ow many services do you pay for over a month's time or throughout a year?

If you are typical of many Americans, you use and pay for at least 10 services each month and up to 20 each year. Some of the most commonly used are provided by accountants, automotive-repair technicians, bankers, building and repair contractors, cleaning services, counselors, dentists, health clubs, hair stylists, insurance agents, landscapers, massage therapists, optometrists, personal trainers, pharmacists, plumbers, physicians, stockbrokers, and travel agents.

If you have children, add another possible seven to that figure (child-care providers, camps, college admissions consultants, nannies, photographers, music teachers, and tutors).

And if you have pets, add three more (animal behaviorists, pet groomers, veterinarians).

If you experience major life changes—new job, marriage, birth of a child, a move, a change in your career or your financial situation, declining health, death of a loved one—you may seek the help of even more service professionals (acupuncturist, aged-care provider, architect, building contractor, career counselor, credit counselor, dietitian, estate planner, events consultant, financial planner, funeral director, holistic physician, image consultant, interior designer, land-scape architect mover, personal chef, personal organizer, real estate agent, recruiter).

It is quite possible, then, to have 40 or more service providers in our lives, at various times intimately involved with our physical, mental, financial, and social The best sources of information about how to choose a good service provider are those who themselves provide excellent service.

well-being. And just how do we typically choose these professionals? The truth is that few of us think much about the process. If we wake up to a clogged sink, we probably grab the Yellow Pages, turn to "Plumbers," and begin calling the first contractors listed. If a molar begins to twinge, we may call a friend and ask for the name of a dentist. If we are new in town and haven't had a haircut for eight weeks, we may wander into the nearest salon and hope for the best.

We may, in fact, continue to use this random method of selecting service professionals unless plumbers accidentally knock a hole in the kitchen wall while fixing the stopped sink—and inform us that we are out of luck because they do not carry insurance; our friend's dentist opens up the molar, decides he or she isn't up to handling a root canal, and so sends us out into the street with a mouth full of cotton and advice that we see an endodontist soon; or we end up giving a major presentation to an important prospective client looking as if we are one week into Marine boot camp.

What we almost never do is follow the most direct and logical route to finding excellent service: Think about finding the professional before we need the service and ask the right questions of the right people to get the information we need to make an informed decision.

The reasons most of us don't follow this procedure are simple. We don't have the time to think through the process, and we lack access to the people who can best answer our questions.

The Consumer's Guide to Experts, written to help solve those problems, is based on the premise that the best sources of information about how to choose a good service provider are those who themselves provide excellent service. Who better to ask about finding a good physician than good physicians? (How, in fact, did the physicians choose their own doctors?) Who knows more about what we might expect from an accountant than the leading practitioners in accounting? Who better to warn us about signs of poor quality in construc-

tion service than the contractors who are setting the gold standard in the building industry?

Revelations From the Insiders

The more than 800 insiders who have lent their expertise to this book were asked to contribute because they have earned the respect of both clients and their peers. These insiders are shaping the future of their industries and professions because they are continually trying to find ways to improve service.

These insiders, however, exert influence far beyond the scope of their immediate fields of expertise. One of the interesting things that I found in conducting the research for this book was that these experts are concerned about global issues, in particular, they are concerned that excellence in service be the accepted and expected standard in every industry and profession in this country. If, as consumers, we are raising the bar on our expectations concerning service, we can be happily assured that the expectations of industry and professional leaders on that subject match and exceed even our own.

My research provided another pleasant surprise in terms of those expectations. Consumers in the U.S. tend to think that the bigger the community one lives in, the better the service one can reasonably expect. The theory has been that if you want quality, you must head for a large city, probably on the East or West Coast. A brief scan of the panels of experts and the towns and cities in which they conduct business quickly dispels this theory. The fact is, excellence is to be found everywhere in the U.S.—in hamlets and metropolises, and in every region. Not surprisingly, experts who seek to give their clients and customers the best also seek value when it comes to their own lives. Many of these service professionals have chosen to take advantage of technological advances that allow them to live in smaller communities without having to sacrifice the opportunity to maintain their high professional standards.

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Each chapter
begins with
an overview
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How is this
information
helpful?

A third finding from the research is that a cluster of characteristics distinguish "A" teams in all fields of service. Simply put, first-rate service is marked by respect for the client and passion for the profession. Top-flight practitioners are not only willing but eager to share their excitement about their work with clients because they want their clients to be as satisfied with process as the practitioners are with the product. And when the best practitioners are asked difficult questions, their answers are honest and to the point. This book testifies to the reassuring fact that accessibility, not arrogance, is still the hallmark of superior service.

What You'll Find in This Book

The Consumer's Guide to Experts, was designed to reflect that accessibility of the contributing experts—to provide, in a helpful and concise manner, information that can help you find the best service. To that end, each profile focuses on one of 50 of the most commonly sought service professionals (or in the case of health clubs and children's camps, facilities offering an array of services) and contains the following kinds of information.

Introduction

Each chapter begins with an overview and historical perspective of the industry or profession. How is this information helpful? Knowing something of the background and mind-set of the various prospective service professionals can help you to appreciate the trained perspective of the service provider.

For example, students in law school are not only taught the body of the law but also are taught to "think like attorneys." This means that attorneys are predisposed to see certain factors in a given situation and to ignore or devalue others. If you seek the services of an attorney to file a divorce for you, a good legal practitioner will be more interested in an equitable division of property and a workable plan for child visitation than in assigning personal blame for

the failure of the marriage.

Knowing something of the history and tradition of a service industry or profession can tell you something about the mind-set you can expect among practitioners.

Where to Begin

This section suggests how to begin your search for a service professional. When it is important for you to understand definitions and terms used within the industry before you begin your search, those definitions are provided. For example, definitions of four frequently used terms, as they are used within the profession or industry under discussion, are included:

- **licensed,** which can mean a business license from a local entity giving the provider permission to set up business in that jurisdiction or permission from a state agency or board to practice a specific profession within the state;
- **insured,** which usually means that the service provider is covered for any injury the provider causes on your property or person, or that the professional carries professional liability insurance against the possibility of a malpractice lawsuit;
- **bonded,** which typically means that a fee has been paid for a bond against the possibility that someone working in your home destroys property or steals; and
- **certified,** which typically means that the provider has demonstrated competence, through a written examination or a practicum to a professional board, and that the board has certified as to the provider's level of skill.

Some service professionals are as selective in their choice of clients as their clients should be in their choice of the professional. In such cases, the text discusses the usual preferences of the professionals.

The search for many service providers is best begun at your own desk by answering questions about your needs and expectations. This section suggests what you might profitably do on your own before contacting prospective providers. The search for many service providers is best begun at your own desk by answering questions about your needs and expectations.

In the "Red Flags" section, the experts warn you about specific indicators of poor practice or performance. Finally, today many service professions are "linked." Suggestions about other professionals who might give you information and guidance about finding a good provider in the field under consideration are given in this section.

What to Look For

Working with a service professional should be a collaborative effort. The professional will bring a certain expertise to the table and so must you. This section suggests specifically what kinds of training, background, and skills you can expect from the service provider and, in turn, what may be expected of you.

Problems that frequently arise, such as misunderstandings about typical billing practices or about what the provider may legally or practically do, are discussed.

In this section the panel of experts will alert you to what they, as insiders, would expect from a good service professional in the field.

Red Flags

In this section, the experts warn you about specific indicators of poor practice or performance. Knowing what to look for and what kinds of questions to ask to elicit these indicators during the interviewing process can save you from contracting with a provider who quickly turns out to be someone with whom you cannot work.

Other Considerations

What we perceive to be good service is a matter not only of the black and the white of the situation but also varying shades of meaning and subtlety. This fine print, suggest the experts, often means the difference between your satisfaction or your dissatisfaction with the service provider or the process.

The panel of experts suggests that providers are willing to offer clients many services that people outside the field may not know about. For example, many accountants are happy to review clients' loan packages, some animal behaviorists provide over-the telephone consultation, and credit counselors can often give

sound advice about forestalling foreclosure on houses.

Trends

Changes in service industries and professions obviously affect service providers. One of the most significant and fairly widespread national trends that has greatly affected quality of service is that of consolidations or mergers. Although many of us have had first-hand experience with this trend in such areas as banking and medicine, we may be less aware of the way in which consolidations in fields such as the moving industry, optometry, and pharmacy are affecting us as consumers. As many of the insiders noted, although consolidation is usually presented to consumers as a benefit, the net effect is often poorer service—and sometimes poorer service at increased cost.

This section also notes trends that may affect the use of certain services. For instance, hair stylists say that hair coloring, for both men and women, is now one of the most frequently requested services in salons and that no social stigma is any longer attached to use of these products. Similarly, college admissions consultants point out that many corporations now offer educational consultation as a benefit to employees who are considering returning to school for further education.

Insider Facts

In this section, the experts provide useful information not usually readily available to those outside the industry or profession. When you know, for example, that as much as 98% of a landscaping service's business typically comes from repeat customers, you know that, in this very competitive field, landscapers should be eager to please you.

Customer Resources

This section lists the professional organizations that set the standards for the training required of practitioners in the field and the acceptable standard of service to clients. Some of these organizations offer consumer referral services and helpful consumer In "Insider Facts," the experts provide useful information not usually readily available to those outside the industry or profession.

Professional publications can show you how professionals in the specialty think, and can alert you to changes in the various fields of practice.

publications. Many now have Web sites that provide these services and news of interest to practitioners and consumers alike.

In this section also are listed any consumer groups with a special interest in the specific field of service. These resources may be particularly useful in light of the fact that, although most states (and some counties and cities) have departments of consumer affairs to handle complaints about poor service, they offer little practical help to individual consumers. A state consumer protection office or the state attorney general's office, which also sometimes handles consumer complaints, is typically concerned with tracking cases of unfair or deceptive business practice. Although you may certainly file a complaint with these agencies, if shoddy service is uncovered, the agency will only file suit to protect the public interest, not yours.

Another opportunity for recourse is the Better Business Bureau. In fact, as many of the experts suggested, you should check with the BBB before looking for a service provider rather than after you have had an unfortunate experience with one. (Keep in mind that the information the BBB can provide you is helpful, but limited. Information about those businesses that voluntarily register with the BBB includes the date when the company or individual began business and a description of the kind of business or service offered. The BBB will tell you whether the business has been responsive to filed complaints. More general information about the BBB can be found online at www.bbb.org.)

The consumer groups concerned with a specific field of service often provide more detailed and helpful consumer information.

Publications

The publications listed in this section are not ones you would typically find in the magazine rack at a neighborhood coffeehouse; instead these are the professional publications most often consulted and read by practitioners in the field. Although some may provide

more technical detail than you want, these publications can show you how professionals in the specialty think, and can alert you to changes in the various fields of practice. The best sources for these publications are a nearby university library, the public library, and, of course, your service provider's office. In addition, a few of these journals have Web sites that post articles from current or past issues.

Special Features

Throughout each chapter you will find:

- **Tips,** which are specific bits of information that should be helpful to you in obtaining good service.
- **Stats and Facts,** which offer you ways to measure the service, or to consider your need for the specific service, in real numbers.

Keep in mind that, because of regional variations, discussion of fees is necessarily in terms of an industry average or a range. At a minimum, each profile will show you how the service-provider typically bills for the work and will help you find out what the going rate is in your locale. And more importantly, it will show you how you can get the best service that you can afford.

Good service, as the experts throughout this book suggest, is a matter of establishing a dialogue between the consumer and the professional that leads to a successful collaboration. The service professionals who have provided their time and expertise to this book join me in hoping that you will find it a useful tool in opening the door to such conversations and to such pleasant and productive efforts.