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January 2011 Newsletter

Dear Sam,

ACC offers this newsletter as a means of sharing thought provoking and stimulating articles to our clients and associates.

We hope you find them of interest and invite your submission of articles for future newsletters that you feel would be of interest to our readers.

We also invite your input with regards to this change of format from a newsletter mailing to an e-newsletter.

Sam Fallenbaum

When You're the Top Dog

Leading like a professional or barking up the wrong tree

Judging by the way we elect some of our political leaders, you'd think that the three most important qualities to leadership are: popularity, an outgoing personality, and loyalty to your supporters. Coincidentally, these just happen to be the three most outstanding traits of our overweight 6 year old Corgi, affectionately named "Sadie." Sadie is popular with everyone

she meets. She's outgoing to the point of being embarrassingly familiar with strangers. And she's loyal -- to us and anyone else at the park with a milk bone. Perhaps the only reason Sadie hasn't been elected to public office is that she has breath issues.

When you are the "top dog" in an organization, there are indeed three keys to leading others that will strengthen customer loyalty, increase spending per customer, and enhance team spirit. They distinguish you as being a professional -- significantly more effective than amateurs who have a title but nothing beneath the surface.

1. Harness the power of the pack.

Too often, amateurs get wrapped up in their own egos. They expect their people to support them simply because they are the "boss". Captain Bligh adhered to this management philosophy. 'Nuff said.

Professional leaders also have huge egos. But their pride is centered in their belief in their people. In fact, they go as far as involving their staff in the creation of an organization mission statement. Boring stuff? Only when some marketing person drafts it, gets the boss' endorsement and hangs it on the wall in the lobby; never to be remembered or referred to again.

The real value of a mission statement lies in involving everyone in its creation. People discuss why they do what they do for a living. You discover shared values and an underling purpose to work beyond taking home a paycheck. You tap into the common bonds that are the true motivators of the human spirit. Sound touchy-feely? Absolutely. Why else would they want to work for you? . . . Job security? That's difficult to provide. People want to work in an environment where they feel like they are a part of a greater good. They can be forced to work for you because you have a title -- just ask Captain Bligh. Professional leaders think of themselves less as a boss and more as an activist rallying support for a worthy cause. People will support a leader who has a strong sense of mission, who's values match their own. Captain Bligh was an amateur. Abraham Lincoln was a professional.

2. Sniff out the right information.

Amateur leaders love efficiency. They think the key to increased profits is to simply reduce costs and work harder. The problem with this leadership style is that efficiency is usually not the problem. The problem lies with their products and services not being tuned-in to the needs of the marketplace.

To a professional leader, there's no use in finding a faster way to climb the ladder if the ladder's leaning on the wrong wall. They constantly, systematically, proactively check to make sure their heading in the right direction. Tools they use include:

- *Ask your competition.* Professionals learn to innovate by discussing issues with their competitors. Sound absurd? Join your trade association. It's filled with

competitors who recognize that none of us is as smart as all of us. Amateur leaders shun the competition. Professionals understand that today's competitor may be tomorrow's business partner.

- *Ask your customers.* Amateurs think they understand their customers needs because they do business with them. Yet, how many times have you eaten at a restaurant and decided that you wouldn't go back? Statistically only one out of every 27 dissatisfied customers actually complains. Amateurs wonder why business is dropping off. Professionals admit they need to know what their customers really think. So they regularly test and verify client satisfaction.
- *Consider using local business students to conduct surveys.* Students get huge response rates. Think of it -wouldn't you be more likely to answer a few questions to "help a student with their class project?" Bonus: students are a lot cheaper than commercial firms.
- *Ask your employees.* After all they're closer to the customers than you are.
- *Educate yourself.* Amateurs are know-it-alls. They seem to believe that they are supposed to come up with all the good ideas. Professionals rely on other peoples success and apply that to their own practices. So professionals read books, listen to tapes, and attend seminars.

3. No tricks here

Amateur leaders ooze with golden promises and good intentions. They think that the key to being successful is popularity. And they try to deliver on their promises. In other words, they lie a lot.

Example: a customer asks when you can deliver something to them. You think you can get it to them by Wednesday. The amateur's response, "I'll try to get it to you by Wednesday." But something comes up, so delivery is delayed by one day, until Thursday. At least you tried. No big deal, right?

Right. It's only a big deal if you had any aspirations of being respected. Professional leaders know that their most valuable asset is their personal reputation. It's simply not worth jeopardizing that reputation by making a commitment they may not be able to keep. So professionals make a practice of under promising and over delivering.

As someone with a title, you are the 'big dog' trotting by the yard where the neighborhood dogs are lounging. Whether you lead like a professional or an amateur will determine whether they are motivated to run with you, or just stay on the porch

We are pleased to announce the opening of our new Tampa office:

Dan Darnel 324 Woodlake Wynde, Oldsmar, Florida, 34677
Tel: 888-727-9960 Ext 6080 Fax: 727-785-3100
Don@accleasing.com



865 North Lasalle, Chicago, Illinois 60610
(888) 727-9960 • Fax: (312) 664-3021
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1-ACC can also now extend leasing for Canadian and cross border opportunities

2-ACC introduces its "Flexible Financing Program" where the payment stream can be structured to meet your particular cash flow needs. The monthly lease payments can be deferred, stepped up or down depending on seasonal fluctuations or ramp up periods.

3- Working capital loans up to \$25,000. No collateral required...perfect for Start-ups, home based and small businesses....low affordable payments with no prepayment penalties for early payoff.

4- ACC is pleased to announce the launching of its Micro Ticket Leasing program. We will consider transactions from \$500-\$2,500 with terms from as low as 6 months to 24 months.

Sincerely,

Sam Fallenbaum
Alliance Commercial Capital

About Us

Alliance is a national equipment leasing company providing innovative services to manufacturing, wholesale, and professional service industries. Headquartered in Chicago, Illinois, with six offices throughout the United States, the company was founded in 1982 and serves a broad market from small businesses to Fortune 500 companies. What makes ACC unique is its objective on making financial solutions happen rather than turning opportunities down by focusing on the integrity of the applicant and their ability to meet their obligations, rather than on the equipment it's being asked to finance. ACC is a relationship lender that creates flexible financial solutions to meet their client's unique cash flow needs
email: sam@accleasing.com

phone: Tel: 888-727-9960 Fax: 312-664-3021
web: <http://www.accleasing.com>



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