With bailouts, layoffs and salary freezes dominating the headlines, marketing to your employees may seem counterintuitive. But downturns are when talented employees matter most. They're the most innovative, the pivotal performers, the ones who deliver on your brand promise—and when good times return, you won't want them bolting for greener pastures. Join COLLOQUY *as we recognize and reward your best employees.*

The Talent Wars

By Rick Ferguson and Bill Brohaugh

IN THE ANNALS OF BONEHEADED CORPORATE MOVES, surely the March, 2007 firings by Circuit City of 3,400 of its "highest-paid" store employees must rank among the all-time greats. At the time, the company said it needed to replace expensive employees with cheaper workers to shore up the bottom line. But 60 percent of the fired employees were front-line salespeople—and when Circuit City later posted a first-quarter loss, analysts were quick to blame the job cuts for the retailer's troubles.

"This is clearly why April sales were worse. They were replaced with less knowledgeable associates," Jefferies & Co. analyst Tim Allen told the *Washington Post*. Turns out that those expensive salespeople were instrumental in selling computers and flat-screen televisions to cautious consumers.

It's easy, of course, to speak ill of the dead. While there were other economic forces at work that drove the retailer to file for bankruptcy at the end of 2008, we wonder if anyone on Circuit City's executive team read a June 2008 study released by the University of Pennsylvania's Wharton School. The study showed that, between 1998 and 2005, stocks of companies on *Fortune*'s "100 Best Companies to Work for in America" list enjoyed on average a 14 percent annual return, while the general market returned just 6 percent.

"When staff defects, customers are soon to follow," writes Customer Retention Associates' Michael Lowenstein in Customer Relationship Management. *"Recent customer defection studies have shown that roughly 70 percent of the reasons customers leave can be traced back to staff turnover."*

It's safe to say that most of those companies on *Fortune*'s list wouldn't have pulled a Circuit City. More companies are realizing that, in a downturn, talent retention actually becomes *more* important. A recent PricewaterhouseCoopers report, *Managing people in a changing world: Key trends in human capital* identifies a new trend in talent management in which successful companies shift their employee retention resources towards *pivotal employees*. These associates, who can range from receptionists to frontline staff to sales directors and numerous other positions, have a "disproportionate impact on determining both the success of an organization and its sustainability."

So just as the 80-20 Pareto principle applies in the consumer world, so too is a small segment of your employees responsible for the lion's share of your success, and thus deserves the lion's share of your attention. Some companies resist this concept on grounds of egalitarianism—"all of our employees are special." But to paraphrase Dash from *The Incredibles*, saying that everyone is special is just another way of saying that no one is.

The talent wars

As the unemployment rate approaches double digits, having a job at all might seem a sufficient employee motivator. Don't count on it. Good people retain career mobility even in tough times—if the writing is on the wall, your best performers may leave before layoffs even happen. So even as the latest layoff reports are filled with such blue-chip names as Home Depot, Macy's, Microsoft, Sprint Nextel and others, are there still good reasons to focus on employee retention? Let's count them. As Jeffrey Fina, Vice President for employee recognition firm Michael C. Fina, says, "There's a war for talent out there."

Preserving institutional memory. Retaining your top performers pays out both in the short term, by helping to avoid Circuit City-style meltdowns, and in the long term, by retaining their expertise, skills, contacts and relationships. When experienced employees leave, your business can soon develop a corporate version of Alzheimer's disease as best practices erode and old mistakes reoccur.

Controlling acquisition costs. Employee acquisition, that is. Replacing departed employees costs real dollars, even if experts don't always agree on what those costs are. The Bureau of Labor Statistics calculates that, on average, replacing a salaried employee costs $13,996. *Incentive* magazine puts the figure for replacing top performers at around $50,000. A safe rule of thumb pegs the cost at 50 percent of the departed employee's annual compensation for hourly employees, and increasing salary multiples for higher-tiered positions.

Reducing customer attrition. Of course, the costs don't end with employee replacement. "When staff defects, customers are soon to follow," writes Customer Retention Associates' Michael Lowenstein in *Customer Relationship Management*. "Recent customer defection studies have shown that roughly 70 percent of the reasons customers leave can be traced back to staff turnover."

Maintaining brand loyalty. In the U.S., the brand is king. But companies often forget that fulfilling their brand promise depends as much on their front-line employees as it does their television commercials. A 2008 CEO survey conducted by Vantage Research concluded that "Customers are only slightly more loyal to a company's product and services than they are to its employees."

Enhancing the customer experience. A 2008 Accenture study reported that 73 percent of consumers had switched at least one provider in the last year because of poor service. Half have switched providers in multiple industries—and each time they took approximately $4,000 of business with them. The trend is on the upswing: A 2008 RightNow/Harris Interactive report notes that 87 percent of consumers abandoned a business after a bad customer experience, up from 68 percent in 2006.

Enter Business-to-Employee (B2E) marketing. Employee incentive programs have been around as long as there have been employees to incent, but new approaches to employee retention are revolutionizing the concept. Recognition and reward strategies developed in consumer marketing—data collection and analysis, dialogue marketing, and targeting individual bonus offers based on employee segmentation—are now being deployed by companies who understand that the first step in building enduring customer loyalty is to build enduring employee loyalty.

"New thinking that is surfacing today suggests there is abundant justification for organizations to look in a completely new light at how they motivate their employees," writes Dr. Mitzi Desselles, Director of Employee and Consumer Research at the international management development organization Apter International, in her white paper, *Seeing Employees as Customers: The Secret of Maximizing Business Success*. "The basis of this new thinking about employee motivation is founded on the idea that organizations can gain great benefits from adopting many of the sophisticated techniques that marketing has developed for winning and retaining customers. These techniques can then be adapted into a concerted approach to winning and retaining the hearts, minds and energies of employees."

The enterprise loyalty mission

Building strong, profitable customer relationships requires strong, profitable employee relationships. A corporate commitment to Enterprise Loyalty can unite these objectives by turning the focus of every department and employee outward, away from isolated product or channel-focused goals and toward customer-centric goals that deliver organic growth. Your B2E strategy then becomes one of identifying, retaining and rewarding employees committed to fulfilling this vision.

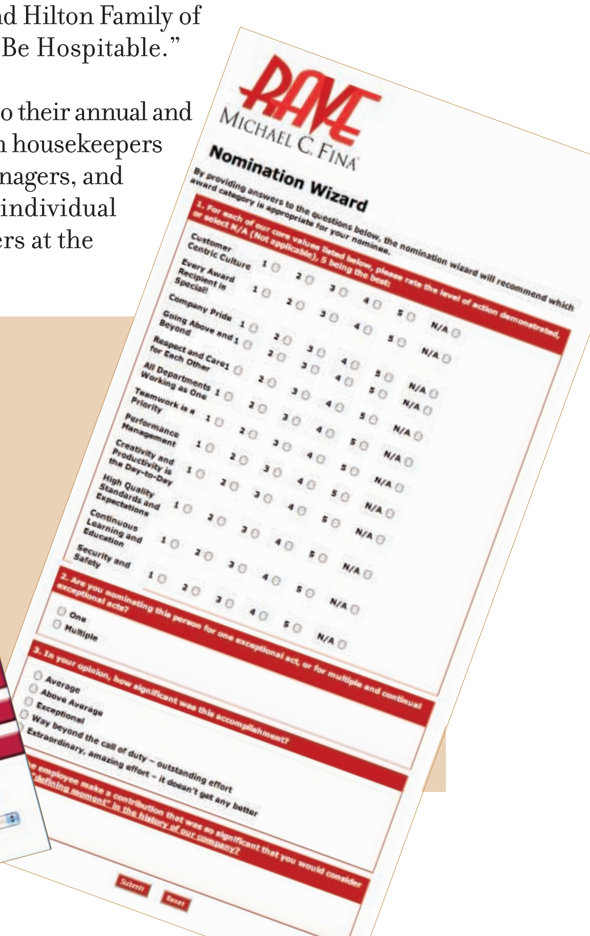
But just as Enterprise Loyalty execution often fails when Customer Relationship Management (CRM) initiatives are designed and executed in departmental isolation, so too can talent retention fail if it resides solely at the level of the HR department. Successful B2E loyalty marketing rests on a foundation of executive support and interdepartmental cooperation.

New York City-based Michael C. Fina Company, the 73-year-old flagship retailer of jewelry, crystal and luxury merchandise, works both sides of the employee loyalty street. In addition to offering an employee-recognition service to corporations through its One Source Total Recognition program, the company must also keep its own top performers loyal. The key to both activities, says Chief Operating Officer Steven Linn, is to develop a customer-centric mission statement and design incentives for performers who fulfill that mission.

"Our own internal recognition programs are linked to our mission, vision, core values and key business objectives," says Linn. "We're not simply rewarding people for doing their jobs, but for going above and beyond, making the organization better by fulfilling our values and our promises to our customers."

Recognition programs that reward against customer-centric mission statements align employees with your overall customer strategy, and inspire them to bring that mission to life. Companies that practice Enterprise Loyalty eschew the *We will be the global leader in X product or service-style* missions for those that put the customer at the fore. Consider Fairmont Hotels' "Turning Moments Into Memories for Our Guests," Google's "Don't Be Evil" (which makes them #1 on *Fortune* magazine's list of "The Top 100 Companies to Work For"), and Hilton Family of Hotels' simple two-word mission, "Be Hospitable."

Hilton ties fulfillment of that mission to their annual and quarterly awards. Winners range from housekeepers to front desk associates to general managers, and Hilton also provides tools to enable individual managers to recognize top performers at the property level. Such



Raving Rewards

The Michael C. Fina company's RAVE ("Recognize and Value Our Employees") program employs web-based tools to allow employees to select service rewards (left) and to nominate colleagues for rewards (in what category?—the wizard will figure it out for you).

mission-centric employee incentives ensure that Hilton's B2E efforts reward those employees who have the most direct impact on improving the customer experience.

"Any company must do a good job when training employees to develop core business skills—that's a given," says Adam Burke, Senior Vice President, Customer Loyalty for Hilton Hotels Corporation. "But if you can't distill your core mission to something that translates easily across every part of the organization, then you won't succeed. 'Be Hospitable' is the underpinning of everything we do."

Your corporate mission thus defined, the goal of B2E loyalty marketing then becomes the identification, recognition and reward of the pivotal customer-focused employees within your own organization. Herewith, we present a few Best Practices in B2E loyalty marketing—and you have our permission to reproduce this article and distribute it to your Human Resources department.

Build and support cross-functional HR teams. Any loyalty consultant will tell you that cross-functional teams are critical to designing a customer loyalty strategy that will have impact across the organization. So too does B2E loyalty marketing benefit when design input comes from every part of the company. The resulting employee loyalty program can help chip away at organization silos and align the company with the enterprise loyalty mission.

To acknowledge that investment in human capital has across-the-board impact, non-profit business think-tank The Conference Board recently challenged companies participating in their Human Resources executive research group to send one representative from Human Resources and one non-HR person to a recent meeting—30 percent of the companies took the challenge. Those companies sent representatives from Marketing, Finance, Operations and Research and Development, among other departments. Just finding a language that everyone could speak quickly became a challenge.

"We suddenly realized that we couldn't use human resources jargon," says John Gibbons, Senior Research Advisor with the Conference Board. "We had to use the vocabulary and take the point of view of the business as a whole."

Those cross-functional teams can also impact the customer experience directly. When Hilton Family of Hotels sought to improve benefit delivery to top customers in their *Hilton HHonors* loyalty program, the company assembled a working group of general managers, front-office team employees, housekeeping staff and resort managers to identify and overcome service obstacles. Such work will uncover the true collaborators in the organization and help them rise to the top.

"We regard staff as problem-solvers," says Burke. "From a corporate standpoint, we don't presume to know what's broken."

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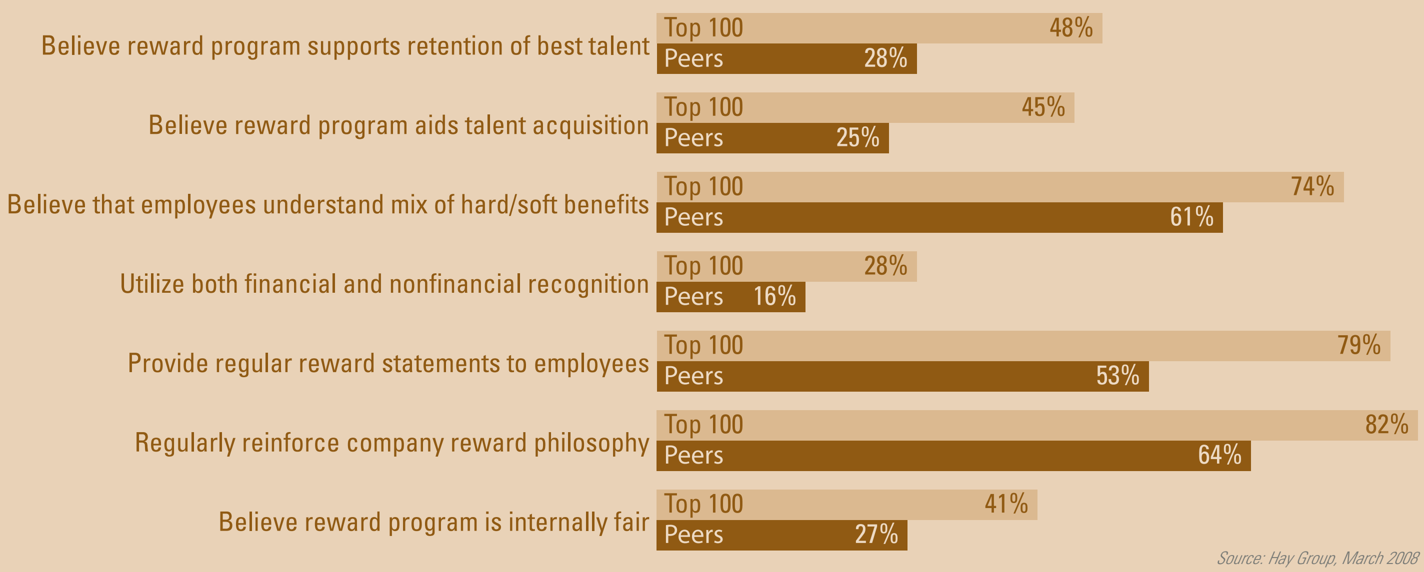
Fortunate Few

The Hay Group, which works with* Fortune *magazine to create the annual World's Most Admired Companies and America's Most Admired Companies lists, notes these contrasting characteristics of companies who made the cut, and their peers who did not.



Source: Hay Group, March 2008

Diversity Training

In B2E incentive programs, the right reward mix can reduce budget pressure

When it comes to delivering hard benefits in a B2E loyalty program, you might be tempted to think that cash is king—after all, what employee couldn't use a little something extra in the pay envelope come Christmas time? But just as cash rewards offer no perceived value in the consumer space—a dollar is worth a dollar, no matter how it's earned—so too can cash incentives to reward top performers quickly become commoditized. Cash rewards can also quickly become viewed as entitlements, with a negative effect on employee loyalty if this year's reward is lower than last year's.

That's why more than 75 percent of Fortune 500 companies spend billions of dollars annually to supplement their employee compensation plans with non-cash incentive programs. Whether points-based, constructed with performance metrics and formal tiers or tied to individual, team or corporate-wide goals, non-cash incentive programs based around gift cards, travel, merchandise, entry-level and experiential rewards often look suspiciously like generic consumer reward programs—and are often managed and fulfilled by the same suppliers. The danger, of course, is that relying on the usual suspects in B2E reward program design and fulfillment can result in a lot of cookie-cutter programs that do little to engender employee loyalty.

Changes in Incentive Travel Programs due to Budget Cuts, 2009

Source: Incentive Research Foundation

For example: The Incentive Federation's "2005 Survey of Motivation and Incentive Applications" polled businesses across every sector to look at the use non-cash incentives to motivate employees. The survey revealed that 83 percent of companies surveyed use merchandise and travel rewards in their sales incentive programs and 72 percent use them to reward non-sales employees. 80 percent of respondents said that travel and merchandise rewards "are remembered longer by program participants than cash awards."

That's true as far as it goes. But if you put up an employee reward web site, set some basic earning rules in place, and announce your new B2E program to your employees, is your work done? COLLOQUY's work in the consumer loyalty space revealed that of the estimated 40 percent of new loyalty program launches that failed since 1990, the number-one reason for failure was lack of customer segmentation—every customer got the same offer, regardless of their value, behavior or stated preferences. It's not a stretch to suspect that absent basic employee segmentation, B2E loyalty programs might suffer the same fate.

"In fulfilling our 'Turning Moments Into Memories for Our Guests' mission and promise back to our employees," says Matt Smith, Executive Director of Learning and Development for Fairmont Hotels, "the best memory for some employees might be not a trip for themselves, but instead bringing distant family members to their home city. Or it might be a basement home theater where they can spend hours of memories with friends and family."

In other words, your B2E loyalty budget can achieve maximum efficiency only when you target non-cash incentive reward offers to the right employee groups. The good news is that basic employee segmentation doesn't require you to get to the same granular level of individual behavior that the most sophisticated consumer programs enjoy. Writing in *Talent Management* magazine, James Feldman, founder of employee incentives company James Feldman Associates, Inc., and Diane L. Landsman identify three basic tiers of employees to which you can target specific incentives:

Entry-level staff: Consisting of hourly, clerical and other support staff, this group is less motivated by high-end travel rewards because of the out-of-pocket costs associated with redemption. Cash awards work for this group, but "gift certificates or vouchers to restaurants, movie theaters and other leisure activities … allow the winners to indulge themselves and their families with entertainment they might have denied themselves because of budget constraints."

The broad middle: Consisting of middle management and mid-level sales staff, these employees constitute the sweet spot for individual travel and higher-end merchandise rewards. This tier will also be your largest segment, so additional segmentation by "education, interests and other evaluation criteria" can help.

Executives: Like platinum-level frequent flyers, this group is less motivated by economic incentive than they are by experiences and bragging rights. This group of employees is made up of executive-level managers, owners and distributors. "A round of golf in Augusta, Georgia, dinner at Palace of Versailles or VIP seating at the Academy Awards will grab the attention of these employees," say Feldman and Landsman. Good luck with that.

Still, given the current economic climate, even the best-designed B2E reward program will be under pressure to trim costs. In a September 2008 survey of incentive travel providers, suppliers and buyers by the Incentive Research Foundation, 81 percent of respondents said that the recession is having a negative impact on their ability to plan incentive travel programs, and 61 percent reported incentive program budget cuts. 45 percent said their companies were sensitive to "perceptions of program extravagance" due to the downturn.

The recession appears to have less of an impact on merchandise and other non-cash rewards, with 48 percent indicating a reduction in such programs, mainly in the reduction of merchandise reward value and a bigger shift to gift card rewards. Such downward economic pressure only increases the need to target reward incentives where they will do the most good—if you're offering Applebee's gift cards to the CFO and a trip to the Super Bowl to the receptionist, then something might be out of whack.

Rick Ferguson

Link talent retention to business results. Consumer loyalty marketers excel at tying marketing initiatives to tangible business results. As the discipline of B2E loyalty marketing grows, practitioners will be challenged to develop a similar methodology. But here's the hard truth: Nobody really knows what talent departures actually cost. Companies likely don't understand the economic impact at any level of their organizations, and therefore don't know how to properly allocate dollars to combat attrition.

While the Dilbert *comic strip may have cemented the reputation of the HR Department as the source of all evil, the discipline has indeed become more analytically robust.*

So while the *Dilbert* comic strip may have cemented the reputation of the HR Department as the source of all evil, the discipline has indeed become more analytically robust. Metrics such as cost-per-hire, time-to-fail and the impact of training and development are now *de rigueur* for most corporate HR reports. The field has also advanced beyond its historically administrative role—hiring, firing, making sure people get paid—to become more aligned with strategic business goals. The problem? These two parallel tracks have yet to converge.

"We have not married that analytical robustness with strategic alignment," says John Gibbons. "The HR profession generally lacks both a mindset and a skill set that supports an analytical approach to understanding the causal relationship of talent and business performance. Human resources practitioners must adopt the scientific method and develop those standards of causation."

To change that mindset, The Conference Board has developed a methodology and case studies for the discipline of Evidence-Based Human Resources (EBHR), which seeks to establish metrics that correlate talent contributions against financial performance. EBHR applies scientific standards of causality to demonstrate how intangible human capital can be measured and linked to tangible business results.

For employers, Gibbons advocates the same sort of data collection and analysis practiced by consumer marketers. Companies are now developing the tools to collect and analyze performance data to extract insights such as likelihood of employee attrition, employee potential and ROI of specific segments, initiatives and actions. Employee metrics now include both current and life-time value measures.

Case in point: In 2002, Hewlett-Packard conducted an exhaustive study to identify what elements of the customer experience led to larger purchases, repeat purchases and referrals. Product quality and customer service predictably topped the list, but HP didn't stop there. They next identified the processes, procedures, organizational structures and customer touch points that demonstrated predictive value against those profitable customer behaviors. Finally, Hewlett-Packard backed up even further to identify the elements of the employee experience—employee engagement, management evaluations, training and career pathing—that were predictive of revenue.

Unfortunately, this type of scientific approach is still in its infancy—The Conference Board reports that only 9 percent of surveyed companies establish causal or correlated relationships between people measures and business strategies. But even Net-Promoter style metrics can help the organization get its feet wet. Like many employers, Hilton Family of Hotels tracks and measures employee satisfaction based on such annual survey questions as *Would you recommend Hilton to a friend?* or *Based on your experience, would you recommend that someone work at Hilton?*

"We employ such diagnostics not only to identify areas we must improve,"

Meta CRM

"We create our recognition program collateral to the same standards as the collateral delivered to our very best guests and to our* Fairmont President's Club *members, with rich photography and an impressive package," says Fairmont's Matt Smith. "We believe that receiving internal documents so expressive of the brand speaks volumes to our colleagues."

says Burke, "but also to measure team-member loyalty over time to make sure that we're trending in the right direction."

Develop employee segmentation. B2E marketers can also take a page from consumer loyalty marketing by building an employee performance database and mining it to build a talent segmentation matrix. Just as customer segmentation allows you to squeeze maximum efficiency out of your marketing budget, so can employee segmentation deliver maximum benefit from your bonus compensation and recognition budget. But which employee metrics are the most important? Job function? Revenue delivery? Tenure? Level of customer contact? Demographics? Proximity of employee lips to their boss's posterior?

A 2006 survey by Melcrum, a membership organization for internal communications professionals, revealed that 58 percent of member companies considered employee segmentation a high priority. For those companies who do segment, the survey revealed that the data sources fueling the segments typically come from the HR department itself (86 percent), employee surveys (51 percent) and the IT department (36 percent). But most HR teams segment only on such traditional metrics such as division, grade, location and access to communication channels—and even then, segmentation is used mostly to target internal communications by department or channel, rather than to target bonuses and recognition by employee behavioral or attitudinal segments.

More sophisticated approaches to segmentation include predictive profit models based on customer solutions, innovation, and brand profit. Tenure, particularly as it relates to the burgeoning Generation Y employee pool, will become an increasingly important attribute, as this age group is more likely to remain with a company based on job excitement rather than on company loyalty. The sweet spot for B2E segmentation also appears to be non-management employees, as a poll of HR professionals conducted by the Society of Human Resource Management (SHRM) reveals that 71 percent of non-management employees resign voluntarily, while only 14 percent of middle managers and 1 percent executives do so.

"Many companies don't even realize the depth of their staff retention and alignment problems," writes Michael Lowenstein. "The real drain of talent is typically among those employees who are age 25 to 35 and have been at the same firm 3 to 10 years. These staff members are often among the most productive and represent the highest long-term contribution potential for any company. They can also be among the most non-aligned with company vision and strategy. Yet, the vast majority of organizations don't track defections, threats of defection, or misalignment among this important group."

But the bigger challenge lies in the technology required to build and maintain a robust employee database. The Melcrum survey revealed that 46 percent of respondents found gaining access to good data a challenge, while 51 percent struggled to keep the data fresh.

Bonus and reward segmentation by talent level has demonstrable benefits, but it can get messy as managers struggle to explain why different incentive rules apply to different groups of employees. The key, says Lynda A. Rizzo, writing for the *HR Business and Legal Review* web site, is that your segmentation must have a demonstrable business benefit that is clearly communicated to your employees.

"The ultimate question is, how much segmentation is enough?" says Rizzo. "Companies should assess the cost and benefits of segmenting, and develop a clear business justification for the cost of segmenting to make the transition an investment. Employers must also recognize that segmentation is a multiple year project and is a dynamic, not a static, model that must be changed to fit the current needs of a business."

Just as customer segmentation allows you to squeeze maximum efficiency out of your marketing budget, so can employee segmentation deliver maximum benefit from your bonus compensation and recognition budget.

Don't forget the soft benefits. There's at least one more lesson that B2E marketers can draw from the world of consumer loyalty marketing: For both consumers and employees, the most effective value proposition is a combination of hard and soft benefits. Multiple workplace studies have revealed that performance recognition is at least as important as regular salary increases, if not more so. A 2007 survey conducted by Accountemps, for example, found that "frequent recognition of accomplishments" was the top non-monetary compensation desired by office workers.

"Compensation is important to employees," says Adam Burke. "But what really impacts people day-to-day is the quality of their work experience. Many phenomenally well-paid employees are miserable, and many people in low-paying jobs find absolute joy in their work. To me, job satisfaction rises when team members know they're respected, heard and recognized for the role they play."

If compensation, performance bonuses and employee incentive reward programs (see sidebar on page 13) constitute your hard-benefit strategy, then employee recognition elements constitute the soft-benefit side of the value equation. Typical B2E soft-benefit strategies are designed as a combination of formal programs that

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The Talent Wars

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reward clear business goals (e.g., a 5 percent sales increase) or employee milestones (e.g., ten years of service), and "spot" recognition programs which empower management with a flexible way to reward above-and-beyond behavior. According to Jeffrey Fina, both formal and spot recognition elements are equally important to your overall strategy.

"Absolutely, a service-reward program carries weight and can be culture-changing," says Fina. "In the reward and recognition industry, we use formal programs as the backbone of culture change within an organization."

Fleshing out that backbone with less formal, more inventive programs gives companies greater power to reward achievements that are less easily defined but no less powerful to the business. Michael C. Fina relies on a mix of formal, informal, spot and day-to-day initiatives. Informal initiatives include the company's RAVE program, in which colleagues can nominate individuals or groups that perform against the company's core values. The program has proven so successful that company President George Fina has said, "As far as I'm concerned, it's one of the best things that we ever did." The results—a 15 percent decline in employee turnover since 2006—back him up.

And unlike the consumer world, it isn't always necessary to reinvent the wheel with differentiated soft benefits—employees are often so starved for recognition that even the basics can help. A recent survey by HRWorld.com of management consultants, HR pros, career coaches, authors, and employers from a range of industries revealed the top soft benefits used to give spot rewards to high performers, and such tried-and-true benefits as flex time, extra personal days, reserved parking spaces and opportunities to telecommute topped the list. But a surprising number of personal touches made the grade as well. Some companies create quiet rooms for naps or meditation, others remember to send flowers or gift certificates to the spouses of employees who work late on projects, and still others cite perhaps the simplest and most effective soft benefit of all—just saying "Thank you" for hard work can sometimes be all an employee needs to hear.

"We as an organization don't have any silver bullets that motivate employees to deliver against our brand," says Matt Smith, Executive Director of Learning and Development for Toronto, Ontario-based Fairmont Hotels. "We take an integrated approach with our selection, training and recognition programs. We've done a lot of work to individualize and personalize the recognition we give our colleagues. Our guests don't expect cookie-cutter service, and we've learned that our colleagues similarly want their recognition to be personalized."

Should I stay or should I go?

On Dec. 1, 2008, the National Bureau of Economic Research officially confirmed that the U.S. economy was in a recession. More than 2.6 million people lost their jobs in 2008, and most economists predict that the employment outlook will get worse in 2009. So why worry about B2E loyalty marketing when every employee still standing is probably thanking his or her lucky stars?

Some companies create quiet rooms for naps or meditation, others remember to send flowers or gift certificates to the spouses of employees who work late on projects, and still others cite perhaps the simplest and most effective soft benefit of all—just saying "Thank you."

Consider again the cautionary tale of Circuit City. Had the company taken the opposite tact—retaining high performers regardless of salary—the company not only might have weathered the storm by maintaining high customer-service standards, but might also have retained those talented, committed employees for the inevitable rebound. Most HR surveys predict an upsurge in employee attrition once the recession ends. Absent a coherent B2E loyalty strategy supported by an enterprise-wide commitment to customer-centricity, your own pivotals may be the first to leave—SHRM's 2006 U.S. Job Retention Poll reported that "Conflict with organization's values or mission" and "Poor management" were among the most-cited reasons for voluntary resignation by talented employees.

Just as consumer loyalty marketing can deliver measurable return-on-investment in the form of increased lift and retention, so too will the next generation of B2E marketers provide ROI in the form of increased revenue and growth tied to the retention of top employee talent. The customer-centric company, after all, understands that employees are customers, too.

"The rationale for segmenting employees according to motivational profiles in much the same way that customers are segmented according to needs and buying habits, is not that the organization wants to show off how good-natured and kind it is," says Mitzi Desselles, "but because treating employees like customers is good for employees, good for the organization's customers, and good for business."

Rick Ferguson is the Editorial Director and Bill Brohaugh is the Managing Editor for COLLOQUY.