

# FILL INS

August 2011  
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## *Why is Prospecting Frustrating?*

One of the problems that often discourages those in sales roles is that some of the “prospects” they talk to don’t seem interested or worse yet there’s plenty of interest but the prospect doesn’t have the means to take advantage of the services you provide. Here are some of the reasons why:

### **The prospect isn’t really a prospect.**

It could be that the person you’re talking to doesn’t have any of the problems that you are good at solving. Perhaps he/she doesn’t have enough net worth or need to borrow. Maybe they just “like paying Uncle Sam” or could care less what happens to their estate after they pass. The wealthier the client, the easier it should be to sell him/her on your services. Prospect’s/client’s needs are generally greater as assets increase.

A few prequalifying research and a few well-directed questions can help eliminate those prospects who simply don’t fit the profile of those you are best equipped to help.

### **The prospect doesn’t seem that interested.**

One of the problems is that people don’t know what you have to offer. Thus, it doesn’t occur to them that you have the means to solve their problems. In addition, they may not be feeling enough anxiety about the problem to take action.

You must LOOK FOR CLUES in conversation or their behavior that indicates potential problem areas for your customer. Some of the top financial services sales people we know ask these high-value questions very early in their first meeting with the prospect. The goal is to get the prospect to open up and share what’s really important.

- “In my experience people who come to me have something going on in their lives that’s caused them to want to deal with their financial situation. What brought you in today?” or
- “What’s keeping you from getting a sound sleep?”

As you listen to the prospect’s story, a bond forms and it then becomes your job to lead them in the direction of telling you more and more about their situation (business, family, health, whatever is relevant). Once you have the big picture you can lead them through solving the problems with your services and/or recommendations for outside services.

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Lloyd Pohl, CEO, Pohl Consulting and Training, Inc.

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## *What's the Profile of Your Ideal Prospect?*

Earlier this month a top performer in the investment services area of a large community bank shared with me that his efforts in really working the referral process with both the commercial lenders and the retail group has resulted in him having already achieved 70% of his new business goal for the year.

He told me, “They know exactly the kind of client I’m looking for and how I approach the client. The branch managers and commercial bankers in our bank are really invested in helping their customers to be successful. They see the role that I play as helping their customers to be even that much more successful.”

If your bank hasn’t done it, you should give some concentrated thought as to the type of individual/business you are looking for—your ideal clients. For example, if you are in the trust department you may be looking for people with \$100,000 or more in investable assets (cash, CDs, securities, etc) and/or a net worth in excess of \$250,000. People who meet these minimum requirements are more likely to be interested in what you have to offer because they are the kind of people who have tax and money management related problems--problems that are ripe for your expertise.

These “ideal profiles” can be created for every area of the bank. By doing this you are providing very clear and specific targets for others to refer.

Once you’ve clarified what you are looking for you’ll need to make this profile of the ideal prospect come alive for the areas of the bank or the COI (Center of Influence) from whom you’d like to receive referrals.

There’s a story in our firm that pinpoints exactly

how to do this. A few years ago we were conducting a Prospecting Workshop in a midwest farming community. One of the seasoned Trust Officers raised his hand and said, “I got this one all figured out.” He proceeded to describe how he approaches communicating the profile of who he is looking for as an ideal prospect and how he works with the potential referral group (tellers and personal bankers) to identify both need and capacity of the potential referees.

His approach was simple. About once a month, before the bank opened he’d take a box of donuts down to the main floor. (These days you better make it something that’s more low-cal) He’d chat up the tellers and personal bankers and share with them the success stories about the clients he’d helped over the years. Many of his clients are and were also their customers. (Note to the privacy police: He never used actual names.)

Many of these customers were farm families. These farm families all traced their roots back to Germany. He’d ask the retail bankers, “Of your farm customers, do you know anyone who pays for any type of service for their farms?” The purpose of his question was, of course, to identify who was willing to pay for services. (I’ve been told by others who would know that this particular demographic is well-known for knowing how to make a dollar squeal.)

Once our Trust Officer learned who might fit this category he’d ask the teller or personal banker to tell him everything they knew about this farmer and his family. He told us that he was always impressed with the depth of knowledge the “main floor” group had about their customers. He’d then ask that the next time this farmer came in would they please call him and introduce him.

After he met with the farmer he always made it a point to get back to the person who introduced him and give them an indication of how the meeting went.

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Over time, as this process unfolded, his “main floor” referral sources became very knowledgeable about the kinds of things he could do to help their customers. They also understood that he would take care of their customers in the same caring, concerned ways that they had.

Your department may have a number of profiles of “ideal prospects.” The more clearly you can describe what you are looking for, the more likely it is that the referrals you receive will fit the profile.

Put “faces” on these profiles. Describe the situations and how you’ve helped. You don’t specifically have to identify the clients, but provide a clear picture of what their issues are and how you can help.

Get agreement from your potential referral group that before they refer they will talk to you so that you can get as much information as possible about their customer. What’s the prospect’s name, what does he/she own, what kind of income does he/she make?(Frequently this is simply a matter of checking the bank records for direct deposit information and knowing if you are the customer’s primary financial institution.) What financial problems does he/she deal with? Are there physical characteristics that might be clues? Without a thorough knowledge of the pertinent financial facts and family circumstances, you do not know whether the person is a prospect, and you have no idea about what his/her problems are.

With not too much effort on your part and by creating a strong two-way communication between yourself (your department) and the referring group you’ll improve the quality of your prospects significantly.

This approach is guaranteed to eliminate the “Call Mrs. Jones, she’s got money” referrals your may be getting now.

Before you say, ‘Ya, we tried getting referrals from

other areas of the bank but it’s never worked very well,’ look at the reasons that may have stood in the way of a successful effort?

1. Do those who are supposed to refer really know what you are looking for?
2. Can they confidently describe to their valued customers how you can help? (What’s the benefit to the customer of meeting with you?)
3. Do the bankers from whom you want referrals know you and trust you to really take care of their customer?
4. Do you refer your customers to them? (Reciprocity)
5. If they pick an “inappropriate customer for referral” do you use it as a “teaching moment” to fine-tune their skills?
6. Do you demonstrate appreciation for their efforts?
7. Is referring a top deposit customer to you going to negatively impact the banker’s performance because his/her deposits drop?

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Internalize the Golden Rule of  
Sales that says, ‘All things being  
equal, people will do business with,  
and refer business to, those people  
they know, like and trust.’

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## Guest Article

# *Do's, Don'ts and Things to Remember*

by  
**Charles F. Few, CFP®**

Sometimes a quick yardstick or a rule of thumb helps to size up a situation. Here are a few thoughts to consider:

- Do dress appropriately for the industry in which you work. Then, kick it up a notch.
- Don't forget to shine your shoes. Ladies, that goes for you, too.
- Do arrive early for appointments. If you are going to be late, call ahead to let them know.
- Remember that no one, repeat, no one, has it all together. God is God and everyone else is not.
- Do follow up all appointments with a thank- you. Emails, letters and, most especially, handwritten notes show appreciation for a client's time.
- Don't knock your competition.
- Do drive to an unfamiliar new call location beforehand if possible. Knowing where you are going saves time and embarrassment.
- Don't ever leave your overcoat or raincoat on when making a presentation. Take it off as soon as practical after entering the place of business.
- Remember clients' personal information: family, hobbies, vacations, etc. When calling again, ask about those things. Make notes to help you remember.

- Don't ever quit practicing all aspects of your profession.
- Do offer words of encouragement to new people or anyone having a down streak. We have all been there.
- Remember, when there is a screw up, apologize sincerely face to face.
- Don't forget that the devil is in the details.
- Care.

See you out there,  
Chuck

*PS Much of life we cannot control. But, our attitudes and how we treat others are two things we can. They also determine the level of regard others hold us in.*

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## MANAGERS' FORUM 2011

Starts **Sunday, September 25, 2011 at 6:00 p.m.**  
Concludes **Tuesday, September 27, 2011 at 1:15 p.m.**

Could you use a "brainstorming" session with experts and peers? Do you ever wish you had someone who could be a source of new ideas? Are you ever at a loss about the best way to resolve any issue? We all need inspiration, help or support somewhere along the line. This annual gathering of Trust and Investment Managers is unlike any other conference you might attend.

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**"Your event is one of the best I attend. I get more actionable ideas in a short period of time than at any other conference."**

*-Peter W. Ronan  
Citizens Bank Wealth Management  
President, Head of Wealth Management*

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# *One Bad Apple*

We all know them- toxic employees. You are lucky if you've never run across one. Chances are great that you may be dealing with one right now. It isn't pleasant. You hope things will get better. You are an optimist and you really want things to work out. Trust me. Toxic employees are like toxic chemicals- they poison their environment---your work environment. They rub off on others. These employees suck the life out of the workplace by whining, b#\$%^ng and bad-mouthing everything and everyone.

So what do you do about it? If your inclination is to ignore it and hope it will go away the odds are against you. It isn't pleasant but you must do your job as a manager—the sooner the better.

As managers we sometimes forget or simply overlook the fact that our staff is as adversely affected as we are by a toxic employee. You owe it to your staff to do everything in your power to create and maintain a healthy work climate.

Is it really all that important? Absolutely! Just look at some of the performance measures that can result from allowing a toxic employee to infect your workplace.

Are you seeing:

- increased turnover
- tardiness
- employees leaving early
- increased errors
- incidents of poor customer service
- back-biting and back-stabbing amongst the staff

Why not just cut their hours or fire them? Because, that will cost you a lot of money. Toxic though they may be, you have a great deal tied up in training and

and developing these folks. You need to try to save them for two basic reasons: 1) It is the humane thing to do and 2) It costs real money to replace them. However, a manager simply must not tolerate toxic behavior.

It's past time to deal with the toxic employee. Get your facts together. What are your observations about the employee? Does he/she make snide remarks in staff meetings? Is his/her productivity falling? Are deadlines being missed? Do others come to you to complain about the toxic employee's behaviors? Are you fielding customer complaints? What specific behaviors does that individual do that need to be corrected? Pinpointing those behaviors is vitally important if you are going to be able to clearly communicate to the "toxic" employee what he/she needs to stop doing and start doing.

What you are actually dealing with is an employee with problem behaviors. Under no circumstances should you use the words "toxic employee" in your discussion. Your goal is to extinguish the behaviors the employee is exhibiting and replace them with acceptable behaviors. To do this you must communicate very clearly, providing feedback that lets the employee know exactly what he/she is doing that is not acceptable. You do NOT want to get into a "no I don't, yes you do argument." This is counterproductive. Keep the conversation focused on behaviors ---what the employee has said or done. It is ok to say, "these behaviors create a toxic environment for others." The message is, it isn't you that's toxic, it is your behavior. Q: Who is in control of the employee's behavior? A: The employee. It is your job to provide him/her with the feedback he/she needs to understand that the behavior in which he/she is engaged is not acceptable.

Here's an approach for dealing with the employee: Schedule a meeting with him/her and make it private. Have your facts together.

**1) Thank the employee for meeting with you. Explain that you have a serious matter to discuss.**

**2) Explain that there are times when he/she says and does things in the workplace that are affecting other (co-workers/customers/you) negatively.**

**3) Describe the specific behaviors and the impact of the behaviors on others.** (Impact may be fear, anxiety, avoidance, mimicking, etc.)

Some examples:

o “Sarah, when you come in to work you don’t speak to anyone and you slam things on your desk. You tell others “Don’t even think of talking to me I’m having a bad day.” In our team meeting you roll your eyes when someone says something that you disagree with. You’ve gone on record as saying this place sucks.

o This caused people to withdraw, it may scare or anger others and it causes an unnecessary breakdown in communication.

o When you roll your eyes in response to the thoughts and ideas of others it communicates disrespect.”

**4) Ask the employee if he/she is aware of what he/she is going to listen**

o It is entirely possible that the employee may have some legitimate issues that come up at this point in the conversation. Discuss and address legitimate issues.

o Do NOT abandon the discussion of the inappropriate behaviors and the need to change them.

**5) Acknowledge to the employee that while it may be difficult to hear that there are things he/she is doing that are not acceptable, it is your role to bring this to his/her attention.**

**6) Describe the behaviors that need to start happening immediately.**

**7) Ask what help the employee needs from you in order to implement these behaviors.**

**8) Ask for a commitment from the employee to begin the new behaviors immediately.**

**9) Set a follow-up date for review with the employee.**

o Setting a follow-up date helps send the message that you will not let this matter drop.

o At the follow-up meeting you will have the opportunity to thank the employee for his/her effort in changing behaviors and/or discuss lack of progress and further consequences if the behavior does not change.

Hopefully this heart-to-heart conversation will get the employee back on track. If, however, the employee is unwilling or unable to change—some simply won’t be able to—you should begin the progressive discipline process. You owe it to your staff and to yourself. You have so many more important things to do. You and your staff can’t afford to be burdened with a toxic employee. Heaven forbid that your external customers have to interact with the toxic employee.

## **COMPCOMPARE™**

We keep hearing there is the need for compensation comparison data on Trust and Wealth Management positions. There are many reasons for this need including the need to retain quality people. Many of the other sources of compensation data are woefully lacking in Trust Industry comparisons.

*So... We have introduced **COMPCOMPARE** as a companion service to **TRUSTCOMPARE®**.*

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To view a sample report (small or large trust departments) please contact: Loyd Pohl at [elpohl@pohlconsulting.com](mailto:elpohl@pohlconsulting.com)

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## Staff Article

# *Could Your Meeting Minutes Help You or Hurt You?*

by

**David Poch**

The last time I wrote an article for Fill-ins I wrote about the importance of keeping good minutes as documentation for actions and decisions made in the course of doing business. At the risk of beating a point to death, I want to add a few additional thoughts on minutes as documentation. More importantly, I want to remind us of the place of good historical documentation in the management systems that usually are in place in a well functioning trust department.

Think for a moment about what the examiners ask for when they seek to review the department's activity since the last exam. The "big picture" comes from the Director's Trust Committee minutes with the supporting evidence of consistent and systematic action from the minutes of the sub-committees to which the "professional decisions" have been delegated or should have been delegated. Internal Trust Committee minutes are the only way the Directors have of completing their oversight task. Director's expose themselves to considerable liability if they retain the operational decisions instead of delegating them to hired professionals subject to their oversight. The system should form a closed loop in which policy (approved by the board) states the general objective or purpose, procedures (written and approved in the department) describe the method for getting there and minutes record consistent and systematic application of both. Management, Directors and Examiners want to see consistent process in decision making, collective wisdom in rumination, and application of sound policy in account administration and business practice. The effective operation of this system is recorded in minutes.

An organization that has a practiced habit of operating smoothly by oversight in applying policy through a

well structured sub-committee system has considerable market place advantage. First, its services are easy to define and explain, second, its personnel know both what to do and what to expect in the daily course of business and, most importantly, because routine business is handled routinely the organization has a larger store of energy to apply to development, planning and outreach. This allows creative thinking about new opportunities rather than channeling creativity into solving the same problems repeatedly. An important result is that a well functioning internal management system allows department management to concentrate on growth rather than function. One test is how confident a manager is that the systems will run effectively if she is missing for a meeting.

How do I relate this to the seemingly inane practice of keeping good minutes? Minutes are a reflection of how seriously the process is taken internally and a result of clear understanding of the integral part a well run internal management system plays in business operation. Committee meetings are often thought of as an intrusion into the workweek and an obstruction to client service but good meetings help to standardize client service by providing key information for decisions that can be applied to daily work without each individual account officer rethinking the facts in every encounter. I contend that a well run committee system enhances efficiency in the same way a good education qualifies a person to do a job. There is no substitute for open discussion by qualified and knowledgeable individuals. Supportive team strength is a multiplier of effective decision making.

A final thought here is to reinforce another point made previously; it is unlikely you will be around if the department has to legally defend a decision in the administration of an account. Beviess of lawyers,

legal assistants and clerks will review every historical document that can be obtained by subpoena but the process will not seek to impugn an individual decision as much as to show that the decision was not within the context of the existing policy and procedure. Building documentation to defend against a hypothetical legal case in the future is futile but documenting that decisions are made within good business practice, consistently and according to existing standards, is always a good defense.

Practical implications: think through your internal committee practices and evaluate their effectiveness in terms of the goals established for them. Publish the primary and secondary goals for each committee on the same page as each meeting's agenda right under the list of primary department goals so there is no loss of focus on intended results. Critique all of this at least annually and then go get some new business.

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*The skills training every sales coach & sales leader needs to grow your sales force*

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## Ideas multiply when you share them!

*"If you have an apple and I have an apple and we exchange these apples then you and I will still each have one apple. But if you have an idea and I have an idea and we exchange these ideas, then each of us will have two ideas."*

*-George Bernard Shaw, (Irish Author)*

## 2011 Retail Roundtable

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**\$345 if registered by 8/13/11, \$395 after.  
Ask about our multiple-registrant discount**

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# *The Last Word*

with LOYD POHL

Sum it up with one word...

In a recent meeting with a bank CEO I was asked to summarize the key characteristic of the right candidate for a few positions with one word. He was sort of testing me, but I really think he was interested in that exercise. I learned later that he is indeed a “sum it up” and “bullet point” guy. Thought you might be interested in my responses:

The word that summarizes the key characteristic of a sales person: **Curiosity**

What does curiosity do for the sales person? Better discovery! Curiosity causes a sales person to keep on asking good questions about the things that the prospect (or client) is sharing. Curiosity is key to building relationships, deep and wide fact gathering, effective presentation design, larger deals and more effective closings. Unfortunately, we haven't found a test for curiosity. You can usually uncover that characteristic in an interview or in coaching calls – you know it when you see it (or are missing it) if you are looking for it.... And look for sincere curiosity – is the person genuinely interested or just asking rote questions. Curious people come back from a discovery meeting and know the most amazing things about the prospect. And when asked how they found those things out, they simply say: “I just asked.....” or “it just came up.”

The word that summarizes the key characteristic of a manager: **Adaptability**

A managers' life is one of constant change and challenges. Think about the life of a banking manager in the last few years – how much has changed and how quickly did it change? And are we done with change? As a coach, you have to deal with personalities that are a multiple of the number of people you have working for you. As a coach, you have to deal with multiple scenarios within each coaching session

and with each employee. You have to deal with a myriad of different client situations – often within the same day. If you can't adapt you can't cope.

When we diagnose management failures it is often related to a lack of adaptability. Similar to the curiosity characteristic, we can't find a test for adaptability. It is hard to really get a read on this even in an in-depth interview. You really have to find out how they have handled different situations – if the answer seems to be always the same, maybe they lack adaptability. Ask how they make decisions – not just what decisions they would make in a given situation.

The word that summarizes the key characteristic of a leader: **Wisdom**

Wisdom is using the knowledge they have gathered to make the right decisions. Too many times people confuse knowledge with wisdom. Furthermore, too many times people confuse gathering knowledge with making decisions. Wise leaders know that not every decision they make will be perfect but they are willing to make those decisions.

The word that summarizes the key characteristic of a consultant: **Candor**

I presented a report to a board of directors recently. The presentation went well – of course – but the most interesting compliment from several individuals was, “We appreciate you telling it like it is... You actually told us what you thought rather than just feeding back to us what you heard from management and us.”

Think about it: Your employees can always tell you what you want to hear. Sometimes you need to hear from someone else what you may not want to hear.

Do these “words” fit your experiences? Do you have other “key descriptors” for positions? If so, pass them to me and I will share them in future issues.

  
Chief Executive Officer

# MANAGERS' FORUM

September 25-27, 2011  
Hilton Lisle/Naperville  
3003 Corporate West Drive  
Lisle, IL 60532

Please send the completed registration form and a check for \$395\* (all meals included) for each workshop participant to:

**Robert H. Franke & Associates**  
PO Box 287  
Rochelle, IL 61068  
Fax: 815-561-3573

\*The cost for non-sponsoring vendors wishing to attend is \$1095 per person.

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Please enroll me for the Managers' Forum September 25-27:

Registrant \_\_\_\_\_ Nickname \_\_\_\_\_

Title \_\_\_\_\_ Department \_\_\_\_\_

Company \_\_\_\_\_

Street Address\*\* \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone ( ) \_\_\_\_\_ Fax ( ) \_\_\_\_\_

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\*\* NO P.O. Boxes **PLEASE!** UPS cannot deliver material to post office boxes.

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To reserve a room at the Hilton Lisle/Naperville, please follow the link on our website or visit:

[http://www.hilton.com/en/hi/groups/personalized/N/NAPHIHF-CROF-20110925/index.jhtml?WT.mc\\_id=POG](http://www.hilton.com/en/hi/groups/personalized/N/NAPHIHF-CROF-20110925/index.jhtml?WT.mc_id=POG)

You may also contact the Hilton directly at 630/505-0900.

\*Remember to make your reservations with the Hilton using our Group Code **CROF** before September 4th for our discounted room rate.

The Hilton Lisle/Naperville recommends Windy City Limousine as their transportation service from both major airports. Please contact Windy City Limousine directly for their rates and reservations at 1-866-949-4639.

*Please make your reservations with Windy City Limousine at least 24 hours in advance.*

**Cancellation Policy:** Cancellations accepted up to **30 days** prior to Workshop with a **\$50 Service Charge**. Substitutions only accepted thereafter.

**Pohl Consulting and Training, Inc.**

Robert H. Franke & Associates  
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# RETAIL ROUNDTABLE

September 29<sup>th</sup> & 30<sup>th</sup>, 2011  
Hilton Lisle/Naperville  
3003 Corporate West Drive  
Lisle, IL 60532

Please mail or fax the completed registration form for each participant to:

**Robert H. Franke & Associates**  
**PO Box 287**  
Rochelle, IL 61068  
Fax: 815-561-3573

Please mail a check for **\$395** for **the first** participant to the above address.

**Same organization multiple participant discount:** \$295 each participant after the first

**Early bird discount:** \$50 off each participant registration if paid by August 13<sup>th</sup>, 2011

Check this box if you need an invoice sent to you.

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Please enroll me in the workshop:

Registrant \_\_\_\_\_ Nickname \_\_\_\_\_

Title \_\_\_\_\_ Department \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone ( ) \_\_\_\_\_ Fax ( ) \_\_\_\_\_

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