

You Really
Should Know.

10 THINGS



THE 10 CORE ELEMENTS *of Effective* SERVICE IMPROVEMENT

Do you understand what your customer wants?
Do you know what you are giving them?
Do you know how to fix the issues?
And make sure they stay fixed?

Great customer service is powerful stuff. It will delight your customers and bring them back time and again. It isn't easy to get right. But then, if your competitors are doing it, and you're not...

10 THINGS is a tutorial about service improvement. It's written by the man behind the Squawk Point, James Lawther and it's absolutely free.

Delivering the Impossible

Having your cake and eating it too

Common sense tells you that good quality service costs you money. It is fairly obvious isn't it?

And that means that you have a choice:

- Either: Keep your service to the minimum standard possible, the level you can just about get away with, keep your costs low and profits high.
- Or: Invest in service, (it is what your customers want after all) and reap the benefits in customer loyalty.

The thing is a cost is a cost. Costs are very obvious and they are definite, there is no getting away from them. Loyalty on the other hand is ephemeral, you can't be sure it really exists, it might be genuine but it is probably just jam tomorrow and you certainly can't bank it. Given those levels of certainty most organisations hold back on the service thing, it just seems like the right thing to do

The problem is that some organisations go against this wisdom. They seem to make money hand over fists by providing great customer service. They are the "Poster Children" of the customer service world, and that doesn't make sense. Well at least not common sense.

Worse still, they seem to have fun doing it. So who are these organisations and how do they do it? What is their special sauce?

The Poster Children

I am sure that if you spend some time thinking about it you would come up with the same list as me: Amazon, Zappos, Dominoes, John Lewis, Lands' End...

Companies that defy conventional logic and manage to make money by providing great customer service. They are the customer service poster children. What do they do differently? Let's look at a couple of them:

Disney

One of the jobs in a Walt Disney theme park is picking up the rubbish. You can imagine that there is a lot of it, popcorn, fizzy drinks, fast food wrappers, and the rest. Picking up litter isn't a terribly skilled job. You get given a bin bag and a litter picking grabby stick thing (sorry not too sure of the technical name) and off you go; simple. I guess most people could be trained to pick up litter in under 20 minutes. In fact most organisations will hand over the sticky thing and just send new staff off. Why invest the money?

Not Disney. To become a litter picker in a Disney theme park you need to spend four days in training. Four days. How difficult can it be? And how much money could they save by getting those litter pickers out there fast? After all, a litter picking job at Disney isn't exactly a career opportunity. The turnover of staff is going to be phenomenal.

Disney sees it differently. They realise that every litter picker in their theme parks is going to meet customers, and that those customers are going to want to know stuff:

“Where is the nearest place I can get a pizza?”
“How long is the queue for Space Mountain?”
“Where can I take my children to see Mickey Mouse?”

Disney has a choice. They could ask their litter pickers to say to customers

“I’m sorry I don’t know. Ask one of the guides”

And point customers to one of the thousands of “Guest Relations Ambassadors” provided for the very purpose of answering the questions. Or they could spend four days training their litter pickers, giving them the answers to the questions their customers are most likely to ask. Disney chooses the latter option. Disney receives over 47 million visitors every year. Maybe they are doing something right.

Aravind Eye Hospital

It isn’t just the about making money, the not for profit sector has its poster children as well. My favourite story comes from South India.

In 1976 Dr Govindappa Venkataswamy retired from his job as an eye surgeon. Most retiring surgeons cash in and spend the rest of their lives playing golf in Florida. Not Doctor V. He mortgaged his house and set up a small 12 bed hospital, the Aravind Eye Hospital.

By 2009 the Aravind Eye Hospital had grown a bit. It treated 2.75 million patients. That in itself is quite an achievement, but it gets better. The hospital turned a gross profit of 40% whilst at the same time treating 70% of its customers for free. The Aravind hospital serves some of the poorest and most needy people in the world. How? Simply by applying themselves to the problem:

- Aravind keeps its surgical equipment in operation 24 hours a day
- As the hospital couldn’t afford imported surgical lenses (\$200 a pair) it built its own factory to manufacture them for \$10
- Aravind has adapted Wi-Fi technology for use by clinicians in rural vision centres so that they can consult with doctors in city hospitals via webcam, making quality eye care available to the rural poor.
- Aravind's doctors have designed equipment that allows surgeons to perform one 10 minute operation and then swivel around to work on the next patient.
- To enable that, Aravind puts two or more patients in an operating theatre at the same time. This would never be allowed in Europe or the US, but as there have never been any problems with cross infection why shouldn’t they?
- As for stretchers, the poles they use are made from bamboo not metal. Why would you spend \$5 on poles for stretchers?

The upshot of this (and more) is that it costs Aravind about \$10 to carry out a cataract operation. For a large western hospital that is more like \$1,650. Aravind doesn’t just focus on providing a great service, they are remorseless, they are the terminators of eye care.

The point that really hammers home their focus is this:

The hospital uses it’s paying customers to subsidise the rest. But when asked about means testing for free eye care Dr Venkataswamy simply says

“You don't have to qualify for the free hospital. We never question anyone. We sometimes give rich people surgery for free, and we don't question them. I am not here to make money. I give people their sight”

The Difference That Makes a Difference

I could go on citing examples, but I won't. The important question is what makes these organisations different, why are they so special, what do they do differently? The answer is simple.

They Focus

They are absolutely clear what they are there to do and why.

Aravind's mission is *“to eradicate needless blindness”*

Disney's mission is *“to make people happy”*

There is no shilly-shallying with weasel words. They are absolutely clear what they are there to do and they do it.

How about you? Are you focused?

It's kind of fun to do the impossible ~Walt Disney

More Information

[Mission statements matter](#)

[Customer service the Virgin Atlantic way](#)

Rule 1. It Isn't About You, It's About Them

The Golden Rule

Fawlty Towers was one of the funniest British sitcoms of the 1970's. It starred John Cleese as the petulant Torquay hotel owner who despised his guests, hated his staff and saw customer service as a mammoth inconvenience to his life.

The idea for the show came to John Cleese whilst shooting Monty Python in Torquay. He stayed in a hotel run by Donald Sinclair, a man who John Cleese later described as "the most spectacularly rude man he had ever met".

Amongst other stories Sinclair is alleged to have:

- Thrown a timetable at a guest who asked when the next bus was.
- Criticised Terry Gilliam's table manners for being "clearly American".
- Hidden Eric Idle's briefcase behind a garden wall, he "thought it was a bomb".

It is hard to believe that an hotelier that bad could make a living. The root of Donald Sinclair's poor attitude to customers was that he always worried about himself before his customers. The thing to remember when running a service operation is that:

It is not about you, it is about them

Where Do You Cross the Line?

Most organisations are not as self obsessed as Donald Sinclair, but they still worry about themselves first and their customers second. Take my local council as an example (it's OK I am not going to rant).

I pay for them to take away my bins. We have three bins: one for normal waste, one for recyclable materials and one for garden waste. They used to take all three bins on Friday mornings. In an effort to save money they have now moved to a split week system:

- Tuesday week one waste
- Tuesday week two recycling
- Thursday week two garden waste

This isn't in the league of having a bus timetable thrown in my face, but it is fairly bamboozling. They would struggle to make it more confusing.

The real issue is that the *whole point of the system* is to split and recycle waste. How many customers now throw their rubbish in any old bin because they missed bin collection day? I bet it has shot up since they started to obsess about "optimising loads".

The biggest threat lies within - and that is us, as a company becoming complacent. There are a lot of companies that get fat, dumb and happy and take their eye off the ball and forget about serving customers ~ Charlie Bell (CEO McDonald's)

More Information

[How to calculate the cost of poor quality](#)

[Do you put your customers first?](#)

Rule 2. Worry About **What They Worry About**

The Three Things Your Customer Cares About

It is Saturday afternoon, you have ditched your responsibilities (husband, children?) and you are undergoing a little retail therapy, looking for something to spend your hard earned cash on, a pair of shoes, new phone, handbag, who knows. When something catches your eye, what goes through your mind?

I'd guess that you ask yourself three questions:

1. Does the product meet my need? Will it keep my feet dry? Connect me to the world? Hold all my accessories? Will it do all the things that I ask it to do?
2. Do I buy into the brand? Does it say the right things about me; reinforce my self image of style icon or hippy chick? Do I trust the people who made it?
3. Finally if and only if it meets the first two criteria, can I afford it? Or to put it another way, do I want this item badly enough to pay the asking price?

There are some people, who buy solely on price, but they are few and far between, and even then it has a huge amount to do with self image (not necessarily in a good way). If you don't believe me answer these questions for me:

- Did you buy the cheapest car you could find?
- Do you go to the cheapest restaurant in your town?

I doubt it. The thing both you and your customers worry about last of all is cost.

What This Means for You

Your customers worry about quality; they want certainty you can give them what they want. They worry about service, are you reliable? Finally they will start to worry about cost, can they afford to use you.

Now I will make you a small bet. I bet you that you worry first and foremost about cost, you obsess about being efficient above all else. Service and quality are secondary considerations. I bet cost is king. Yet, if you worry about cost first and foremost, all you will ever provide is a poor quality service.

The London NHS focused on cost. To save money they cut appointment times for GPs with their patients from 10 minutes to 6 minutes, ingenious. The doctors achieved 6 minutes by: asking the patients to come back later for another consultation, sending them off with some aspirin, referring them to a specialist, only conducting a preliminary examination... None of these tactics actually solved the patients' problem or saved money. The patients either went back to see the doctor again, or, in extreme cases died. Neither of these is cheap. The 6 minute target cost money it didn't save a penny.

You seldom improve quality by cutting costs, but you can often cut costs by improving quality ~ Karl Albrecht

More Information

[Fool's gold, how to save money](#)

[What can a lilo teach you about cost control?](#)

Rule 3. Pick a Measure but Only One

The Deadly Measurement Mistake

By now you will see the need to focus on something the customer cares about, and as they say, “*you can’t manage what you can’t measure*”. So it is time to get your reports out, to paw over your management information.

Unfortunately most Management Information has as much to do with information as Military Music has to do with music. The one source of insight is normally a riot of uncoordinated data and charts, presented in the most confusing way possible. It doesn’t need to be that way.

For a while I worked in a chocolate factory, it sounds quaint but it wasn’t, it was big scale industrial stuff. It kept a lot of dentists employed.

Factories like that are mazes of pipes. Pipes containing chocolate, pipes containing steam, pipes containing: hot water, cold water, sugar, caramel, milk, fat, oil, detergent.... Now each pipe has at regular intervals gauges attached to it to measure speed, temperature and pressure.

The whole thing was awash with management information. Which gauge did you really need to worry about? Can you imagine how much money was wasted because somebody missed the fact that something had stopped flowing or was burnt?

Nobody had half an idea where to look. Sound a bit like your MI dashboard?

Now the chap who ran the factory was cleverer than me. He painted all the chocolate pipes brown, all the water pipes blue, all the steam pipes red, you get the idea. Then he took off every gauge which was there “just in case” (just in case of what? They were adding to the problem, not solving it). Next he painted red and green marks to on the remaining gauges and finally he got all the dials twisted round so red was up. By the time he had finished it was really, really obvious when there was a problem.

Some said he was obsessive, it would be hard to disagree, but by the time he had finished you would have had to be blind not to realise if there was a problem.

Make Life Easy for Yourself

Pick a measure, one measure and focus on that. If you worry about customer complaints and customer feedback and consumer satisfaction scores and net promoter scores you become the man with all the gauges. You just end up data blind and confused. All these metrics point in the same direction and at the same issues. Pick one, then act on it.

If you focus on everything you focus on nothing ~ Anon

More Information

[Do you suffer from too much information?](#)

[Continental management reviews](#)

Rule 4. Find the **Big Issues**

The One Thing You Should Have Learnt at School

We spend lots of time analysing data, but why? To what end? Simply to find out what the opportunities for improvement are, to find the big issues.

Analysis (noun) the separating of any material or entity into its constituent elements.

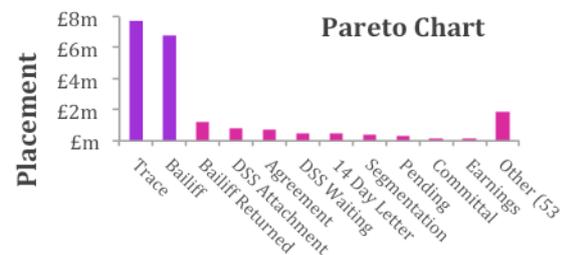
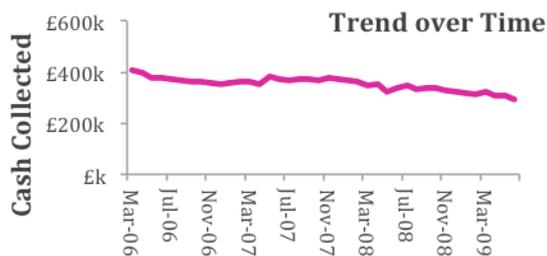
If that is what you are here to do, then there are only three questions that need to be answered:

1. What is the thing I want to analyse? To make better, to focus on?
2. Is performance getting better or worse or is it stable?
3. What is causing it to get better or worse?

Once you can answer those 3 questions you will understand what needs to be fixed. That is the sole point of analysis and it is really easy. Let me give you a real example:

Mountains of Debt

The problem was debt collection; a city council was sitting on a mountain of uncollected taxes. The area of focus, how to collect more of it? Answering that question was as easy as drawing two charts:



The situation was gradually getting worse and all of the uncollected debt was sitting with a Trace agency, and the Bailiff. They couldn't find the tax avoiders. Once the council knew where the focus should be they changed their trace programme and found the money. It was obvious.

Analysis really is that easy. All you need to do is find the biggest problem. Then focus on fixing that. It works whatever your problem is.

- Too many phone calls? How many? For how long? And what type?
- Customer complaints? How often? For how long? And why?
- Stock theft? How much? For how long? And of what?

There is only thing to remember, some things are really important, most things are just noise. It is the 80:20 rule or the Pareto principle and it applies everywhere.

As long as you're going to be thinking anyway, think big ~ Donald Trump

More Information

[The Pareto principle and a highly sexist observation](#)

[All you will ever need to know about analysis](#)

Rule 5. Be Crystal Clear in Your Communication

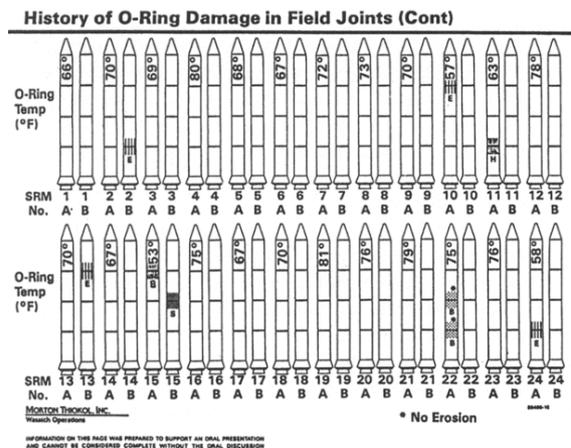
How to Avoid the Worst Sin of All

Doing the analysis isn't enough; it isn't worth the paper it is written on if nobody takes any notice. You have to be able to persuade people that you are right.

The Challenger Disaster

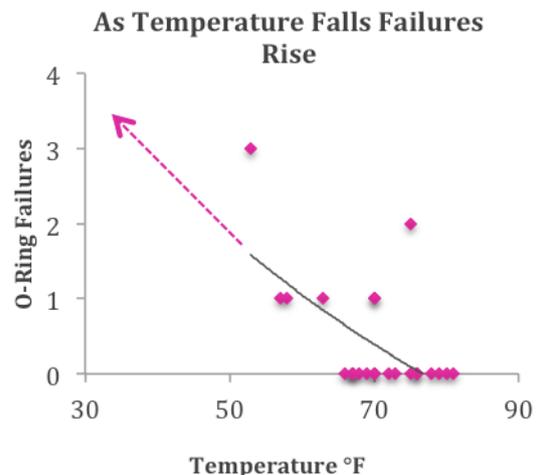
On 28th January 1986 it was cold in Florida. Temperatures that night had been below freezing. At 11:38am the space shuttle Challenger lifted off from her launch pad. 59 seconds after launch, hot gases started to stream out of the rocket in a visible torch-like plume. These burnt into the external fuel tank. 73 seconds after launch the vehicle disintegrated killing everybody on board.

The cause of the disaster was malfunctioning O-rings on the booster rockets. The engineers at NASA knew very well that failure of the O-rings would result in an explosion. It had been logged as an issue. They had seen failing O-rings in the past. They had even drawn up a chart which showed by rocket flight how many O-rings had failed and where. You can see the chart here.



It is a very pretty chart, it shows lots of rockets, the numbers show the temperature on the days they flew and the marks show the number of O-ring failures. What does it tell you? Not much.

If however the data was presented simply, like this, what would it tell you then? Maybe that a cold morning (31 °F) in January wasn't the wisest time to fly a space shuttle.



7 people died.

Worst of all, the engineers knew it was going to happen. They just couldn't persuade anybody

Clarity matters. Get to the point. Tell them.

Clear thinking requires courage rather than intelligence ~ Thomas Szasz

More Information

[The right way to present information](#)

[What can 19th Century Cholera Teach us about 6 Sigma?](#)

Rule 6. Go, Look and Listen

Desks Are Dangerous Places

Once you have done all that analysis and shown the world how clever you are it is really tempting to go and pronounce judgment, to tell everybody what needs to be fixed. After all you have got the numbers, you have the data, you can't possibly be wrong and you are the manager.

Just set some targets, enforce some rules and get on to the next thing.

The thing is; operations are complicated; they are a mass of rules, regulations, errors, targets and egos. Your analysis will have pointed you in the right direction but that is only the half of it. Every day your staff members are doing things that would make you cringe if you knew about them. If you have ever watched the TV series "Back to the Floor" where senior executives spend a week undercover in their own organisations you will know exactly what I mean.

How to Look

The wise man has long ears, big eyes and a short tongue ~ American Folk Saying

I know what you are thinking. It wouldn't happen here, not where I work, people aren't that stupid. So I have a challenge for you. I would like you to humour me for 60 minutes.

All I ask you to do is go and spend some time on your shop floor.

Find the area that you have discovered has the biggest problem, then stand there, watching and listening for 30 minutes. Write down everything that you see that surprises you or doesn't work as well as you think it should. Then spend 30 minutes fixing one of the things you have seen, no matter how small.

This is a great exercise for 3 reasons:

1. It forces the managers onto the shop floor.
2. The managers think about the process and its failures
3. Something gets fixed

Of course, it might be that if you do this you find that everything works perfectly well.

If this is the case, then there are two reasons why:

- Everything works perfectly well. In which case I can't help you.
- You are too foolish to see what is going on. In which case I can't help you.

Either way, at least you can stop reading now.

A desk is a dangerous place from which to watch the world ~ John le Carre

More Information

[The one thing you should know that your staff won't tell you](#)

[Where are the silver bullets?](#)

Rule 7. Only a Customer Can Tell You if it is Better

The Golden Rule of Process Improvement

Now you know what your biggest issue and everybody agrees, how do you fix it?

How do you improve your process? Should you be Lean? How about 6 Sigma? Do you understand the Theory of Constraints? Have you asked Why 5 times? What about DMAIC, DMADV and the Magic Circle? (I made the last one up).

There are thousands of experts who will sell you the latest tool kit, the big thing. Where should you turn?

The truth is that it is actually very easy. You only need to know one thing: *what your customer is prepared to pay for*. If you are doing something they don't want then stop doing it. If you focus on giving your customers what they want, the things that they are prepared to pay for, and nothing else, then your processes will get better. They can't help but. It is that simple.

Completely and Utterly Missing the Point

My wife has a new car, a BMW, *the ultimate driving machine*, allegedly.

She took it in for its first service the other day. A smartly dressed gentleman met her at the door with a "Good Morning Mrs. Lawther"; presumably he had a list of registration numbers to look out for. Unfortunately there was a queue at the service desk so he poured her a cup of tea whilst she waited.

After booking her car in, my wife wanted to catch the free shuttle bus back into the city to work, regrettably there had been a bit of a mix up and there wasn't a place for her on it, quick as a flash a fully paid for taxi materialised that took her straight to her office.

An hour before she was due to pick up the car she received a call, they hadn't finished the service, apparently a part was missing. The garage apologised profusely and offered to finish the job the following day. They also gave her car an "executive valet" to make amends.

Clearly the garage takes customer service very seriously. They obsess about it. But was this a great experience, or just a handful of expensive mistakes?

In truth it was shambolic. My wife didn't need a taxi, or an executive valet or a cup of tea, and she certainly didn't want to pay for it (it is all in the bill, let's not kid ourselves). All she wanted was her car servicing. She could tell them what needed to be fixed: their scheduling and parts availability.

Your customers can tell you the same.

Don't water your weeds ~ Harvey MacKay

More Information

[The Pandora's Box of service improvement, dare you open it?](#)

[Please don't add any more process](#)

Rule 8. Make Sure it Stays Fixed

The Tricks That Make Improvements Stick

It's done; you have improved it, whatever it was that needed to be fixed is fixed, well done. There is a small fly in the ointment though. Have you ever noticed that you spend lots of time fixing things twice, sometimes three or four times? The fix wasn't really a fix at all; it just sort of unraveled itself.

The standard response to this situation is to add some quality control, check that people are doing what they are supposed to be doing. Quality control is easy; you simply appoint a quality controller and get them to shout at people. But quality control is expensive, (you have to pay for the quality controller) it happens after the event, (the mistake has been made) and it is a difficult job, people make mistakes and miss things. Quality control is only as good as the person who is doing it and, other than my wife, I have yet to meet anybody who is infallible.

A far better idea is to mistake or error proof things

Easy to Get Right, Difficult to Get Wrong

Make it easy for your customers and staff to get things right and difficult to get wrong. The approach sounds straightforward, but when done well it can be sublime, verging on an art form; you won't even know it is there. Let me give you some examples:

- Fire alarms that are so loud it is unpleasant to stay in the building
- Burger King style "cue cards" at service points to remind staff what to say to customers
- Petrol pumps that trip out when the fuel level touches the nozzle
- Drop down lists on data entry forms

Of course it can get a bit more sophisticated, if you have ever bought a Dell PC you get...

- Right way up marks on the box, telling you which end to open first
- A book entitled "Setting Up Your Computer" on top of the open box
- The sequence of contents of the box match the order of the instruction book
- Each plug and socket is shaped and coloured so they only go together one way

And if you want to get really awe-inspiring

- My personal favourite, the iPad. My 3 year old daughter can use a computer

Once you start to look for it, error proofing is everywhere, but if it is good, you won't even notice it.

How could you change the way you work so it couldn't possibly go wrong?

Nothing is foolproof to a sufficiently talented fool ~ Anon

More Information

[How to fool yourself](#)

[Error Proofing](#)

Rule 9. Ignore the Process (if it is safe and legal to do so)

Processes are Good Servants but Poor Masters

If you work as a housekeeper for a hotel, one of the jobs is “turn down”, or preparing guest’s bedrooms for bed time.

Some hotels are content to turn down the bed covers and put a chocolate on the pillow. Not the Four Seasons hotel chain. They have a 150 point “turn down” list, ranging from the way the pillows are plumped to the angle of the bed side clock.

Providing a superior service is all about the process, making sure that everybody knows exactly what to do and when. Be clear about the process then make sure everybody follows it, that is obviously the way forward.

Except the Four Seasons provide an infinitely better service than that...

- If a member of housekeeping finds clothes scattered all over the floor, they pick them up and hang them, but not in the wardrobe, in the place where the guest is most likely to find them. Discretion is called for.
- Reception staff have 4 minutes to check guests in, a classic average handle time ploy, unless of course the customer wants to chat, in which case they can take as long as they like.
- On one occasion, when entering a room, a house keeper found a note scribbled on a paper napkin by the door. It said “Please Do Not Enter, Baby Sleeping”. First, she made a proper laminated sign that the parents could re-use and pinned it to the door. And then, even better, she raised the issue, so now every couple that checks into a Four Seasons Hotel with a baby is handed a sign to hang on their door, just in case their baby is sleeping.

Staff at the Four Seasons have crystal clear instructions about what to do and when. Their processes are flawless, yet, at the same time, staff members have absolute authority to ignore those instructions in an instant.

There is far more to delivering a great service than just providing a process. You have to give permission to over-ride the process as well. And you can only do that if all your staff members are clear what their over-riding purpose or objective is. The Four Seasons state their objective as:

...to be recognised as the company that manages the finest hotels, resorts and residence clubs wherever we locate.

What is your over-riding purpose? Do all of your staff know it? Are they all empowered to do what it takes to meet that purpose? Or are they tied up in rules and regulations which get in the way?

To forget one's purpose is the commonest form of stupidity ~Friedrich Nietzsche

More Information

[Have you defined your mission?](#)

[Why did Amazon create the Kindle?](#)

Rule 10. Don't Start What You Aren't Prepared to Finish

Lip Service is the Biggest Sin

I'd like you to imagine you have just checked into a hotel in an unfamiliar city; it is a big old city hotel with a revolving oak door and a red carpet outside.

The paint is chipped on the front door. When you walk in the reception area is cold and a bit gloomy, a couple of the light bulbs have blown in the chandelier. The red carpet looks a little threadbare and has a couple of unpleasant stains. You walk up to the to a huge oak reception desk. There are a handful of dog eared laminated menu's sitting in a rack on the top and a disinterested looking receptionist texting on her mobile phone standing behind it. Next to the menus is a tarnished bronze plaque. It has the logo of the hotel chain in the top right hand corner and then engraved across it is the legend:

"We believe in customer service"

How would you feel? A little suspicious? Why would they feel the urge to write that? Do they need to remind their staff? Who are they trying to kid?

Lip service: (noun) Verbal expression of agreement or allegiance, unsupported by real conviction or action; hypocritical respect

We can sense dishonesty. We have an inbuilt ability to pick it up. There is a rather crude term we use for it, and we can all smell it 100 miles away.

It is easy to start a service improvement initiative, you can get everybody in a room, tell them that you have a fabulous new programme, call it "Customer Thinking" or "Fabulous Service".

- It is easy to put up posters and talk about it in management meetings.
- It is easy to put "customer success stories" on the wall.
- It is easy to hire consultants and make videos.

All of that is easy.

It is easy and it doesn't make a blind bit of difference. Things won't change one jot. The only way to improve customer service is to do something about it. Not doing what you say you will is worse than not saying it in the first place. If you are not serious then please keep quiet. You will just end up with a bunch of disillusioned staff, and things will be worse than they were to start with.

Sometimes it is better if you don't start.

*The road to perdition has ever been accompanied by lip service to an ideal ~
Albert Einstein*

More Information

[Service Guarantees](#)

[Are you really committed to your customers?](#)

[Fessing up](#)

Your Next Step

Make a Start

Your next step is simply to make a start. Work out what your focus should be, and then take it from there.

I appreciate that given the amount of information in this report and all the supplemental links, it's a lot to digest. But hopefully you've now got a good framework to make that start with.

A lot of what you have read is just the start and so would benefit from some more elaboration. That is easy to fix because there is an additional free guide on service improvement that you can get your hands on:

[Service Improvement for Pragmatic People](#)

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Thank you for reading. More information coming soon...

Good luck,

James Lawther

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Start by doing what's necessary, then what's possible and suddenly you are doing the impossible ~ St. Francis of Assisi