

BUSINESS

The **Sunday Hour**

In Brief

EMCOR announces increased revenues

NORWALK

EMCOR Group on Thursday reported an increase of 26.9 percent in net income for the third quarter against the third quarter of 2007. It also announced that 2008 third quarter revenue increased 14.6 percent from 2007, \$1.72 billion from \$1.5 billion.

"The 2008 third quarter reflects another quarter of outstanding performance by our company during which we continued to benefit from the steps we have taken over the last decade to diversify our business across markets, services and geographies," said Frank T. MacInnis, chairman and CEO of EMCOR Group. "The quarter saw continued margin expansion across most of our business segments, as both our organic and acquired businesses continued to perform strongly, supported by end markets with demand drivers not tied to the current economic cycle and rising demand for higher margin facilities services."

Becker Salon owner wins competition

REGION

Becker Chicaiza, owner and founder of Becker Salon on Mason Street in Greenwich, took second place in a competition among hairdressers held in Paris. Becker was the only American out of the 55 contestants to place in the top three.

Becker entered the competition in conjunction with the L'Oréal Professionnel World Education Tour, which brings top hairdressers to Paris each year to participate in a special academy program and attend the Mondial Coiffeur Beauté, a major exhibition of fashion and beauty that attracts more than 36,000 visitors.

This year's judges included beauty and style experts such as Christian Dior and Chanel, who narrowed down the 55 contestants to 11.

The top three finishers included a first place winner from France, Becker in second place and a Russian hairdresser in third.

Becker Salon also announced that he is offering new customers a haircut and blow dry for \$30, which will then be donated to Kids in Crisis in celebration of the organization's 30th anniversary. "Cutting Costs for a Cause 30 for 30," runs November 1 through December 31.

Becker Salon hopes to raise \$5,000 for Kids in Crisis during the eight-week program. Last February, Becker Salon raised \$3,000 for Kids in Crisis with the salon's "Good Heart, Great Hair" program.

Appointments are recommended and further information is available at (203) 340-9550.

Career coach to speak at ACP International

NORWALK

The Association of Career Professional Southern CT/Westchester NY chapter will hold a meeting with career and life coach Lynn Berger from 5:30 to 8 p.m. on Wednesday, Oct. 29, at 301 Merritt 7, lobby level conference room.

Berger will share her thoughts on current trends in part-time employment, making a strong case for increased workplace flexibility and part-time employment as a viable option for many. The program is for anyone seeking or coaching individuals who are looking for more life/work balance or additional income.

The cost is \$20 for members and \$30 for non-members. Complimentary wine, soda and snacks will be served.

For reservations call Joan Learn at (203) 354-6601, or e-mail joan.learn@ayers.com.

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In this file photo, tourists relax enjoying the sunset on a beach in the Caribbean city of Cartagena, Colombia. Several airline carriers have said that advance bookings for the 2008-09 holiday season show their planes are expected to be as full as or fuller than a year ago, in part because they have taken so many flights out of the air.

AP photo

Financial forum set in Norwalk

Investment and mortgage issues to be discussed at NCC

NORWALK

Staff Report

People have a lot of questions during these financially troubling times. To address some of these questions, Gov. M. Jodi Rell has announced a series of financial forums, the last of which will be held on Thursday, Oct. 30 at Norwalk Community College's PepsiCo Theater. The forum, which will cover topics such as investments, mortgages, bank accounts and the overall economic climate, will be held from 6 to 7:30 p.m.

"There is no doubt that the turbulence on Wall Street has many Connecticut families deeply concerned," Rell said. "They want to know if their nest eggs are secure, if their bank accounts are protected and what, if any risk, they may face. We are providing these free workshops to provide them with solid, expert information and, most importantly, reassurance."

Three of the forums have already been held. The fourth will be held Monday at Housatonic Community College.

Rell said the state departments of Banking and Insurance are participating in the forums and their representatives will also raise awareness and help investors guard against potential scam artists who prey on financial fears during economic downturns.

"(Citizens) are being told — and rightly so — that Connecticut's banking and insurance regulations are among the most stringent in the nation and that there are protections in place that they can absolutely rely on," Rell said.

Banking Commissioner Howard F. Pitkin said the state recognized as early as 2001 the need to protect borrowers of sub-prime loans and enacted a law to protect homeowners from predatory lenders.

"Connecticut banking institutions are on solid footing," Pitkin said. "Additionally, we have vigorously enforced our laws against those lenders who have failed to fund loans or harmed consumers through fraud and other illegal practices."

Insurance Commissioner Thomas R. Sullivan said Connecticut residents flooded his agency with questions after the recent Federal Reserve rescue of American International Group (AIG).

"We assured residents that their AIG policies were safe," Commissioner Sullivan said. "Their policies and annuities are written by AIG's insurance affiliates, whose assets are protected by state regulators."

Airlines set for busy holiday season

Flights will be more crowded, since fewer are being made available

ATLANTA
By **HARRY R. WEBER**
and **KRISTIN A. LEE**
Associated Press

Minneapolis business manager Roque Rossetti plans to make his annual trip home to Sao Paulo, Brazil, for Christmas. The 35-year-old said the sagging economy gave him no second thoughts about shelling out \$1,200 for the ticket.

"If I wait longer, I'd probably pay more, and I might not end up going," he said. But, he added, "I'm secure. I don't have kids or a wife. My house is paid for."

Several carriers have said that advance bookings show their planes are expected to be as full as or fuller than a year ago over the late fall and winter holidays — largely because they have taken so many flights out of the air, a decision that was made when fuel prices were soaring. In fact, travelers who have not booked flights for the holidays could find it more difficult and expensive than usual to find the flights they want, when they want them.

Because of the capacity cuts, fuller planes do not mean more people will be flying. It also may be tougher for ski resorts and sunny vacation destinations to keep their numbers up, though some are

offering promotions to lure holiday travelers who may be hesitant to open their wallets amid an uncertain economy.

"I think the consumer now has a lot of things on their mind — they're concerned about the economy, they're concerned about the election, but I think they have already made the decision about what they are going to do over Thanksgiving and Christmas," said Arne Haak, chief financial officer of discount carrier AirTran Airways.

Haak said the carrier — a unit of Orlando, Fla.-based AirTran Holdings Inc. — has not seen a slowdown in bookings over the holidays.

"In fact, Christmas looks very, very good," he said. The picture is similar at Atlanta-based Delta Air Lines Inc., an executive said.

"I think it might be the newness of the information," Ed Bastian, Delta's chief financial officer, said of travelers' response to the economic crisis.

He said most consumers are still trying to figure out what the crisis means to them. Bastian said Delta's domestic advance bookings for the holidays show stronger occupancy rates on a year-over-year basis and are in line with the carrier's expectations, though he noted capacity cuts may be playing a role in that. On the international side, he said November-December occupancy rates based on advance bookings are down, though he noted Delta is increasing capacity on overseas flights.

At American Airlines, a unit of

Fort Worth, Texas-based AMR Corp., its occupancy rate based on advance bookings for the fourth quarter is down about 2 percentage points year-over-year, Chief Financial Officer Tom Horton said. That's "not outside of the norm you might see varying from year to year, but remember we are taking capacity out of the system," Horton said. The fourth quarter, which includes the holidays, is traditionally a slow period for airlines.

While he would not offer specifics for the holiday season itself, Horton suggested the carrier was not expecting a big drop-off in sales during the time period.

"I don't see anything unique to the holiday period right now," Horton said.

A big change may be that, with the economy suffering, people are looking for better deals.

During a recent stop at Minneapolis-St. Paul International Airport, Georgeann Becker, 60, an attorney from a suburb of Denver, said she and her husband paid for a plane ticket for their daughter to fly home from New York to visit them this Christmas.

Her daughter shopped around at the online travel sites and found a cheaper ticket than their travel agent, at around \$350, which the Beckers are paying.

"I don't know that we're necessarily holding back. I think you do go out of your way to find the cheapest ticket," Georgeann Becker said.

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Satisfying clients in challenging times

The ability to deliver excellent customer service is as important to the success of a company as the quality of goods and services they offer. Statistics show that clients will pay higher prices if they find competitive satisfaction in the transaction.

According to the Better Business Bureau, 94% of disappointed clients never report their complaints. Instead, they just don't return. In addition they share their dissatisfaction with their friends and relatives, further reducing a company's potential market share.

It's evident that the bottom line success of most customer service oriented companies is directly proportional to the quality levels of their customer service. Therefore, as a business owner, you should ask yourself if you are taking advantage of all the tools

available to your customer service department.

Questions you should be asking include:

- Are your clients satisfied? How do you know?
- What is your percentage of lost business based on unreported complaints?
- How do you know what you have lost?
- What is your consumer price comfort index?

The sale process, whether you are selling a product or a service is a progression. The following are seven key steps to ensuring customer service excellence:

1. Rapport: Developing a rapport with clients is crucial. People love compliments and a friendly



MICHAEL O'REILLY

smile — they exude acceptance and friendliness. A friendly smile from a cashier in a convenience store goes a long way. Chances are they will earn your business even if their prices are higher than the store on the other corner. A client's first step in the sale process is to "buy" the attitude and demeanor of the front line customer service representative.

2. Discovery: The next step is to discover the specific needs of the client. Ask questions and offer assistance — "What seems to be the problem?" "How can we help you?" "I'm sorry you didn't like the soup. May we offer a substitute?" Develop a checklist of areas of likely failures. This may avoid

future potential problems unknown to the client, and will add increased value to the service call.

3. Solutions: Once complaints have been identified, resolve the problem. Never allow a tight budget to compromise quality service. Within reason, do whatever is necessary to fix the problem. Failure to do so could lead to future damaged business relations. People appreciate honesty and quality service. Excellent customer service personnel assume ownership of the solution and are accountable for their service. However, they must be backed by management who should support empowerment of front line personnel.

4. Callbacks: Callbacks occur when a problem is not resolved satisfactorily the first time. They

see **SATISFYING, D4**