metal 440-834-1717

### Board of Directors / Committee Chairs:

Mike Aerni – Conserv-Air -Golf Outing 216-889-8800

Al DiLauro –Cleveland Air Comfort-Golf Outing  
440-232-1861

Jim Ellia – Efficient Heating - Past President -  
216-663-6462

Paul Wadsworth – PK Wadsworth - Immed. Past  
President & Nominating 440-248-2110

Jim Blind - Aprilaire - Associate Member  
Representative 330-334-1624

**ACCA Ohio Board Trustees** representing  
Greater Cleveland ACCA:

Enos Detweiler, Burton Sheet Metal

Kris Guzik, Energy Management Specialists

Chapter Manager: Sandy Pogan, CAE 440-543-4011

## ASSOCIATE MEMBERS

Thank you for your support !!

Aprilaire/Research Products Corp.  
Arzel Zoning Technology, Inc.

**Famous Enterprises**

**Federated Insurance**

**Ferguson Heating**

**Lennox Industries**

Midwest Compressor, Inc.

Productive Air Duct Cleaning

Professional HVAC/R Services, Inc.

Refrigeration Sales

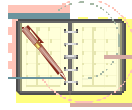
**Robertson Heating Supply**

Wolff Brothers

Blue indicates Premium Sponsors

## COMING EVENTS

### MARK YOUR CALENDAR



**Dec. 10** HSA's, HRA's, HDHP's, COBRA-ARRA Stimulus Act, State Continuance, and much more = Dan Geyer, Dash Benefits

**Jan. 14** The "MIKE" Show -- Mike Murphy, *The NEWS*, will provide the most recent updates on key issues affecting your business right now!

**May 20** -- Steve Coscia



**March 7-9, 2010 "The Big Picture"**  
 ACCA national convention and Indoor Air Expo in Tampa, FL  
<http://www.accaconference.com/>



[www.ohioconvention-phccacco.org](http://www.ohioconvention-phccacco.org)

## Online Education Opportunities



Seminars and training sessions from **the nation's leading contractors and industry experts** ... all from the comfort of your own desk, office, or training room! And produced in webinar format by ACCA.

**Participate in live, interactive training** without taking time away from work. Or **access online training archives** -- whenever you want -- 24/7.

<http://www.acca.org/comfortu/archives/>  
**All for one low monthly fee. No risk. Cancel anytime.**

**Here's a glimpse of what's ahead in December.**

December 2, 2009

**What Green Can Mean for Retrofit Sales**

*Presented by:* Steve Saunders, Tempo Mechanical

December 3, 2009

**Hydronics V: One and Two Pipe Steam Systems**

*Presented by:* Jack Rise, Jack Rise HVAC Technical Training

December 10, 2009

**QI - Step 5 – Education starts at home**

*Presented by:* Ellis Guiles, TAG Mechanical Systems

December 14, 2009

**Technician Communications Excellence & Sales Effectiveness**

*Presented by:* Drew Cameron, HVAC Sellutions

## Hot Tips To End the Year With a Bang

Something about the coming to the end of the year makes me want to look back and reflect on the things I've learned and experienced. The only problem is that by the end of the year, some of those lessons have grown just a bit fuzzy, and the details of *why* they were so important have sort of faded.

I'm betting I'm not the only one who needs a refresher course every once in a while. So in the spirit of holiday giving, here's your quick review for sure ways to end the year with a bang:

▪ **It's All About Your Customers** – *Ok, perhaps an understatement. But Lesson #1 is, always has been, and always will be that without customers your business will fail. I'll go so far as to say that without customers you don't have a business. That means you've got to get customers and keep customers.*

You'll accomplish both by differentiating yourself from the competition. First you must offer high quality, unquestionable integrity, and over the top value. Notice "low prices" and "cheap" labor didn't appear anywhere in that list. Second, establish and build a relationship with them that makes it impossible for them to leave for the competition.

▪ **You Must Plan For Success** – I've said it hundreds of times, but just in case you missed it, I'll say it again: Failing to plan is planning to fail. It's really that simple. Your marketing requires the same precision and care as installing a new system. You can't just throw it together and expect it to work. To market successfully, budget, target, act. Sure there's always a little risk. But calculated risk is far

better than sinking the whole ship before you're even away from the dock.

▪ **You're The Boss** – You control your business. Say it with me: y-o-u. Ok, in your case, m-e. Not the reps who depend almost entirely on commission for a living. It's time to end this epidemic of overspending among contractors. Most of you are shelling out over half of your entire marketing budget on one ad that gets poor results. Stop. Think. Then pull back your Yellow Page budget to around 30% of your marketing budget and get an ad that actually generates leads.

▪ **It Never Ends** – If you only get one lead and that one lead turns into your one customer, then the lifespan of your business is exactly as long as the life of your customer. Your business is a cycle of leads, sales, customers, referrals, and upsells. The day that cycle ends, so does your business. Keep the cycle flowing smoothly with a balanced marketing approach that generates leads when needed, builds relationships, cements credibility, and asks for referrals.

**Final Say:** The most important lesson for making your business successful is this: you must act. Without action these lessons amount to nothing more than ramblings. But having the courage to follow through puts you ahead of the competition already. Remember, only you can make it happen for your business. It's completely up to you which direction you – and your future – take.

## Stealth Marketing Made Simple

By Adams Hudson

Some marketing is supposed to be ‘in your face’. But occasionally, the ‘stealth’ methods of marketing are superior. One of these is “radius marketing”. This concept is as basic as “like attracts like.” Also called “Proximity Marketing,” the in-home service provider who uses it essentially builds momentum of a single visit into a “connection” to the group and leverages his “pre-approval” to many others. It is ingenious, low-cost, and shockingly effective. You can do this in many ways. Start by...

1. **Establishing a presence:** Nicely lettered trucks, yard signs at job sites, company logoed safety cones at vehicle corners, logoed windshield shades and more. If you stop at just the truck, you’re like everyone else... who notices that? Establish a presence.
2. **Distribute door hangers:** Following a job, hang these on 3 neighbor’s doors. Alternatively, hand out a company logoed ‘freebie bag’ with magnets, coupons, and other gifts or literature inside. This “nicety” is often repaid with delighted calls.
3. **Surround mailers:** After the job, send letters that “link” your neighborhood visit with a special offer to other neighbors. Using the address or name of the neighbor generates better response, so get approval. Advanced technique: If your appointment is more than 2 days ahead, *pre-mail the neighborhood* to announce your arrival, making a special allowance for already being in the area.
4. **Follow-up “Thank You” cards** to customers. So simple, so effective, so cheap, and hardly ever done. Why? I have no idea... just have a staff worker send one to *every job* you ever perform, with a well-worded thanks. You can even include a coupon for the next service, a magnet for the fridge, a sticker for the phone book and a *polite* referral request.
5. **Newsletter Program:** As you begin to deeply penetrate a neighborhood, it can be economical to “assume” customership by sending newsletters within the neighborhood. Since you’re only sending 2-4 times a year, it gives you an impressive, inexpensive way to cultivate entire neighborhoods with this assumption technique. Regardless, you want *every paying customer* to get your newsletter or you’re wasting your acquisition efforts.

Proximity marketing is a fast way to multiply income and effort by engineering “word of mouth” faster than humanly possible otherwise.

The entire effort is pennies on the dollar versus broad-market advertising. It’s far more targeted, gets much better response, and is a more efficient use of windshield time. If you make this part of your ongoing marketing plan, the rewards can drive your business to the next level of profitability, automatically.

*Adams Hudson is ACCA’s National Marketing Partner, winner of the Dan Kennedy National Sales Letter Contest, and author of Contractor Marketing Secrets. He is also available to speak at local and Chapter events.*

## 6 Legal Problems to Avoid (and How to Do It)

Legal problems drain finances, time and the emotions. Anyone who has been involved with legal difficulties will agree that one of the most prudent things a small business can do is set up procedures to help avoid legal problems before they arise.

**Business owners should be familiar with every type of legal issue that could affect a company.** Don't leave everything to the attorneys. Since the business owner will be the one most affected, advice from lawyers should be just that: advice, not the final word.

Six areas in which legal problems may arise:

1. **Employee relations.** Vagueness (or non-existence) of contracts with employees can present an array of liabilities. The list of potential problems is long, including:
  - Are employees considered full-time or contract workers?
  - Has the business/employee relationship been established in a way that allows employees to be let go without having to mention special reasons?
  - Have employees been informed about this?
  - Have written policies and guidelines been put in place and presented to employees so they are fully aware of what can be the basis for termination?
2. **Sexual harassment issues.** Legal action in this area can cripple a company financially and emotionally. Policies should be put in place not only to assure proper behavior in the workplace but also to streamline the quick and easy reporting of harassment to supervisors. Whenever a sexual harassment accusation arises, a clear and systematic paper trail should exist showing how the issue was handled from the moment the accusation was made.
3. **Written contracts with customers and vendors.** Use an attorney experienced in your line of business to **draw up contracts**. Avoid trying to save money by cutting and pasting sections from standard contracts that may or may not cover all your bases. Make it a blanket policy to avoid oral contracts. Employees who work with customers or vendors should be well versed in all contracts that apply to their sphere of influence. If anyone makes promises that can't be kept, it could be difficult to patch things up with customers or vendors and the company will be the one damaged.
4. **Intellectual property issues.** Guidelines and written contracts should be drafted to make it clear who has ownership of intellectual creations. Proving ownership of **patents, copyrights and trademarks** can be tricky and aggravating unless spelled out clearly in contracts signed by all involved (business owners, investors, employees, independent contract workers, contracted/partnered outside companies, etc.).
5. **Financial relationships with investors.** Securities regulations are among the most complex of legal issues. Operate on the basis of written contracts, not handshakes. Be aware of disclosure issues. Even investments from **friends and family members** can end in legal problems if proper procedures and documentation are not followed.
6. **Not consulting an attorney soon enough.** It's natural to try to avoid the high hourly fees lawyers charge. But hoping legal difficulties will simply go away is not realistic when they're staring you in the face. It's almost always more cost-effective in the long run to address legal problems early.



Best Wishes for a very Merry Christmas Enjoy the special moments this season brings and may the New Year bring you increasing success.

Ashtabula, Ohio .... Your friends in NEOACCA decorated & walked in the annual Christmas parade. Included were members Ryan Johnson and employees at Johnson Heating, Tim Volpone, Ziegler Heating, Stan Zwaduk, Apple Heating & Shirley Ulman, J&R Heating.



### Top 10 Christmas Movies of all time

10. National Lampoon's Christmas Vacation
9. Babes in Toyland
8. Home Alone
7. Christmas in Connecticut
6. Elf
5. White Christmas
4. Scrooged
3. Miracle on 34<sup>th</sup> Street (1947)
2. It's a Wonderful Life  
(filmed in Chagrin Falls)

#1. A Christmas Story