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Journal

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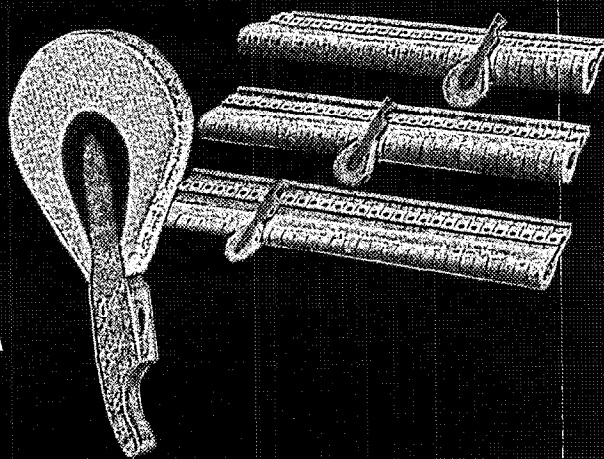
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Editorial Perspective

Planning for the Future

By Steve Brady, RPT
Journal Editor



Several years ago, we hired a plumber named Bill to fix some problems in the guts of our house. "Bill the Plumber" is how we still refer to this fellow, who has by now achieved folk-legend status in our conversations. A stocky, hardy soul with a trace of what might have been a Scottish brogue and a touch of what might have been emphysema, Bill would philosophize as he lay working on his back with his head and upper body under the kitchen sink, or as he packed up his tools and delayed taking them out to the truck. One of his most endearing mannerisms was the way he would refer to himself in the third person: "A guy (meaning 'I') can't make a living these days without working overtime," or "A guy could pull that thing outta there and slap in a length of PVC in no time."

We still think back fondly on the times he'd come wheezing and clanking to our rescue. "A guy needs to take a vacation once in a while," he'd say. His eyes would focus on a spot somewhere several miles beyond our walls as he expounded on his plans. "A guy can't work forever. Someday, my son will be doing all this. A guy might help out from time to time, though."

Last time we called Bill for help, he had indeed retired. "A guy can take it easy now," he said.

I've often contemplated the similarities between Bill's business and the piano tuning business. He was self-employed, and his hourly rate was almost exactly the same as mine. He had to worry about paying for his own benefits, such as sick leave, vacation, and retirement. These are things most of us piano tuners have to think about as well.

We've all known tuners who have had to keep on working through sickness and health, well into their 70s and 80s. But I've known a few who have planned well enough that, by their 60s, they're able to work exactly as

much or as little as they care to. One colleague of mine has spent the summers on his houseboat, away from telephones and pianos, for at least the past dozen years. Now in his 60s, he tunes pianos only in May and October, and has given away the majority of his business. Other tuner friends of mine have developed clienteles in two climates, and have spent the winter months in Southern latitudes and the summer months in the North.

Planning makes the difference between running your business and being run by your business. As I near the age of 50 (yikes!), I find myself spending more and more time in the planning mode. While these planning sessions are sometimes tinged with regret (*Why didn't I start doing this when I was 25?*), they are also charged with hope and the feeling of well-being that comes with making a plan and sticking to it. My reading list for the past 10 years or so has included such books as Stephen R. Covey's *The Seven Habits of Highly Effective People*, *Your Money or Your Life*, by Joe Dominguez and Vicki Robin, and David Chilton's *The Wealthy Barber*. I try to envision in every detail what I would like to be doing five, 10, 20 years from now, for I believe that from such visions our futures will surely spring as long as we put some thought into what it will take to achieve our own desired future.

Right now I picture Bill, the retired plumber who planned ahead, wearing a Hawaiian shirt and a straw

hat, taking lazy cuts at a golf ball, then stopping to swig a cold one. Hey, a guy can dream. ☐

Please submit tuning and technical articles, queries, tips, etc., to me:

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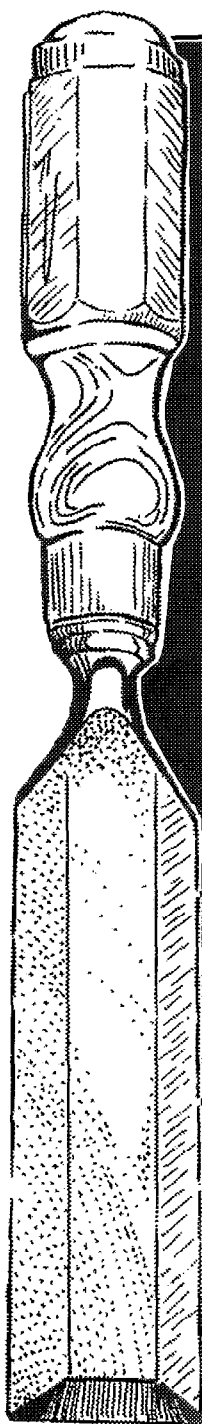
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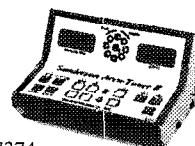
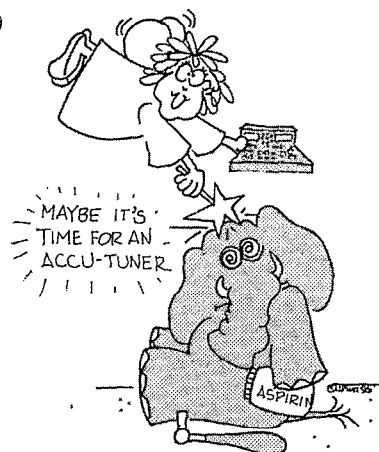
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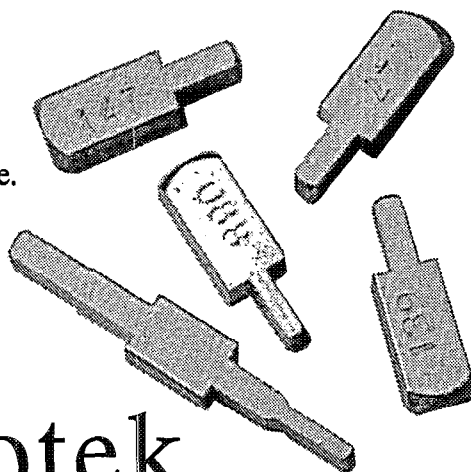
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President's Message

Attitude ! Attitude ! Attitude !

Did you ever notice that wherever we look we can find imperfection if that is what we are looking for? On the other hand, however, we can change our lives with a good attitude.

Mankind is endowed with limitless free will but often this unlimited freedom can become tremendously bruised by mistakes in judgment, greed, selfishness, even too much humility. Out of our own inner-selves each individual may reassess various judgments, etc. using that same free will. No one can rule over you except by your own election. This next little piece by James T. Moore says it well.

For 40 years now our success has been marked by and related to traditional norms of taste, elegance and style. So allow me to suggest we maintain our strength through continuing to share as we have in the past 40 years. Very few, if any, have become great at anything solely by ourselves. Let's continue to look for and find at least one other person with whom we can share and discuss various ideas. A positive mental attitude will help each of us achieve any goal. No matter what the circumstances there is still a choice between the high road and the low road.

There is a story which was told for years by a congressman from North Carolina by the name of Hugh Alexander. Somehow it seems appropriate here.

A man was trying to put together a jigsaw puzzle of all the United States. After working on it, he became frustrated and suggested that his ten year old son give it a try. Then later, to his astonishment, he found his son had completely assembled the puzzle. When he asked the boy how he did it, his son explained that the reverse side of the puzzle was a simple picture of a man. "See Daddy, when you get the man together, you've got the Country together."

Forgive

*"That slight misdeed of yesterday,
why should it mar today?
The thing he said, the thing you did,
have long since passed away;
For yesterday was but a trial;
today you will succeed,
And from mistakes of yesterday
will come some noble deed.*

*Forgive yourself for thoughtlessness,
do not condemn the past;
For it is gone with its mistakes;
their memory cannot last;
Forget the failures and misdeed,
from such experience rise,
Why should you let your head be
bowed?
Lit up your heart and eyes!"*

One and Only You

*Every single blade of grass,
And every flake of snow -
Is just a wee bit different . . .
There's no two alike, you know.*

*From something small, like grains of
sand,
To each gigantic star
All were made with this in mind:
To be just what they are!*

*How foolish them, to imitate -
How useless to pretend!
Since each of us comes from a mind
Whose ideas never end.
There'll only be just one of me
To show what I can do -
And you should likewise feel very
proud,
There's only one of you.*

*This is where it starts
With you, a wonderful unlimited
human being.*

— James T. Moore

We should never look back in anger nor forward in fear . . . but rather look around in awareness. Personal and organizational healing and subsequent growth will never be obtained if one allows themselves to live their lives as if they are constantly looking back through a rear-view mirror of an automobile. In other words, *don't think in reverse*. This seems to be a rather common error across society today. Too many people seem to have turned this into a pernicious habit. I would suggest one not spend their precious time mentally floundering in the time zone of the dead-and-should-be-forgotten past. History tells us that the great achievers through the years have been visionary figures, who projected into the future and did not spend time belaboring things which had already passed. Those folks thought of what *could be*, rather than what already was. From that point they moved themselves into action to bring things into fruition.

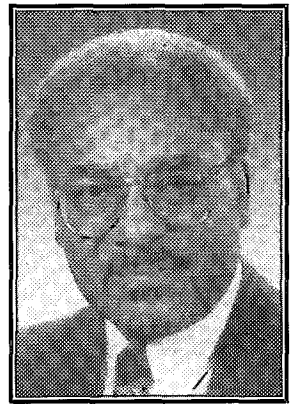
During PTG's past 40 years some opportunities no doubt were missed but on the other hand we have to be proud of all the opportunities which were taken advantage of and have subsequently brought us to our 40th anniversary.

It would be super to greet this landmark year with an attendance figure in excess of 1,000 attendees. We look forward to seeing and greeting *you* in Orlando!!

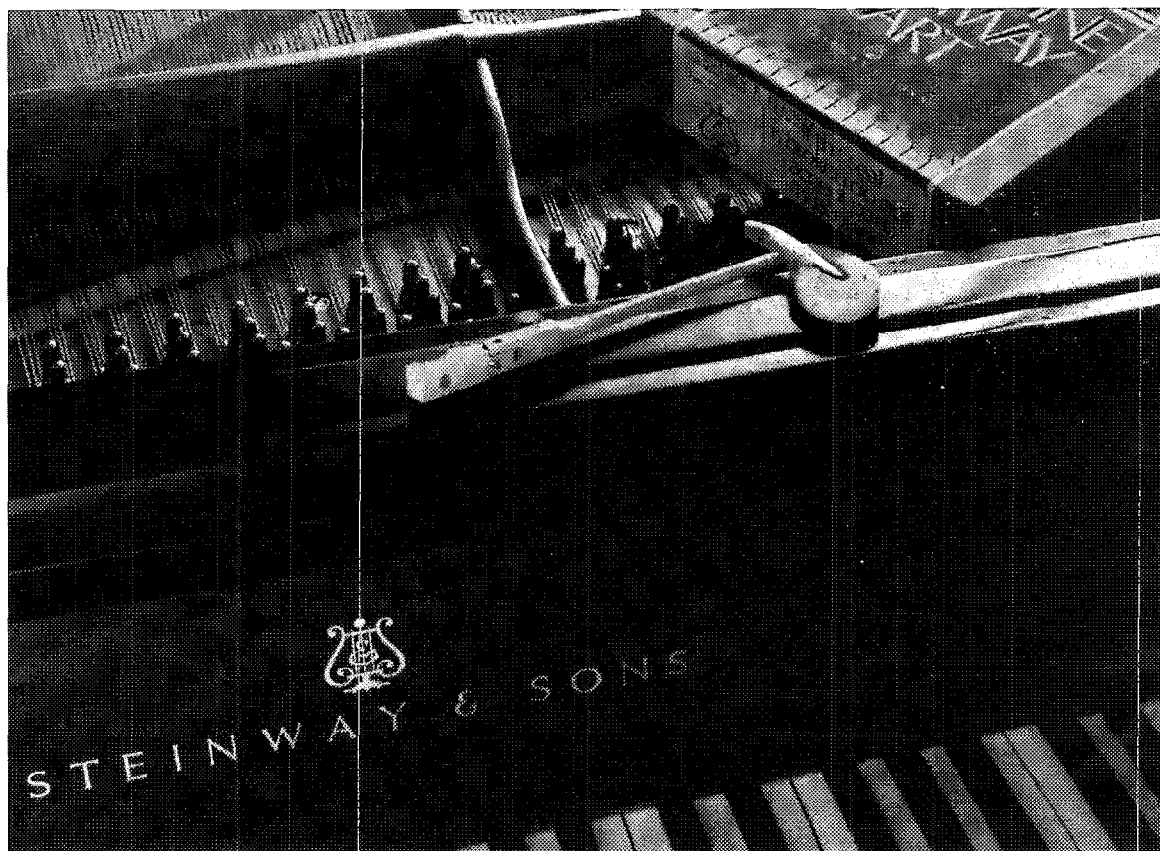
It's Up To Me

*I get discouraged now and then
When there are clouds of gray,
Until I think about the things
That happened yesterday.
I do not mean the day before
or those of months ago,
But all the yesterdays in which
I had the chance to grow.
I think of opportunities
That I allowed to die,
And those I took advantage of
Before they passed me by.
And I remember that the past
Presented quite a plight,
But somehow I endured it and
The future seemed all right.
And I remind myself that I
Am capable and free,
And my success and happiness
Are really up to me.*

—J.J. Metcalfe



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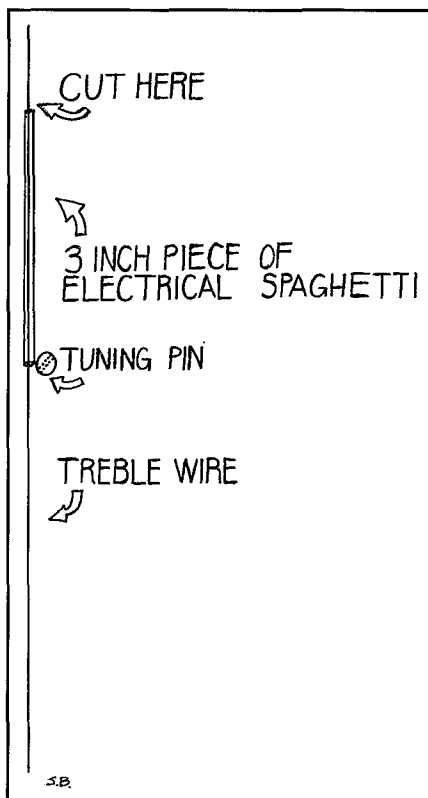
Tips, Tools & Techniques

TT&T

Measuring for Coils

When replacing strings in pianos it is often difficult to determine three inches beyond the tuning pin. Put a piece of electrical spaghetti or insulation (available from Radio Shack) that is exactly three inches long over the end of the string and line up with the middle of the tuning pin (See Figure 1). Cut off at the top and you'll have exactly three inches of string to make your coils.

— Francis Elmer
Green Bay, Wisconsin



TT&T

Avoid Clogged Aerosol Nozzles

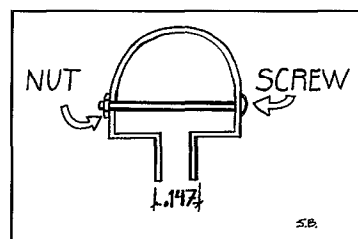
To aerosol can users: have any of you tried putting a piece of masking tape over the nozzle spray hole, and partly around the sides of the nozzle (for better holding) right after spraying, and that without turning the can upside down to first empty liquid from the nozzle? I've used the masking tape seal method for many years. It works great. Treated that way, I have used spray cans as much as a year later, and the nozzles did not fail to perform well. Be sure to press the tape well to the front part of the nozzle. I do, however save nozzles also, just in case.

— Al Jeschke, RPT
Calgary, Alberta

TT&T

Adjustable Key Bushing Clamp

The old spring-type key bushing clamps, while not well suited to rebushing whole sets of keys, can be quite useful in the field for the occasional replacement of balance rail key bushings. To make a one-size-fits-all balance rail bushing clamp, simply put a screw through it so it is adjustable (See Figure 2). Use your micrometer to set the width.

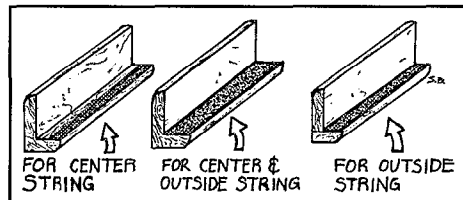


— Francis Elmer
Green Bay, Wisconsin

TT&T

Fitting Hammers to Strings

A very simple way of doing that final fitting of hammers to strings is to make a number of small right-angled sanding blocks with strips of fine abrasive paper glued on the appropriate spots. The illustration shows the three blocks that I use. They are about three inches long, and can be made from corner molding or simply two strips of wood glued at right angles. I use 320-grit emery paper for the abrasive, backing it with double-sided tape and then cutting it into strips.



Go through a piano that needs hammer fitting, find all the places where there are open strings, and mark on the key upstop rail with chalk indicating where the hammers need dressing down. There are three configurations of sanding blocks: one for a side string, one for a center string, and one for a side and center string together. Rather than changing blocks for each hammer, it is easier to make one pass with each block, doing, say, all the side strings first, all the center strings next, and all the side and center strings third. After making passes with all three blocks, check for open strings again and repeat if necessary. Normally two or three passes will get the job done.

— Chris Gregg, RPT
Calgary, Alberta

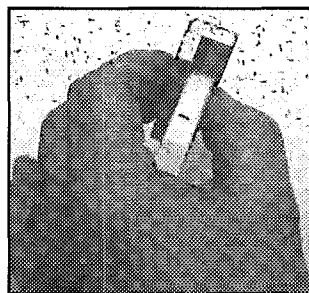


Photo 1 — Side-string sanding block shown in position to dress left side of hammer.



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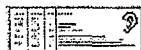
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Q & A/EDITOR'S ROUNDTABLE



Mysterious Action Problem

Recently, I encouraged a customer to get a better piano since her children were playing with much better proficiency and their little console was needing a lot of work. I sold her *The Piano Book* and recommended a particular dealer where she could start looking for a new instrument.

Since this person obviously leads a charmed life, she walked into the recommended dealership within a week after they had gotten a *slightly* used Kawai GS-30 on consignment. She hired me to inspect the piano and I recommended that she buy it since it was in such good condition.

Now I'm thinking about the fact that she is paying me my evaluation fee and that also I will receive a finder's fee from the dealer because we have a standing deal. This strikes me as a conflict of interest while, at the same time, I think that I'm being honest with my customer about the condition of the piano and the fact that, if I were in her shoes, I would buy the piano.

Am I doing the right thing or do I need to return one of the fees?

— Thomas A. Cole, RPT
Santa Cruz, California

A: **Keith A. McGavern, RPT:** I appreciate and respect your decision to have others consider your concern. Here's my gut reaction to your presentation. If your evaluation of the piano in question 1) was in her best interests, 2) determined it to be in better condition than her current instrument as you indicate, and 3) was not solely based on receiving a commission, I'd rest easy.

Charles Farinella, RPT: This is an interesting question, and one that's difficult to answer. My own policy is to not take money from dealers under any circumstance. I don't feel it is wrong to do so, but I've always felt that if my customer found out that I was taking money from the dealer, *they* might feel there was a conflict, whether I had given them good advice or not. By not taking any finders fees, I just totally avoid the whole situation.

Ed Foote: If you have enough of a question—in your own mind—to write about this, imagine how much question there would be in your customer's mind. I think your "standing deal" with the dealer makes you, by extension, a salesman for his wares. If you think that your future is best served by this, go ahead.

If, however, you believe that your career is best served by establishing a reputation as the customer's advocate, and by having the ability to be totally impartial, then the money from the dealer must be foregone.

What will be the result if a competing dealer or tech points out to a customer that you are being paid by the dealer you are recommending? Your credibility is shot, as customers are suspicious of dealers to start with, (witness the furor that erupts on the message boards when a question is asked about dealer's reputations!)

Over the long run, being regarded as a source of a completely objective (insofar as possible) opinion on the pianos will be worth more than the dealer's money. Integrity is not enough; it has to look like integrity too, and in the customers eyes, that dealer money in your pocket can make them question why you are saying what you are saying. (Even though, in this case, the Kawai was the right piano for them.)

McGavern: Point of clarification: my own policy has always been and continues to be not to accept any commissions from dealers. However, in reading Tom Cole's post I responded to what I perceived to be a moral dilemma rather than an ethical one since the act was already a done deed. Maybe a misjudgment on my part. The advice of the others carries much more weight in this respect. My apologies for any misunderstanding.

Jon Page: If, at the time you recommended the dealer to the customer, you were unaware of the forthcoming finder's fee; then you acted in good faith. I have in one case, where a longtime customer was referred to a dealer for a specific piano they wanted, and not charged them for finder's fee (customer service). And the dealer's finder's fee was rebated to them in the form of a free tuning.

What I do call unethical are these so called "piano brokers." They relish the "double dipping." I have advertised quality pianos at very fair prices. A few "brokers" answered the ads and ultimately would not refer if there weren't a 10- to 15-percent commission (I don't leave this margin in the asking price). They will refer to whomever will give them the highest commission. This indicates to me that they do not have the best interest of their client in mind. The client is paying them to find a piano. People need to be warned about these slugs.

One incident comes to mind where a piano teacher was brought to the showroom to assist her student in the selection. After the piano was selected by the student and the teacher tried it, she brought the dealer aside and said: "If you give me an artist's bench, I'll approve the sale." Needless to say, the dealer was floored. But not wanting a \$300 bench to hold up a \$13,000 sale, he agreed. So here she was being paid by her student and using extortion on the dealer.

When asked for a finder's fee, I usually ask if they go into a restaurant and demand a free dinner because they told people to dine there, or car dealership, barber, dentist, etc.... One restaurateur asked for a discount since I would be tuning once per month. I said that I would give him the same discount he would give me for dining there once per month.

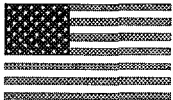
McGavern: As I understood things, it was not a finder's fee Tom Cole received from the customer. He was paid by the customer for an evaluation of a piano which the customer decided on at the dealer's store he recommended. This would be unrelated to the commission/finder's fee dilemma concept. As some others have indicated, though, this still doesn't remove the possibility of how it might be perceived by others if discovered later on that a commission was being received.

This teacher you described is providing a service to the

Continued on Page 12

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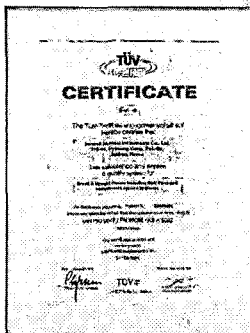
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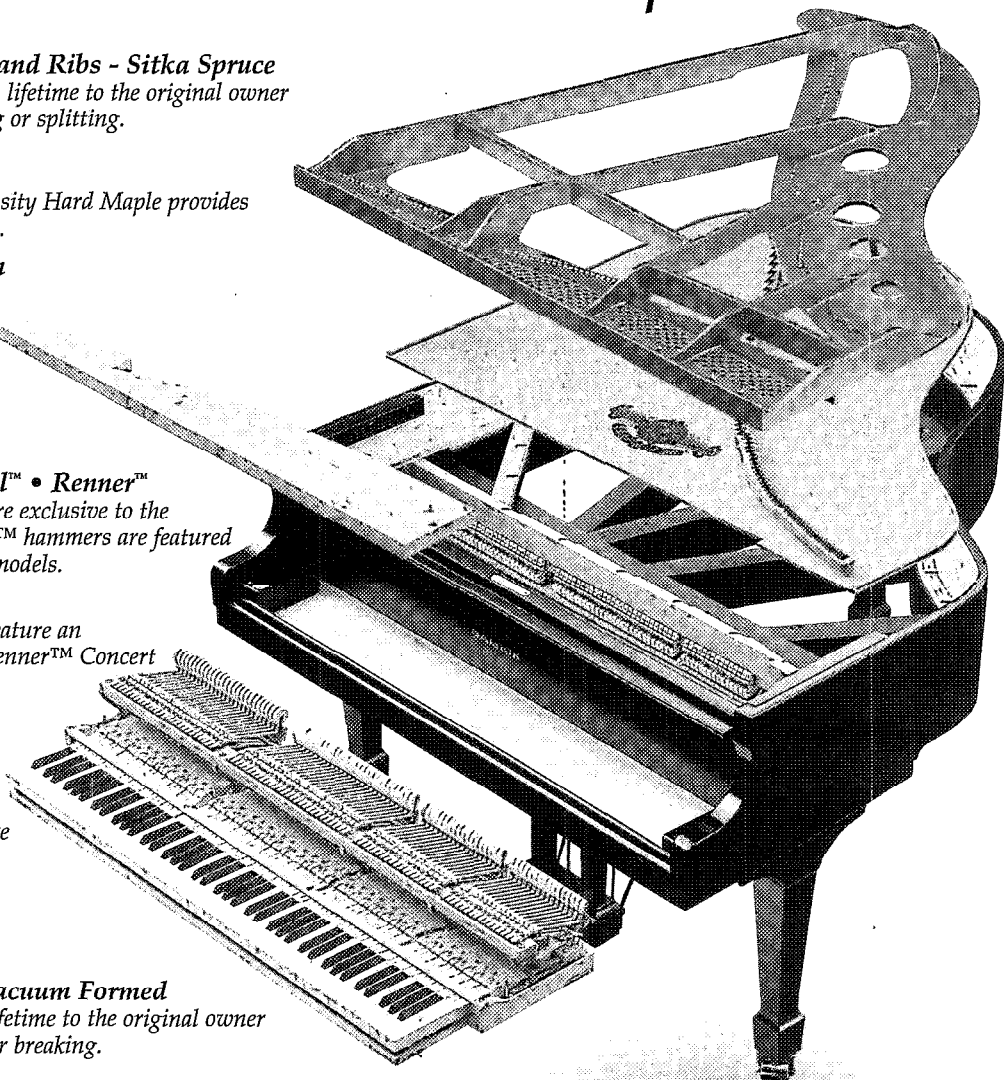


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Q & A/EDITOR'S ROUNDTABLE

Continued from Page 10

student and to the dealer and to herself (though I'm not necessarily sanctioning the method or approach you described). My question: is it really unethical to receive payment on the same deal from different sources, or is it only unethical in the manner or approach in which a person arrives at receiving payment from different sources?

Newton Hunt: I have returned appraisal fees to the customer explaining that I received a commission from the dealer. The customer will be yours forever. Or you could do a free tuning for her at some later date. Ethical lines are clear. You should not get paid twice for the same job.

Look at the other side of the coin. If she did not buy that piano, then you are in the right to keep the fee. Your time is worth much to you and to her. If she buys a piano from a dealer or a private individual who will not give you a commission, then you keep the fee.

I have had to pass up commissions from two dealers because I was on salary at the University. As a state employee, those commissions could have been construed as kickbacks or some such other illegal compensation. Been there, done that. Paid that, lost that.

David Sanderson: Anytime you take money from both parties in an agreement, your credibility will be vulnerable. Personally, I don't like it when our politicians say that the taking of a person's contribution never influenced their policy decision making. Why? Because they cannot prove it. It's a "trust me" situation.

We sell rebuilt pianos at my shop. A customer called us one day inquiring if we had any rebuilt Steinways. We did, she came out, she looked, she played and she liked. And then she hired her technician to come out to our shop to evaluate the piano. The technician came out (it was a totally social visit), and left. We sold the piano after a positive recommendation. Okay, not my problem that the technician didn't even pull the action. Anyway, after the delivery was completed, the technician calls up asking for the "customary five percent commission." Whoops!

It turns out that this technician was partially responsible for the customer's initial call to our shop, although more than one technician had recommended us. Well, the technician felt we should split the five percent fee with the other technician. Settling for two-and-a-half percent seemed appropriate to this person. Wouldn't the customer who did the hiring want to know about the technician's five percent commission request? She did and was indignant that a \$1,250 request was made for the small service provided.

I realize that this story hits a nerve with some of you who make a fair amount of money in this manner. I hear the reasoning about the time involved, etc. The point is that if you are hired by a person, you work for that person, at least that's what they think, and to accept money without their knowledge and approval from the other party, is a betrayal of their trust.

Telling a customer where there is a good honest piano dealer or recommending a certain brand piano does not seem to fall into that category to me. If it is a service we should bill the person to whom we provided the service. It

smacks of being sneaky to turn around, call the dealer and let them know we are sending over a customer and to put our name on a list for the fee.

Page: Five percent is an outrageous commission to shell out for a referral. Had they taken an active part in the sale by accompanying the customer to the store and supporting the dealer in the sale, this would have been justified. I could see \$100-200 for just giving out a name as a professional courtesy.

It's bad enough to have the government reaching into our pockets. I have referred many people to dealers and other techs for purchases and not expected or demanded a commission. I was glad to be able to help both parties. I look at aiding customers with referrals as customer service. I don't expect a fee from them. But if they want me to appraise a piano, that's different. In the 25 years I've been working on pianos, I've never had the opportunity arise to collect money from two parties on the same piano sale. So the conflict never appeared. Maybe if I had pursued my referrals I would have enough to get a faster computer.

Patrick Poulson, RPT: Tom, it seems to me that the crucial matter to you would be the appearance of unethical behavior. Even though you evaluated the piano fairly and gave the customer the information you were hired to provide, the fact that you subsequently received money from the dealer could lead the customer to jump to the conclusion that your judgment might have been influenced by the possible extra dollars from the dealer. Our reputations as technicians are as much a matter of perception as of reality, and we have to avoid the perception of compromised ethics even when there is none. A good reputation is a terrible thing to waste!

Barb Barasa: In the real estate business, brokers always used to get paid by the sellers. Someone eventually realized that buyers were under the impression the broker was working for them (taking them to see houses, helping them get financing, etc.) even though they were still getting paid by the seller.

In the last decade or so, there has been a push to clarify these "fiduciary relationships" (relationships of legal agency based on trust) by: 1) making it clear to all parties who is representing whom and 2) offering buyer broker services, where the buyer signs a contract directly with a broker who represents the buyer in all transactions. The buyer brokers I know will not handle "both sides" of a transaction. This is called "dual agency." It is not possible to get the best price for the seller *and* the best deal for the buyer. If one of these brokers has listed a property and a buyer comes in to find out about it, they will refer the buyer to another agent.

Intention does carry some weight legally, I suppose. But in this kind of transaction, intention is overruled by lines of agency. I realize that the situations are not exactly the same, but they are close.

Tom stated that he was being honest with the customer about the condition of the piano. It seems to me there would be no moral or ethical dilemma if he were also honest with her about the fact that he will receive money from the dealer. If that gives him a queasy feeling in the pit of the stomach, then I think his question will answer itself.

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Q & A/EDITOR'S ROUNDTABLE

Continued from Page 12

Larry Fine: I agree with the many other posts that it is not ethical to receive payment from both parties. The customer has a right to expect that you are unbiased, and receiving payment from the dealer is a betrayal of that trust. If you expect to do many piano inspections for customers, you would probably be best off with a policy of not taking payments from dealers. If you do decide to continue taking payments from dealers, then you should reveal that to the customer when asked to inspect a piano. If the customer still wants to hire you to inspect the piano, then they should pay you for doing so, but at least it is their informed choice.

As far as the present situation goes, since it is a "done deal," I would *not* mention it to the customer. Although returning the customer's fee might, as someone suggested, give you a "customer for life," it also might make the customer question if their newly-acquired piano is really any good, and could just as easily turn the customer off to you and make trouble for the dealer. If you are concerned (with good reason) that you took money from both sides, I would instead return the commission to the dealer. It certainly won't harm your relations with the dealer, but more importantly, if you are ever accused of taking from both sides, you can honestly say you didn't.

Tom, it's admirable that you are thinking about these things and are willing to share such a sensitive subject with the list. Thank you.

Gina Carter: Tom, this has been a good discussion, not only for you who asked the question in the first place, but also for us who have pondered over the issue itself and all the responses. It certainly has made me re-examine my own positions. For myself only—I am not making a judgment on anyone else's ethical position—it is wrong to accept two payments (or whatever I call them) for the same purchase of a piano. One or the other—okay, but not both.

The primary service I sell is my time and knowledge. The physical aspect of my profession is secondary. This is how I make my living. If I am not paid for my primary service, I do not succeed in this business. If I do not conduct myself as ethically as I can, I can't look at myself in the mirror.

Food for thought: when I accept a commission for a piano sale, I include the normal, follow-up warranty service at no charge to the seller (tightening screws, adjusting the regulation, etc.). Normal maintenance, including tuning, is still the buyer's responsibility. Not advocating that anyone else do this; it is just my personal way.

Thanks for asking the question and thus reminding me that it was time to re-examine!

Sanderson: Well, for some reason earning money this way never set well with me. I never like being asked for the fee and I never want to be given a fee, so at least I am consistent. When I send a customer to a dealer to look for a new piano, I call up the dealer and let them know I have referred them this person. The standing agreement is, don't try to steal this client away from me (by badmouthing independent technicians) and let me do the "free" tuning for you. This keeps my relationship with the dealer in high regard (some stories that

a dealer can tell you about referral fees will really raise your ethical quandary) and if the customer does buy a piano, it enhances my relationship with the new owner as well. All the while I remain a piano technician doing my job, for both customer and dealer, with a consistent focus of working on pianos.

Perhaps the underlying assumptions about the taking of referral fees are what get my goat. For what am I getting paid? Do I think that my advice is for sale? If so, then the wrong person is paying because I give my advice to the buyer. Or is it a service I am providing for the dealer for which I am justified in charging? These are some of the questions with which I am unclear.

Response from Tom Cole:

Thank you to all who have responded so far. A lot of food for thought, and I'm coming to some conclusions about what it is that I can live with (ethics) as well as what are some elements of good business (morals?). If I think, in my own case, that I have served the customer in the best possible way, then I am operating within my own ethical boundaries. It is a separate point, however, that how the customer perceives my ethics may be an entirely different view and, yes, my reputation is worth protecting.

Newton, I don't understand why the return of the appraisal fee would necessarily result in a happy customer. If you refuse the money then do you also recommend another technician to do the appraisal? I'm seeing that the problem is rooted in agreeing to take commissions in the first place. How can I ever be expected to provide reliable information about pianos to potential customers if there are dealers out there who offer me commissions? If I am in the business of selling my advice about pianos, then I don't see how I can be in the piano sales business.

So, I've decided what I'm going to do about the future. What remains is what to do about the current situation. The piano is bought. Commission and appraisal checks are already in the mail. I gave the buyer reliable information. I had long forgotten about the commission deal I made with the dealer. The last few evaluations I had done there resulted in my advising against buying.

Since I know that I have done right by my customer, I'm concerned that if I try to "fix" anything, I might cause more problems than were solved. I earned the appraisal check, and under the circumstances, the commission check I view as an unexpected tip. However, I *can* see the potential for harm in the future so I have formed a new policy of not receiving commissions from anyone.

Barb Barasa brings up a good point about the customer knowing about the commission. I think full disclosure would be the right thing to do.

Thanks, again, for helping me think this through. I'm still open for further comment.

— Thomas A. Cole, RPT
Santa Cruz, California

Regarding Bob Hohf's Bechstein Series

Fine series on pinblocks and Bechstein. Mr. Hohf figures the pinblock torque downward to be the prime mover here and this certainly seems relevant. I have several observations and questions.

His hypothesis depends on a gap at the pinblock step allowing a crack, but I don't see the crack allowing downward movement to close the gap. The iron is not flexible, and if anything, wouldn't the cracking rotate the agraffe side away from the gap?

I have limited restringing experience but have done 15 to 20 over the years, including several Steinways, a Yamaha grand and an assortment of other grands and uprights. After de-tensioning and string dismounting, I have, in most cases, found the strut *nosebolts* to admit a good quarter-turn downward before the strut relaxed. This is not surprising to me, as the struts lie above the string line and want to buckle upward, over time deforming slightly *the beam below*. This gradual yielding (creep) over time, more apparent in older instruments, allows that much buckling in the strut which would certainly show as stress at the crack area in question.

I once saw an upright with a crack at the top of a strut near a nosebolt. I also once restrung a Bechstein with a crack such as we're considering! Seeing the strut drop a good bit as I relaxed the nosebolt gave me reason to think the crack-causing stress would be notably relieved and without welding, the piano has been fine for a decade or so. I just told my client never to move it or allow any earthquakes to strike (Palo Alto, CA!). Oh well, we agreed it was risky. Doesn't it seem that the "American System" has much more iron across the webbing to handle this buckling movement regardless of the sum of its origins? It's a pleasure to take part in such discourse with colleagues of far greater experience.

—Norm Albers, RPT
Grants Pass, OR

Child Development and the Important Role of Music Making

As a result of the intensive media coverage of the NAMM funded work of Drs. Frances Rauscher and Gordon Shaw, we wish to make you aware of the *Newsweek* Special Edition that is currently on newsstands. It is entitled "Your Child: From Birth to Three." The cover date is Spring/Summer 1997. The research findings about music and early childhood development by Drs. Shaw and Rauscher are sighted in this special edition on page 31.

In addition, the researchers were featured on a special series on "NBC's Today Show" on April 15. This feature was one of the best treatments of this groundbreaking research to date. NBC is making the series available for purchase. Copies of the NBC five-part series on early childhood development entitled "Bringing Up Baby" can be obtained

on video for \$29.95 by calling (800)420-2626.

Frances Rauscher represented the music community at the White House Conference on Early Childhood Development and the Brain on April 17. She then testified before Congress on April 23 as a NAMM representative where her remarks about her research as well as the role of music in early childhood development were very warmly received. Look for a full report in an upcoming issue of *Playback*.

As the media coverage of the issue of "how children learn," and the ongoing AMC media campaign supporting the Shaw/Rauscher research continues over the next several months, these activities create a window of opportunity for NAMM members and our advocacy colleagues in our local communities. Use this information in a meaningful way to highlight the critical and important role music making plays in the development of a child.

At a time when we hear more and more about the need to focus on reading and math, we must inform decision makers at all levels of these results to ensure that the vital role music plays as a core subject will not be overlooked.

Thank you for your continuing support.

—Larry R. Linkin,
NAMM President/CEO

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Stop by the PTG Booth in the Exhibit Hall at this year's Convention & Institute in Orlando, Florida to stock up on all your Business Aid needs

The 2nd GPA
Dublin International
Piano Competition
Dublin, Ireland
*All Six Prize Winners
selected Kawai.*

The 42nd ARD International
Music Competition
Munich, Germany
First Prize Winner selected Kawai.

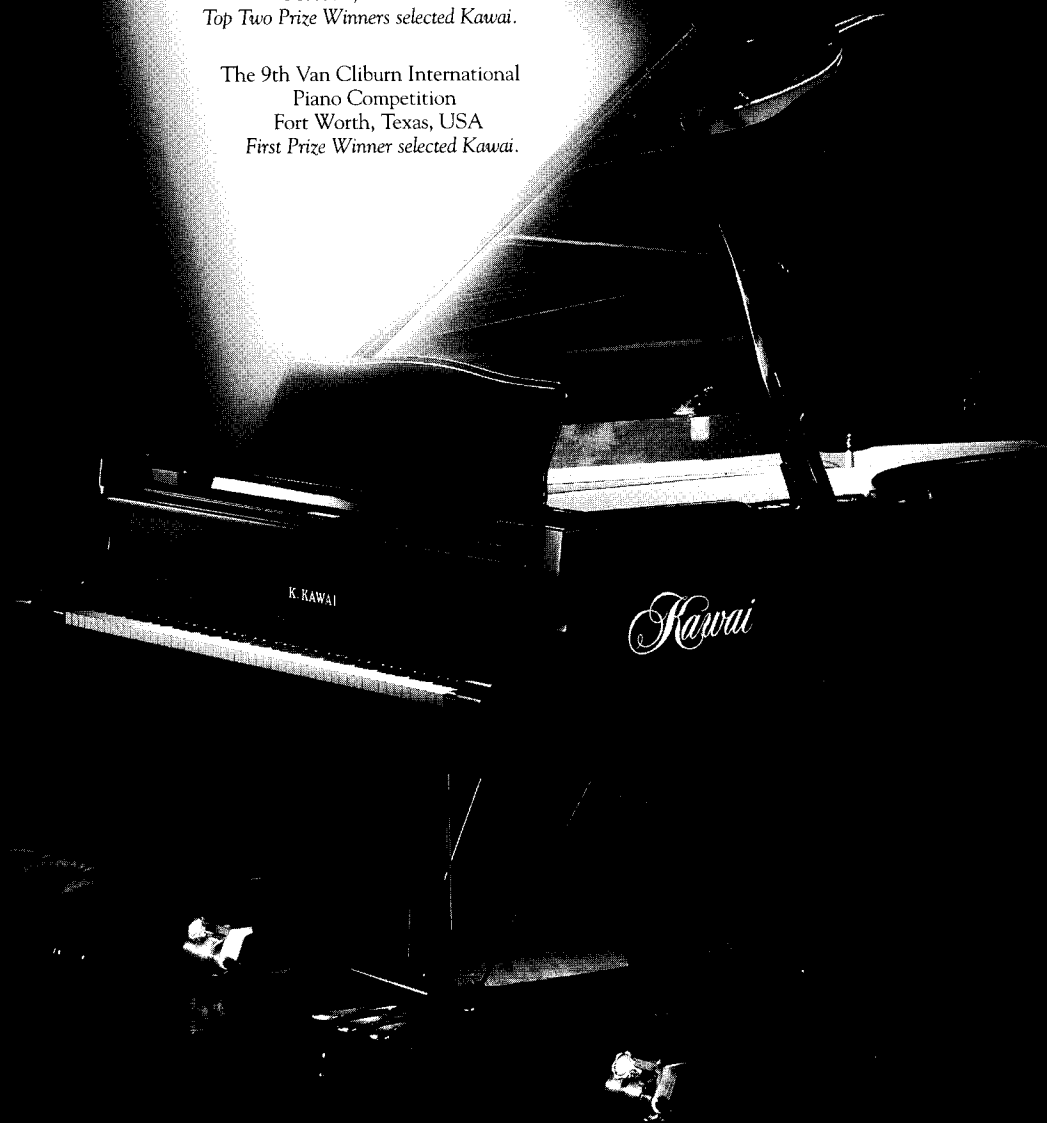
The 45th Ferruccio Busoni
International Piano Competition
Bolzano, Italy
First Prize Winner selected Kawai.

The 11th Santander
International Piano Competition
Santander, Spain
First Prize Winner selected Kawai.

The 2nd Hamamatsu
International Piano Competition
Hamamatsu, Japan
First Prize Winner selected Kawai.

The 10th International
Tchaikovsky Competition
Moscow, Russia
Top Two Prize Winners selected Kawai.

The 9th Van Cliburn International
Piano Competition
Fort Worth, Texas, USA
First Prize Winner selected Kawai.



It's becoming a familiar refrain.

Masochistic Music Inc.

(or Accounting for Tuners & Other Dummies)

By Jim Bryant, RPT
Northeast Florida Chapter

Introduction

Some of the earliest known writings include, from early Mesopotamia, records of the amount of wealth in the store rooms. These records include precious metals, cloth, and food stocks as well as animals. Even back during those early days of civilization man recognized the need for keeping track of where the wealth, and therefore the power, was.

Even early art demonstrates record keeping of sorts. Hand prints on caves in France and Australia from prehistoric times say "hey look, I was here—don't forget me." Likewise the budding art form of depicting animals was a recording of the wealth that they had, or hoped to have, during those early days of record keeping. The need for keeping records has not really changed since those times, for all the same desires and hopes and dreams are still with us as they were with those people long ago.

As we travel this brief road of accounting together, I hope you will gain from something I have said, or not said, to either confirm your methods and reasoning or give you thought to change them.

Purpose of Accounting

There are many reasons for keeping track of your business and personal finances, among them being:

1. Taxes
2. Records for obtaining desired credit
3. Saving for future expenditures
4. Keeping track of time worked, etc.... Records of this type let you know where you are, or rather were, at any given time in relationship to where you want to be or where you need to be.

With a comprehensive record of results (accounting) you can decide where you want to be (forecasting) and what you need to do to be there (planning). I know! I know! You're saying, "here we go again about business planning."

"Don't be so busy taking care of business that you don't take care of your business."



But that is what only a good accounting system allows you to do; and that is why we are going to briefly explore the subject. Bear with me and I will try to keep it interesting and useful.

Each of us needs to keep a system of books, or accounting, for the following reasons:

- To keep track of how much money is not being made. This is a rather negative view of accounting but a good system will tell us this and the information derived from this view is a road sign telling us to hurry.
- To keep track of how deep in debt we are. This is also a negative viewpoint, but again a useful one, that lets us know where we need to put forth more effort and why.
- To keep track of our expenses and income. This is a neutral viewpoint and it tells us what the facts are and from those we can decide whether we are ahead, behind or that we need to change our focus in order to change our direction.
- To determine where we are in our yearly budget forecast/plan. This also is a neutral viewpoint where the results tell us what we need to know in order to expend our efforts more gainfully.

Type Of System Most Tuners Use?

• The Envelope System

The envelope system is favored by those who like to keep everything in one place but do not want to take the time to sort every thing out as invoices are filed. Typically this takes two forms:

1. One envelope for all of one month's invoices and payables.
2. One envelope for each category of account, i.e. parts, car expense, cash received, etc.

Now come on and admit it, don't you remember saying, "Hey, Sam (or Sally), where is that big brown envelope with the pink giraffes on it?"

• The Drawer/Shoebox System

Again, this method is favored by those who like to keep everything in one place, but do not want to take the time to sort every thing out as invoices are filed.

Typical use of this system is to put all expenses in the shoe box and all invoices in a drawer. I think we all are guilty of putting something in a kitchen drawer, near the telephone, so we would not lose it, and promptly forgetting where we put it.



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Masochistic Music Inc.

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• Generic Tax-Filing Firms

This system is where you take your drawer, shoe box, and or envelope to a professional tax preparer and say "can I pick this up tomorrow?" The typical answer to this is "Well, certainly you can!" or an occasional strange look with a smug smirk. If we fit into this category of bookkeeping we are losing money, hard earned money. This is not a dig at generic firms; they provide a needed service, but just like in computers, it's "garbage in—garbage out"!

• Simple Books

Defined for this article as being the "Cash method," single entry. The simpler we keep our record-keeping the more likely we are to use it. Keeping our records up to date keeps us in tune with our business. To put it another way, when we take the time to take care of our business records as well as our business practices, then our business will take care of us. Just to be redundant let me say it a third way: don't be so busy taking care of *business* that you don't take care of *your* business.

• Complex Books

Defined for this article as being the "Accrual method" and using the double-entry type of books. This system can supply much more information of a specific nature and is the system most preferred by taxing authorities.

Given the above systems to choose from it probably would be safe to say that most of us use some combination of these. What we choose to do in the way of accounting or bookkeeping will have an effect on our business and its health. In the last paragraphs of the article we will discuss pros and cons of these systems, i.e., Cash or Accrual.

I felt that there would be a wide range of approaches to accounting for our trade and because of that I ran a very limited, nonscientific survey. I took advantage of the cooperative spirit of the people who inhabit the "pianotech" list on the Internet. Explaining that it was research for an article, I posed the following questions:

A. Which method of accounting do you use for your business?

1. Cash. 2. Accrual. 3. Other.

B. Do you use a computer in keeping your books?

1. Yes. 2. No. 3. Half and Half.

The results of this small, quick survey are as follows:

Cash method	37	80.4%	
Accrual method	8	17.4%	
Other	1	2.6%	
Total responding			46
Use Computer	YES	32	69.7 %
Use Computer	NO	6	13.0 %
Half & half		8	17.4%
Total responding			46

Note: totals not 100% due to rounding

Percentage responding out of total possible responses 12.24%

As you can see, the response from those folk was very, very good in terms of statistical significance and reliability. One factor that must be noted is that the people who

Running a Profitable Piano Service Business

The essence of foolishness is doing the same thing this year that you did last year and being surprised that you are not any happier with the outcome this year than you were last year. Huh? Well, to run a *Profitable* Piano Service Business is really extremely simple: if it doesn't work that way, don't do it that way. This will force you to try different ways, then when you find a way that works, you will be well on the road to having a profitable and successful business.

There are many elements in a successful enterprise of any kind and they all revolve around that dreadful word "**Planning**." You have to know where you want to go so that when you get there you will know where you are. That is simple enough, right? "Jim, how can we do that?" you might well ask. To which I would answer, know your market and develop the three most important things in the Piano Tuning Business. They are: 1. Attitude, 2. Attitude, and 3. Attitude. With a good attitude you have the battle under control, if not in fact won.

Of course, if your market consists of only 14 customers you will not be able to buy that new convertible you want. So know your market by determining the following: 1. Dealers in your area, 2. Music teachers, 3. Churches, 4. Institutional owners, 5. Music or Civic Societies, 6. Public Schools, 7. Other techs in your area, as well as in surrounding counties/towns.

A term used in pop management circles is "networking," and that is what I am speaking of doing. The larger your network, the more opportunity you will have to succeed in the piano tuning business. Keep the right attitude and you will be profitable; know your market and you will be successful.

The attitude will force you to constantly seek out new information and skills in your chosen field. It will force you to be helpful to others who might ask for assistance. It will force you to be a pleasant, competent technician to your customers. So, with a good attitude, things are more possible than with a bad or mediocre one.

Now that you are profitable, if not successful, you can start working, not on making your business profitable, but rather more *successful*. The way to do this is to start sculpting your business. This may be accomplished by weeding out, as it were, the less desirable customers and filling in their place with more profitable work. For instance, you have gotten to the point where you absolutely dread going to the High School to tune their pianos. That's okay! Gradually replace them with other, less time-consuming, customers.

Or possibly start trying to get more needed repair work from your customer base. Ask your good customers for referrals. If they are good customers, chances are their referrals will be good ones also.

In a field where what we do is as much an art as it is a science, it is sometimes hard to say what is *profitable*. Sometimes it can be measured in dollars and sometimes that measure falls far, far short of being a true measure of profit. So allow your good attitude to guide you in your business life, do your market research, plan and stretch your goals, and you will be surprised at how quickly and how often your hard work and good attitude will allow opportunity to come your way.■

responded are very comfortable with computers and this no doubt skewed the results somewhat toward computer use. However, having said that, we need to look at the answers that indicated either not using the computer or using a half and half system.

Although the respondents who indicated not using the computer (or using it just half time) for their bookkeeping duties are computer literate, they choose not to use the computer. Why? Any number of reasons can account for this. Again, we will address this in the last paragraphs of the article.

Methods

Cash vs. Accrual

In the "Cash" method of bookkeeping we only enter amounts when the moneys are paid in or paid out. If there is a bad debt at the end of the year, it may not be deducted from your income because it never went on your income to start with. In order to be accurate, the cash method needs vigilance with entry because it is easy to forget that you spent fifteen dollars for gas and four dollars for parking today if you wait until tomorrow to post your accounts, particularly if you put the receipts in the glove box of your automobile.

The "Cash" method is very easy to maintain and very easy to abuse. Care needs to be taken to make certain that the cash accounting you do truly reflects your income and expenses. It is simpler than the accrual method but it is also less forgiving in some aspects.

In the "Accrual" method of keeping books the entry is made whenever the funds are earned without regard to whether they have been paid or not. This is true of both receivables, and payables. The only account that I can think of as an exception to this rule is a cash account that is only adjusted after a transaction takes place. Accrual accounting is generally more difficult to maintain but it does offer more specific, detailed, information than does the typical cash accounting system.

The "Accrual" method also has a built-in safeguard of sorts in that each entry has an offsetting entry somewhere. This helps you to catch missed entries quite often. For instance, you make a bank deposit and haven't had time to make the offsetting entries or adjustments and have lost the invoices for them anyway! Well, the deposit was for \$500 and you know that you need to find \$500 dollars worth of invoices. While you might take awhile to rebuild this documentation at least you know what needs to be found. This error-correcting mechanism is one of the benefits of an accrual system.

Single Entry

A system of bookkeeping in which a business keeps only a single account showing amounts due (receivable income) and amounts owed (payable expense). Another way of

	A	B	C	D	E
1	Category	Income	Expenses		
2					
3	tuning Ms. Marple	10.00			
4	repair job, Kawai Gr.	100.00			
5	gasoline		20.00		
6	rent		80.00		
7	rebuild S&S #234567	400.00			
8	parts		120.00		
9					
10	subtotals	510.00	220.00		

looking at this is that you tell yourself something.

Single Entry can be either an Accrual system or a Cash system. If single entry is used as a Cash system then entries are only made when a bill is paid or a deposit is made in the bank. If used as an Accrual system, when any expense is incurred or funds earned it is entered into the books whether the money has actually changed hands or not. In this case some items would be listed as a negative item and some items as a positive item.

Double Entry

A method of bookkeeping in which a transaction is entered both as a debit to one account and a credit to another account, so that the totals of debits and credits are equal. Another way of looking at this is to tell yourself that you told yourself something, then checking that what you

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	A	B	C	D	E	F
1	Entry item	tuning acct	repair acct.	parts, repair	rebuild acct.	Checking
2						
3	tuning marple	10.00				
4	repair, Kawai		100.00			
5	gas, car					
6	gas, truck					
7	rent					
8	rebuild S&S				400.00	
9	DEPOSIT					510.00
10						

On Profit

"The hope, and not the fact, of advancement, is the spur to industry."

— Sir Henry Taylor (1800-1886)

The "spur of industry" indeed, for without advancement (profit) where would we all be today. Where would the funds come from to send our sons and daughters to College?, to Summer Camps?, to the Doctor?

Profit is what we are in business for and there is no shame in an honest profit for an honest labor. Some say that a fixed fee should be charged for all work done and the fee should be the same for all customers and all types of work. I say that any fees should be agreed upon in advance for any work and then the fee charged will be appropriate to whatever the situation is, at that moment in time. There is nothing wrong with charging the single Mother, or Father, strapped for cash, less than what is charged a single Person without children as long as each agree to the charges before the work is done.

Profit is not just in terms of monetary reward, there is soul food involved as well. Who among us can say that we have never given one customer more than another simply because the one customer "deserved it" and the other did not?

Profit is what keeps us in business and available for satisfying those customers who request our services. Without profit in the Piano Trades we would be Plumbers, or Lawyers, or something other than Piano Technicians. So don't disdain profit, without it you would not be able to serve your customers, or to feed your inner self on those occasions where that little something extra, freely given, has meant the difference between a day spent at work and a truly glorious day. ■

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thought you said, you really did say.

Double-entry systems are well suited to the Accrual method of bookkeeping. A difficulty in Double-entry is that some accounts are "Debit" accounts and some are "Credit Accounts." An example of this is the Cash account which is "Debited" when it is being increased by deposit of funds and is "Credited" when funds are withdrawn. In contrast a Payables account is "Credited" when being increased and "Debited" when the payable is paid. Hence part of the reason for the name "Double Entry." The other part of the reason is that for each entry there is one or more offsetting entries.

Methods For Computer Users

Programs for Bookkeeping/Accounting

Accounting programs available to all of us today are very sophisticated and vary in quality of performance and in-depth of information they will give back to us. There are very detailed, in depth, analytical, programs used by the "professionals" in accounting. These programs require some very good grasp of the details in the practice of accounting in order to get the maximum benefit from them.

There are programs on the market which will do very little but add and subtract. Somewhere in the great bell curve, in between these two extremes, there are many, many good usable programs that will serve the needs of the average small-business person. That's us.

Programs for Taxes

As in accounting programs there are tax-forecasting, tax-planning, tax-reducing, and tax-preparation programs that span all ranges of abilities. Also, as in accounting programs, there is the vast middle ground of programs that are suitable for our use.

Linked Programs

When a program of any nature works in a completely different and separate program without special preparation or addressing, it is said to be "linked." For example the Brand A accounting program will transfer all needed information to the tax-preparation program of Brand B. Typically the two, or three or more, programs will automatically update each other as pertinent information is entered into any of the "linked" programs.

Example of links: Time Slips <=> QuickBooks <=> Turbo Tax. Any change in any one of these programs, if linked, would change the figures in the other two.

Advantages of using computer programs

- 1) Day-to-day, week-to-week, month-to-month tracking of information.
 - Reconcile bank accounts on any given day in just a minute or two thereby giving you complete knowledge and control of your cash flow.
 - Do a periodic analysis of payables or receivables allowing you to step up collection efforts or take

advantage of payment discounts.

— Keep track on a regular basis of the amount of cash that would be better used in a CD, or invested in some manner, rather than sitting in the checking account. In other words, more ability to let our money work for us!

- (2) Graphical (pictorial) analysis of information. For those of us who can see things much quicker with a picture than we can by looking at numbers, a chart or graph is invaluable. By viewing a chart or graph we can concentrate on those numerical areas that need the most attention in relation to all areas of our business.
- (3) Instant categorization of sources of income/profit allowing us to pinpoint those areas that are most profitable for us. This will or should, allow us to maximize our earning potential.

In my survey, most of the respondents listed the accounting program they used and gave me some rationale for using that program. I will list the programs mentioned in alphabetical order. You can see by this list of different

On Planning

"In preparing for battle I have always found that plans are useless, but planning is indispensable."

— Dwight D. Eisenhower (1890-1969)

"Planning ahead is a measure of class. The rich and even the middle class plan for future generations, but the poor can plan ahead only a few weeks or days."

— Gloria Steinem (1934 -)

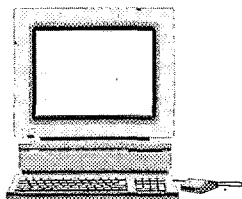
Planning is the foundation of our business and knowing what we have to plan with is indispensable, ergo our Books, financial records which are the building blocks of our business. We must have the skilled craftsman to provide the building blocks, that is our job. We must put them together in such a way as to frame a working, thriving business, that is our job, too. Bookkeeping can only tell us where we have been, we need someone to tell us where we are going. Whose job is that? Well, that is our job also.

General George Patton once said something along the lines of "Our plans are for letting us know just how far behind, or ahead, we are after the first step is taken or the first shot is fired." Our plan, our planning, is exactly the same and it must be approached as if your life depended on it; it does, you know!

If you don't want a life as a good piano Tech, just let it happen and you will get your wish. If, however, you do want a life as a good piano tech, then you must plan for it. Maximize your strengths and get help with your weaknesses; goodness knows there is plenty of help out there just for the asking.

If you don't plan for the future, it will come anyway. Then when it does come, the future will be the present and you will still be where you were in the past, i.e., just dawdling along thinking about planning for the growth or maximization of your business in the future.

I strongly urge each of you to take Ms. Steinem's advice and plan for the future generations of your business, if not for your family. Planning and profit can, and will, make you more able to think of the future in terms of years and decades rather than just in terms of "days or weeks." ■



programs that there is a range of suitable programs out there in the marketplace.

- Access MSWorks
- Economik
- FileMaker Pro
- Peachtree
- Quick books
- Quick Books Pro
- Quicken
- Timeslips/Safeguard

How to choose a program for yourself? If all of these piano technicians are using a different program, how do you know which is the best one for you? If you are asking yourself that, join the club! Each program listed above, and many that are not listed, will do everything that we need to do with our records. The differences in approach to programming each application makes the various titles work differently, while giving the same final results....

Well then, Jim, how do I decide which is the best program for me to use? I'm glad you asked that question! The answer is really very simple: use the one that fits you the best. The way to find that out is to try all of the programs and see which one you like best. Now, by the time you have done that you will have spent several hundreds, if not thousands, of dollars and you will be very upset with me.

So, to keep that from happening I suggest that you talk with other technicians who do the same type of work that you do and see what they use. Ask them what they like about

their program and what they don't like about it. Ask if they would buy the same program again and if not, why? Several of the more popular applications offer trial programs. These programs can be downloaded off of the Internet and typically have some of the features locked out so that you cannot print or export them. You can get a very good feel for what is available by this method but the only way to know whether you really like a particular application is to buy it and use it. If you fit in the normal pattern you will not be satisfied with the first application you buy, but that will give you the experience to realize the features that you consider desirable and to get when you buy the second application.

The costs of these programs vary tremendously and do not necessarily indicate their functionality or desirability. Most accounting programs are in the reasonable range of pricing and any one that you use will pay for itself very quickly. The savings in the area of taxes alone will probably pay for your first program the first year that you use it.

Pros and Cons

Manual vs. Computer

We have discussed methods and types of systems very briefly because I know that we are *piano people* and not *accountants*. Now let us explore the pros and cons of Manual versus Computer bookkeeping.

• Manual Systems Pros:

1. Absolute control over how information is entered into your books.
2. Absolute control over what is entered into your books.
3. Books must be lost, stolen or destroyed physically for information they contain to be lost.
4. Very inexpensive to set up.

• Manual Systems Cons:

1. Very time intensive, always.
2. Information contained in books must be digested one entry at a time.
3. Compilation of data for charting, or taxes, or profit and loss statements each take separate operations and must be done one step at the time. Although the information does not change for each of these the way the information is presented does change.
4. Information in a manual system looks like this:

Re: Johnson rebuild:

	Expenses	Income
Jan.	1226	900
Feb.	494	284
March	456	319
April	215	4000
Final	2391	5503

In order to get it in any other form it takes time, computation, layout and presentation origination.

• Computer System Pros:

1. Absolute control over what is entered into your books.
2. Information is recorded many ways with one entry.
3. Information can be easily manipulated for use as needed.
4. Math computations are accurate and automatic.
5. Visual presentation of information is very helpful for a

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On Taxes

tax (taks) n.

1. A contribution for the support of a government required of persons, groups, or businesses within the domain of that government

— (American Heritage Dictionary)

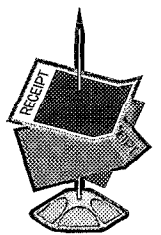
Taxes are needed, and indeed required, in order for Government to carry out the desires of the people as expressed through their duly-elected officials. We must each pay our fair share of taxes and must be certain that we do so in a timely manner. Our tax codes, however, give us many opportunities to reduce our tax burden in a legal and lawful manner. It behooves each of us as a taxpaying citizen to pay no more in taxes than the tax laws require us to do. To pay more than what we are legally required to pay is to give the Government the wrong information as to our ability to pay and therefore will lead to an even more onerous tax code. This will be your fault if you pay too much in taxes!

So in order to help the Government maintain an even tax burden on us we should each take advantage of as many of the legal, lawful, allowable tax deductions as possible when we file our taxes each year.

Hey, guess what!?

A good set of books, and a good tax management plan will help you do just that! You didn't think that I was going to let you off that easy, did you?

Tax-reduction strategies are every bit as much a fact of life in today's business world as is the cost of a new set of hammers for that rebuild. Like planning for your family, don't let taxes just happen to you; plan for them, and plan well. ■



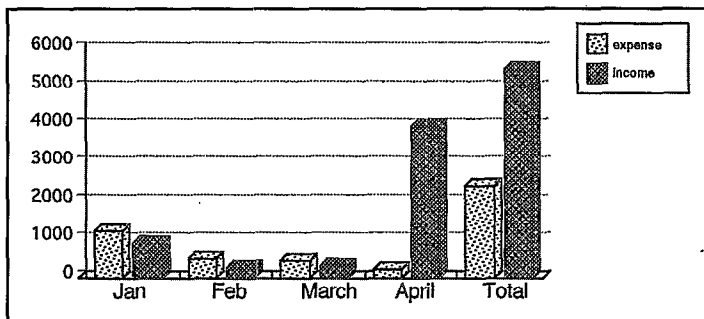
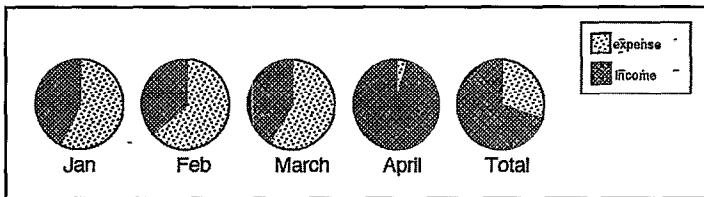
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quick review of what is happening with your business.
All the above information was completed in 2.25 minutes,

	A	B	C
1	Jan.	1226	900
2	Feb.	494	284
3	March	456	319
4	April	215	4000
5	Totals	2391	5503
6			



start to finish. The information in the project account is reflected in both charts. If you look at the charts, you don't need to know the numbers to know that January, February and March were very slim months, do you?

• Computer System Cons:


1. No control over how information is entered unless the program is changeable.
2. Information is subject to hard disk crash, power fluctuations, and various viruses if care is not taken.
3. There is an absolute need to back up all information in your books at regular intervals, preferably after every entry, on some out of computer medium, such as a Syquest tape or Zip Drive, etc. Even printed backups should be accomplished at regular intervals. This procedure will give you hard copies that cannot be lost to anything other than forgetfulness, carelessness, or fire.

Summary

In the final analysis, what system you use for record keeping, simple or complex, single or double entry, cash or accrual, computer or manual, does not matter. What matters is that you have a system that you will use. You should have a system that you are comfortable with and that you will, in fact, put to use in your planning activities. Each of the methods and systems presented will work well for you and help you to keep a good log of information on your business activity.

Who do you keep the records for? Why do you keep a set of books or accounts? You keep them for yourself and for your business and not for the Government's taxation purposes! The best tool in your box is the information that you have entered into your records. From that information you can mold, change, increase, decrease, and totally make over your business. Without this information you are in business one day at the time and there really is no tomorrow, unless it just happens to appear for you.

Just as you would not buy a new tuning hammer with the intention of not using it you should not go to the trouble of keeping a set of records without using them.

Information is only as good as the uses you put it to. If the only use you make of your bookkeeping is to pay taxes you are literally throwing money away. The secret to accounting, or bookkeeping is to use the information. Use it for planning and to find out how to increase your business, for your business is determining how you live your life. 

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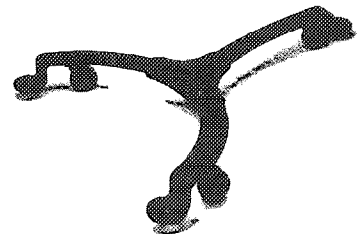


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The Business of Tuning — Part I

*By Steve Brady, RPT
Journal Editor*

During the past several months, several business-related topics have come up on the Internet list, "pianotech." All these topics generated quite a bit of discussion, and I thought it appropriate to gather and edit them into a comprehensive Roundtable on the tuning business. As it turns out, there was too much material for one issue, so the remainder will appear next month. — **SB**

No-Shows

Ted Simmons —

How do you handle no-shows? I arrive at the appointed time and the customer is not home. I leave my card in the door and leave after waiting 10 minutes. Later that evening I get an apologetic call from the customer who wants to reschedule. I've lost the price of a tuning that day because of the customer's forgetfulness. Do I passively comply and give the customer a new date or do I tell him there will be an extra charge? I'm talking mostly about first-time customers. I readily comply with customers for whom I have tuned for years and this is their first violation. Any comments?

Ken Burton, RPT —

This is a perennial problem. It happened to me yesterday. The lady said, "Right after I set up the appointment with you, I realized that the time we arranged was exactly when my baby is sleeping." *Then why didn't she call me and change the appointment?!* I think there are some things involved in dealing with the public that you can never solve.

However, I do take one further step to avoid this occurrence. At about 8:15 a.m., I phone the people who have appointments during the day. Lots of times, they respond by saying, "I'm glad you phoned. I had forgotten the appointment." So this helps a lot but there are always a few no shows.

I haven't had the courage to charge them a penalty for a missed appointment. Perhaps some of the fellows and gals do and they could tell us whether it works or not.

Jim Coleman, Sr., RPT —

I may get about one or two no-shows in a year. I always just kindly accept their apology and reschedule. The PR value of handling it this way is of more value to me than the missed bucks at the time. This customer is more likely to give me referrals than if I treat him/her roughly. If the wasted time really bothers you, why not stop by your church or other needy client and do a free tuning for them? You'll feel much better.

Please believe me, I've tried all the other responses. I don't like feeling bad.

I don't like having unhappy customers, I don't like wasting time. My time is my life.

Ed Foote —

On a first-time customer, I explain that my hourly rate for the time lost on the missed appointment will have to be added to the tuning if they would like to reschedule.

Any customer that doesn't see the fairness in that is a customer that doesn't value my time as highly as I or the rest of my customers do, and is not a customer I want in my clientele anyway. Actually, I have only had two people in twenty years say "just forget it, I'll call somebody else," and both of them have become headaches for other tuners since. I am glad I was able to avoid their business.

With longtime customers, I say nothing, and they always ask what the service charge for the missed appointment should be.

Charles Ball, RPT —

Especially since most of my appointments are scheduled at least 3 or 4 weeks in advance, I find it a good policy to call in advance to confirm, preferably the day before. You might consider doing this as a general policy.

Also, I have noticed that many professionals, especially doctors and dentists, tell me at the time of scheduling the appointment that there is a charge for missed appointments. If your problem becomes chronic, you might consider advising your clients similarly.

I recommend carrying a cellular phone for several reasons; but when you are waiting for a client to show up, you can be calling ahead checking your voice mail, confirming upcoming appointments, or scheduling new ones to make the best of a bad situation.

Ron Shiflet, RPT —

My wife and I generally don't schedule things any closer than a week away. The reason that we do this is so that we can send them a postcard in the mail. We do our scheduling electronically and the computer remembers to print labels which we stick on postcards. We do this in hopes that the customers will have sense enough to not forget. Many of them put it on the refrigerator or calendar. This also keeps us from being on the phone all night scheduling. Instead, our evenings are spent with our children and other personal interests. The

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system isn't foolproof but the "no-shows" tend to be much lower.

Jim Coleman's post was well received. People not being home is very frustrating, but getting mad at them tends to work against you. I still need new business. Good luck.

Collette Collier, RPT —

I think the answer is "all of the above." In cases like this there are always individual circumstances that should affect your general policy. Generally, I do not call the night before, because I do not want to set up that dependency when I might not be able to always call. The appointment is on unless one of us cancels. I can be counted on to show up or call, the client should bear the same responsibility. Usually I leave a bill at the door, thereby proving that I did show up.

You can always waive the charge if they call with a very good reason, but you can't easily try to institute the charge when you find out they just didn't have any respect for your time. People who do this chronically will not help you build a good clientele. On the other hand, if things are slow, I have been known to let this policy slide. I also never leave a bill if I arrived late for the appointment and they are not home. To me, late is after the 30-minute window I ask them to give me. If I call and there is no answer, I come anyway.

If they have an answering machine, I leave a message saying I'm on my way. If they show respect for my time, I show respect for theirs. If they have hard feelings, I try to smooth it over and part on congenial terms. Sometimes you gotta eat it; sometimes you don't.

Last week a very good teacher forgot to leave her door open. She was mortified. I was understanding. I doubt it will happen again with her, and the subject of an additional charge never came up. I decided that she had already referred enough good people to me to deserve a break, and I am comfortable with that decision. They're all different.

Ernie Juhn, RPT —

Some of you may know that I also work for a major piano manufacturer and often travel far, sometimes by plane. A missed appointment can be quite costly. Over the years I have learned to use a little "reverse psychology." I try to prevent the problem before it happens. Mentioning that "I am very reliable," in a diplomatic way while making the appointment, has worked wonders. I have been using the same system for my local work as well and can tell you that I hardly ever encounter a "no-show."

Dave Stocker, RPT —

I remember hearing someone say that 20 minutes is the definition of late for most people, so I wait about 20 minutes. The way I have my appointments set up, I would still have time to tune the piano and get to my next appointment just a few minutes late. If I will be more than ten minutes late, I call ahead. In 14 plus years, there have only been a couple of customers who didn't make the second appointment, so I haven't felt the need to charge for a missed appointment.

I am ready to clamp down on a certain school district. A couple of schools have secretaries who do not seem able to keep room, alone, quiet, one and a half hours, and a particular date in mind at the same time while looking at a calendar. They look at me stupidly when I tell them I cannot tune on the stage next to the basketball tournament in the gym. So they will now

be charged full price for double-booking a confirmed appointment, or for creating an impossible situation.

Bill Stratton, RPT —

Missed appointments are always a headache I think we all have to live with. What I would like to know is how you all handle a missed appointment when it is a dealer tuning? This one especially frustrates me as I have already lost income on a dealer tuning because I discount the tuning. But then to have to reschedule a discount tuning? What do you do?

Ted Simmons —

That's easy. I tell the dealer that the piano owner must pay me a service charge to return. On top of that I add the dealer's charge. It has worked O.K. so far. The dealer has had no problem with that, nor has the customer.

Barb Barasa —

When I set an appointment, I always say, "OK. I'll see you on the 6th at 9:00 a.m. If it turns out no one can be there to let me in, just call and we'll reschedule it. Otherwise I'll just show up and see you then." Maybe it's just psychological, but it seems to "give people permission" to call and change it. Although I don't do the volume of tunings a lot of y'all do, I've probably had only two no-shows in about 14 years. My customers range from doctor/lawyer types to farmers.

Of course, there's no cure for deranged people.

Jim Bryant, RPT —

For no-shows, I will wait the requisite 15 to 20 minutes and then leave a bill. I do not get into a huff if the bill is not paid and I will never mention it to the customer whether the tuning is rescheduled or not. Leaving the bill lets the customer know that I was there and that I expect to be paid for holding up my end of the agreement. Since the biggest thing we have to sell is our time (now wait and think before you bring up skill, service, experience, etc.) and it is limited, the missed appointment does cost me in terms of income. I will do as Dr. Coleman suggested, i.e., tune at a nearby church if one is convenient. The good customers will call you, usually before you get back to the shop, and the not-so-good ones will blow you off in some manner. I lean over backwards to accommodate the former and never work for the latter again.

I think that each of us handles this situation in a manner that we feel comfortable with and in a manner that reflects our personalities. It is good to see the many different views on this. By the way, I keep an audio book in the car to listen to while I am waiting.

Curtis Spiel, RPT —

Bill Stratton asks what to do in the case of a missed appointment of a dealer tuning, as he has already lost money because he discounts services for dealers. I, too, used to charge dealers less than retail, but stopped a couple of years ago. Why? Why not? We as qualified piano technicians deserve to be treated as necessary business expenses by dealers, and as long as we put up with second-rate pay, that is what we are going to get. I know that plenty of technicians depend on dealers for a large part of their income, and I think it is appropriate to give dealers consideration for floor tunings (multiple pianos in one location, empty space in your schedules, filler, etc.), but home service for a dealer is as much work, or more, as home service for my regular customers, who also recommend me to their piano-owning friends. I think it is unfair to charge my private

customers, especially the ones who take good care of their pianos, more money for servicing their pianos than I charge a dealer for the same, or likely more, work.

What do you all think?

Bryant —

Curtis, this is a topic that you can get five opinions on in a room with three techs talking! I no longer do dealer free service work, except on rare occasions, but when I did I always felt that the discounted prices for such work was more than made up for by gaining new customers and expanding my client base for the future. As word of mouth advertising is better, in my opinion, than other types of advertising this meant a great deal to me starting out. Each initial free service tuning done for a dealer has the potential of providing you with 1.3 new customers. This figure comes from records that I kept for four years when I was starting and I feel that it would still be at least as good today.

So, if you are an established tech and looking at maximizing your income while lowering your number of calls, dealer free service tuning is probably not for you. However, if you are a new tech and can do dealer "free service" tuning, I strongly urge you to do so; the benefits are great, the price is small, and the future will be building itself for you. Just my opinion.

Bill Maxim, RPT —

I haven't solved the problem of missed appointments, either, but fortunately yesterday's missed appointment was around the corner from a church where contract work is due this month. I very seldom get missed appointments, but once when I suffered three in two days' time, I put in my next newsletter (which I use as a reminder—all current clients get one during the course of a year) that I was changing my policy and would be charging a service call fee for missed appointments. Having said that, I err on the side of leniency. In fact, I think I have only made the charge once.

A doctor's wife, a new client, was not there when I arrived, but her cleaning help was. They had not been informed, and so were not inclined to let me in. I handed them the bill after waiting over 15 minutes (I think it was 30). I got the apologetic call for rescheduling (she had not forgotten, but was held up with no chance to call), no argument over the fee, and ended with a cordial relationship.

Having said that, even though in one sense "my time is all I have to sell" and it has been stolen, the good will of a referral has the potential of multiplying income. I value the cordial and friendly relationships that I have built up with many and varied people in this area over the past 27 years, more than a few minutes' worth of one-time income.

One thing that may help is, when setting the time and date with the client, I make it a practice to repeat the date (including day of the week) at least twice during the phone conversation. Then, if the appointment was made over two weeks previously, I try to confirm with a call. That still is no answer for the housewife who called in the morning and then stared at me blankly when I arrived at the appointed time that very afternoon!

Rob Edwardsen, RPT —

I charged an extra fee a few times years ago but felt the bad feelings it created were more costly than the lost income. Plus, I miss appointments every once in a while and can appreciate how these things happen.

Maxim —

Here's where a cell phone is a *big* help. The first time I used one, I was following directions like, "Turn right at the crossroads, fourth house on the left." No one was home, but when I called the number, the woman of the house could see me sitting at the next house. Seems that a new house had been built since they did their counting.

Which brings me to the possibility that I don't recall being mentioned, that someone IS home, but does not hear. A cell phone call might just raise the person in the den at the back of the house with the TV turned up and a loud air conditioner next to him. I have several times shocked a customer with the knowledge that I was calling from his own front porch!

A couple of months ago, I could not raise an old customer who had bought a Steinway upright from me and was regular as clockwork about repeat tunings. He never forgot. As I was driving away, I called on the cell phone and he was there. I went back. Still no one home. Then I checked the address. I was on a parallel street at a similar house!

The cell phone call will likely as not get you the chance to leave a message on the phone recorder, which reinforces the message that you came as scheduled.

Jeffrey Hickey, RPT —

As Rob mentioned, sometimes *we* are the ones who miss an appointment. What then? Do you compensate your customer for his/her lost time? It seems to me that we owe the customer the same consideration (...and/or remuneration...) for the time *they* lose when we can't get to them, on short or zero notification.

Case in Point: me! Last week, I had a service appointment set for a church. My faithful chariot decided to take a break after the first tuning that day. I attempted to call the church, but there is no phone. I call my contact for the church, but she's already at the church ... waiting for me.

She calls that evening, not terribly upset, and reschedules the tuning for the following week. She had assumed that I was detained, and understood that there was no way to reach her at the church. No problem. Everything's fine. Right?

Well ... this morning my faithful 4-banger cracked a fan ... guess what? Can you determine which tuning was rescheduled for the afternoon? Can you guess who was (again) waiting at the church? Yup.

I'm not sure how you folks would feel in my position, but you may understand why I'm giving them a 25 percent discount on this tuning! And, we've decided that next time she'll wait at home for my call, when I reach town, before setting out for the church. I certainly hope that we manage to cross paths this time. We'll see!

When it's the customer/client that misses the meeting, everybody gets one for free. After that, it's a service charge. Same charge as driving out to repair one sticky key. But, somehow... I don't believe I've ever actually charged someone.... Somehow it always seems so reasonable. But, I do raise the specter every once in a while!

Handling Emergencies

Wim Blees, RPT —

Chris Trivelas, in his "Touch-up Tuning Revisited" article in the September *Journal*, mentioned the dilemma of having

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one of your best customers call at the last minute for a tuning. I had that situation happen a couple of months ago. On a Thursday evening I got a call from the choir director of a large church with many pianos, for whom I have been tuning for eight years, (and in the market for one of my rebuilt grands), to tune the piano in the sanctuary before Saturday, when he had three weddings scheduled. With no time on the calendar on Friday, I had three options: 1) work an extra couple of hours on Friday; 2) cancel one of my appointments; or 3) recommend another tuner.

Since my wife and I had tickets to the symphony Friday night, I couldn't work the extra hours. I thought about canceling one of my other customers, figuring that one of them wouldn't know the difference why I canceled. But then maybe this customer belonged to a church with a lot of pianos, or needed her piano rebuilt, or had a friend who needed her piano rebuilt. I have never canceled one appointment to schedule another. I have canceled because I was sick, or because of an emergency, but never to schedule another appointment, and I didn't want to set a precedent to do that. So I did what I thought was best. I recommended he find another tuner. Since I didn't know the schedules of the other RPTs in the chapter, I just told him to call someone.

I haven't heard from this choir director since he called me, to tune the other pianos at the church. I have been wondering if I lost him to a competitor, or is he mad at me for not dropping everything to take care of him, or is he just late getting around to calling me?

The question I have is this. Should I have given up the tickets to the symphony? Should I have canceled one of my other appointments? Did I do the right thing?

What are some thoughts and opinions on the matter?

Bryant —

In my business class I address this problem with a section dealing with alliances. We should all have someone to work with in these types of situations, someone we can trade favors with when we get stuck like you did here. This must work "both" ways and we need to make sure that we, in turn, go out of our way to accommodate a request for assistance from this person(s).

It does not seem to make good business sense to work to build up our business over the years and let one symphony performance cause us to lose what is a very good source of income. Let's suppose that you have lost this church from your client list, how many new customers will you have to acquire in order to make up for this one church?

Wim, in my opinion, it is always best to specifically suggest someone else to call when you cannot make the service call as requested. If the customer is a good one, I will make every effort to accommodate them and in most cases will make the arrangements to have another tech do the service call for them.

If you have a working arrangement with other techs in your area, don't fail to use them as needed. If you, or others on the list, don't have such an arrangement, I strongly urge you to establish one as soon as possible. The benefits from the combination is well worthwhile and might lead to more avenues of opportunity than you could dream alone. If you are a member of PTG, use a chapter member in this networking. If you are not a member of PTG, find someone with whom you can work

comfortably and feel good about recommending to do the emergency calls you can't get to; perhaps a member of the local PTG Chapter.

Jim DeRocher, RPT —

I believe I would also have considered a fourth option: Get up early Saturday morning and tune the church piano. Since you've been taking regular care of it the tuning probably wouldn't required more than one hour.

Tom Myler —

Had it been me, canceling the symphony date with my wife would absolutely not have been an option. You have to draw the line somewhere; and, the client also owes you a little loyalty, consideration, and respect. Remember that hindsight is always 20:20.

I think you chose the most ethical and honorable option. Depending on who the appointments were that could have been postponed (for example, were they all long-term, "valued" clients), you might have gone ahead and set a new precedent by bumping one of them to accommodate the church. I have done this on rare occasions, but share your feeling that it just ain't right. Why should another client suffer for the church's lack of preparation (assuming such was the case)?

My vote: you did the right thing, even though adhering to your professional standards may have cost you a client. Assuming that this church had been happy with your work (eight years suggests they were), you were appropriately apologetic when referring them elsewhere, and that you have in fact lost their business to another tuner as a result of your handling of the situation, I would suggest that you are better off without their business.

All of that having been said, why not call the choir director to "touch base"?

Avery Todd, RPT —

For a long-term customer like that, you might also consider asking for a key so you can get into the building anytime when emergencies like this happen. I had a key for one of my large church clients and that saved the music director's skin more than once. Just be sure to check about any alarm systems in place.

This brings up a question I've been thinking about the last few days. I'm having some knee problems and may eventually have to have surgery and be out for a while. When one is relatively new in an area, like I am here (3-1/2 years) how do you go about finding out how good a particular tuner is? Especially someone who can do "concert" quality work. In a large university like this one, I have to be sure that whomever I bring in for recitals can do a good tuning and, more importantly, a stable tuning. So far, I've only had to bring in someone to tune for me one time, but it's bound to come up again. That time I knew well in advance and I was able to get the Houston Symphony tuner, so everything worked out fine.

How does one establish that relationship? My tunings are up for evaluation anytime anyone wants to come to one of the (probably) hundreds of recitals we have here in a year. But how about those who do primarily home/church/school tunings?

Any thoughts on what could be a sticky subject?



Barasa —

I for one, would never be insulted if a fellow technician wanted me to tune for him/her before sending me work. The only reason I can imagine why someone would *not* want to do this is because they fear they won't measure up. Then you don't want them anyway! This could be done on a practice room piano so any potentially bad tuning would not be heard in a critical place (like a concert hall).

I'm brand new in my area (one month) and would be thrilled to fill in for someone or get leftovers at this point. And I am not into stealing people's customers (although you wouldn't have that to worry about it at a university), so I would be comfortable stepping in and then stepping *out!*

Being qualified is only one issue. I think it also comes down to trust, and we each have to judge that for ourselves when dealing with someone.

There may be someone like me near you who is hungry for work *and* a really good tuner ... check out the ones who are even newer than you are who might still be looking for work and "test" them.

Foote —

A new tuner must get business from somewhere, since we "can't take it with us." Since they will be tuning pianos others were tuning before, unless a newly arrived tech is willing to wait on a local tech to move or die, they are going to have to take work away from another technician.

If you go to another tech's customer, and offer a lower price, you are basically saying that the other guy is overcharging. Hard feelings will follow.

If you go to another tech's customer, and leave them with a tuning that is nicer than what they ever had before, then you are competing on the basis of quality, and there is no defensible ground for hard feelings if you get the account (just because there is no base for anger doesn't mean it won't be there, but you need never defend doing quality work, the lesser tech must either improve, charge less, or become bitter). We hate competition, but it makes us better technicians.

A case in point: having been called (emergency basis) to tune another tech's customer's piano, I tuned it and found a number of horribly out-of-level strings, I could hear the whine and whistle when I tried to tune the unisons. Since I could not leave a piano sounding like that with my name on the tuning, I spent an additional 10 minutes on the strings, tuned it, and charged for the tuning, (much higher than they were accustomed to).

Well! The customer called me back and said their piano had never sounded so good, they even mentioned several notes that had always sounded twangy were now, for the first time, in tune! The other tech lost the account, and when he confronted me about it, I was able to look him in the eye and tell him that not only did I not solicit this account, but that I charged more than he did, so he should ask the customer why this happened. He now levels more strings, he is a better technician, and there is one less chink in his armor. It will be more difficult to take an account from him now.

We should all endeavor to higher skills, and money is one good motivator to do so. Those who seek independence will have to forge out there and create their clientele. If you do it with mediocre work, at a great price, you will create one kind of customer base, but you will have built your house on sand. If you maintain very high standards, and charge the going rate, progress is slower, but you will build a foundation of the highest

paying, most demanding customers.

Every city has techs at a variety of prices, I think this is because there is a variety of the quality of work. The natural sifting of business eventually rewards long-term commitment to quality.

What I would really like to see are the thoughts on this subject from those with the longest perspective. I would really like to hear some of their views on the business of being in business as it relates to competing with your fellow techs. Some of you guys want to tell us what it looks like from the long view?

William Sadler, RPT —

Yes, let the chips fall where they will except ... I'm sure we can always find something that needs to be done that hasn't been done. If not, then all our customer's pianos are perfect, right? I'll risk sounding somewhat jaded here by saying that we are in this business to make money. I know that a larger part of my clients cannot afford to pay me for all that I could do to improve their piano. We are trying to give a good bang for the buck.

I think we should try and maintain respect to each other concerning affairs of business. Good communication helps that.

There is a difference between being asked to do a tuning (cover) for another technician and being ask to take over an account for another technician.

When I am covering for another tuner I might point out a problem and suggest that the customer consult with the person I am covering for about that problem. This is out of respect for the person who is giving me the work. Now if the technician I am working for says "I would like you to take over this account because I don't have time" then I try and win that customer based upon my own merits.

Bryant —

Avery, Barb and Ed have touched on some of the most important issues in finding a "stand in" tech. Trust is the most important issue as far as I am concerned. Trust that the stand-in will do a good job for you. Trust that the stand in will not use your trust to attain an "unfair" (whatever that means) advantage in soliciting your customer for future business. When I do a tuning or service call for another tech, I bill that tech and not the customer. Trust that "the stand in" will not do or say anything to embarrass you with the customer.

As for determining whether or not a particular tech is qualified to 'stand in' for you; Barb suggested that she would not be offended if another tech asked her to do a tuning for approval prior to being used for 'stand-in' work, I agree with this. Another method of getting a tuning or two to evaluate is to get the tech that you are considering using to help you tune some of the instruments at the school on a one time basis. Oftentimes the last tuning of the day will tell more about the care and technique of a possible tech than the first one of the day will.

As for those who do only home/school/church tunings, some of the best tuners I know only do these types of tunings. The reasons for this are numerous but include the not uncommon disdain for the political climate that surrounds most institutional/concert settings. Now there is nothing wrong with this and it only reflects human nature, but some people do not want to address these problems on a day-to-day basis. The fact that some tech might normally do only these types of tunings does not automatically preclude their ability for doing

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concert level work.

Todd —

Jim, I'm sorry I didn't make myself clear. Believe me, I had no intention of denigrating those who only do home/church/school tunings. That's primarily what I've done most of my career. The original question had reference to finding a fresh tuning to hear to help find a possible stand-in. Except possibly a school tuning, those tunings are not usually on public display to be able to hear. Barb's suggestion is about the only way to be able to check out their tuning. It's a good one which I had not really considered. I don't know why. I've auditioned for things most of my life, including my present job.

Thanks for the input Barb, Ed and Jim.

David Ilvedson, RPT —

Many of us in the San Francisco Chapter cover for each other whenever the need arises. What works well if it is a commercial account like a hotel, restaurant or church, is the technician coming to the rescue bills the other technician, who in turn bills his customer for the work done. This way the customer still considers the work is being done by their regular piano technician. He keeps the account but makes no money.

Tom McNeil, RPT —

Most of us think of ourselves as irreplaceable — and to a large extent that's true. Nobody knows that piano like you do; nobody else knows the space, the personalities, etc. And it

might even be that nobody else in your area is as good a tuner. But someone else might be able to get the job done in acceptable fashion.

If Pavarotti gets sick, he can't sing. Period. An understudy does the performance, and everyone (except the understudy?) wishes it didn't have to be so. But the show goes on.

We are human after all. As much as we'd like to, we can't be all things to all pianos all the time.

What if you're the very best piano tuner in the whole wide world? Then no substitute can possibly do as good a job as you do! But you'll still need a substitute once in a while anyway. And during your absence, your client will find out the difference between you and the other tuner, so your prestige rises! ☐

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Ethics, The Law, & Piano Technicians

By Mark W. Brady, JD

Before I went to law school and became a prosecuting attorney, I financed part of my education by tuning pianos. Tuning seemed particularly well-suited to my area of study as an undergraduate. I was a philosophy major, and tuning gave me a lot of time to consider Plato's *Dialogues*, Kant's *Critique of Pure Reason*, and Locke's 'tabula rasa.' If you try, you can solve most of the world's problems in a single tuning. This marriage of tuning and philosophy was not to be. Before long, I encountered the heavy realization that I was really a mere hack as a tuner. My personal ethics required that I leave the profession in the hands of the more talented and turn my attention to something truly useful. I went to law school. No snickering, please!

Some years ago, before I recognized both my lack of ability and lack of commitment to the piano tuning profession, I found myself in a troubling situation. A client had asked me to appraise a piano that she wanted to sell. There was nothing uncommon in the request, but I really wanted the piano. As I went over the piano and did the research, it became clear that the fair market value of the piano would exceed my ability to pay. As I prepared the appraisal, I struggled with the desire to adjust the appraisal to a level consistent with my financial abilities. I began to ask myself questions, like how much could I fudge and still come up with a believable price? And I began to justify myself by saying things like: you know, a piano like that really ought to be sold to someone who would really appreciate it (i.e., me). In the end, I provided the appraisal that I believed reflected the fair market value of the instrument. Some weeks later the piano was sold. The chance for me to purchase a beautiful instrument at a very good price was lost. At the time, I was concerned only with the loss of opportunity versus what I believed to be the moral or correct act. It never occurred to me that adjusting the appraisal might have legal implications — as I was to learn later.

For the balance of this article I would like to address the interplay between the law and ethics and also provide some examples for analysis that might be useful for the piano technician. For many years, I have been hearing people assert that morality cannot be legislated. Such a statement is certainly false. It happens all the time. In fact, the function of law is to codify or delimit moral behavior. What people usually mean when they make such claims about morality is that many ethical situations have not been addressed by legislation.

Law and Ethics

While some believe that the legal and ethical spheres have no connection — that they exist independently of each other — the reverse is true. Law and ethics are each continually acting upon each other. The ethical values of a given community provide the bases or guiding principles from which the laws of the community are derived. Does this mean that the laws perfectly reflect our individual ethics or moral values? Obviously not. Ethical values are often deeply individual and they are developed from a variety of life experiences. One's religious heritage, family upbringing, education, and even one's interaction with the legal system all affect the formation of values that drive the individual perception of ethical obligations. Law reflects an attempt to find the essential consistencies within these often varied and conflicting ethics. And in the American system at least, a given law is usually purported to be a reflection of the will of the majority. It is no surprise then that occasionally the law comes in conflict with an

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individual's personal vision of ethical behavior.

There is another fundamental way in which law is different than ethics. Law attempts to regulate behavior by the imposition of undesirable consequences for acts which are considered too harmful to other individuals, the public at large, or public and social institutions. To get legal institutions involved with a particular issue requires a demonstration that a wrong complained of is of such general concern, and of such seriousness that a remedy or consequence has been made available to address it. Getting the machinery of such institutions involved is often costly and cumbersome. Because such costs are involved only the more "serious" issues tend to be addressed by law makers and the courts. For example, criminal law prohibits theft, murder, and assault (among other things). However, consulting the law may not tell the tuner how to go about setting her fees, or whether a technician should disclose his relation to a piano dealer in a given situation. Before turning to specific examples that show how ethics and legal restrictions may be applied, it may be helpful to introduce some terminology.

Some Legal Basics

There is occasionally confusion when people talk about this or that act being "illegal." Law is divided into two major areas: criminal and civil. The penalties for violations of criminal law (e.g. theft, forgery, murder and etc.) include anything from a simple fine, to prison, or even death. Criminal violations are what we normally think of as being "illegal" acts. They usually involve an investigation by police and are prosecuted by attorneys hired by the state. However, civil violations may also be seen as being "illegal." Violations of a civil nature (e.g., breach of contract, torts, etc.) are remedied by compensating the victim for the wrongs done to him or her. The remedies may include restoring money or property to the victim or an injunction against the violator so that the violation is not repeated.

Civil wrongs are often of such a nature that the involvement of the tax-financed investigatory machinery of the state is simply not justified. Those who have been harmed under civil law are required to bring actions on their own behalf. The police are not involved and the victim cannot look to a state's prosecutor to represent his interests. In some cases the criminal and civil remedies overlap—providing avenues of recourse in both areas.

Let's consider contracts. Contracts are an essential part of business. We make contracts with people every day. The essential elements of a contract involve an agreement to exchange money, goods, or services for the goods or services provided by another. The fact that certain contracts may be oral or written does not alter their validity (with the exception of contracts dealing with real property). Contracts provide a host of opportunities for legal and ethical analysis. Civil laws govern contractual relationships. Criminal penal-

ties normally do not come into play.

Ethical Analysis

Analysis of ethics is usually divided into two major areas: duty-based ethics and outcome-based ethics. The term "duty-based (or deontological) ethics" refers to the point of view that holds that acts are intrinsically good or bad regardless of the outcome they produce. The biblical "Ten Commandments" tend to reflect duty-based ethics. According to this position, theft of money (or anything else) would be wrong no matter what you used the money for once you got it,

because theft is itself a bad act.

Outcome-based (teleological) ethics require the consideration of results that might occur if a particular action is taken. There are no necessarily immutable laws as long as the result is good. For instance, many people believe that they should kill in self defense or defense of others if such an act is necessary to save innocent life. Utilitarianism

is the most famous form of teleological ethics. It requires the actor to limit his ethical choices to those that would provide the most good for the greatest number. While Moses had duty-based ethics, Robin Hood was outcome-based.

Both approaches have their strengths and weaknesses. A deontological approach provides clear boundaries for action but does not allow flexibility. It can therefore seem harsh. The teleological method provides for flexibility, but may allow abuse of minorities if such is in the best interest of the majority. Because of these problems, most people do not hold to one or the other position exclusively but use both approaches when confronted with moral choice-making. However, knowing the distinction can help in clarifying one's analysis of a given situation. As I apply duty-based ethics to the situations that follow, I will do so from the perspective of the Judeo-Christian tradition, as I believe that this is the one most familiar to most readers.

Case Studies

The situation I confronted as a piano appraiser is instructive. I was hired as an agent of a piano owner to give an assessment of the value of the instrument. When I realized that a good-faith appraisal figure was too much for me to pay, I confronted an ethical dilemma. If I adjusted the appraised value to one that I could afford, I would in essence be stealing from the person who hired me to represent her interests. By applying the duty-based analysis it becomes clear that such an action would be unethical. Stealing is wrong in and of itself. But what if I am an outcome-based moralist? Putting the piano in my price range would certainly increase my pleasure. On the other hand, how would it affect the client? Would the net result be a loss in trust with the client? How might that affect me? Others?

Are there legal implications for failing to provide a good-faith appraisal? Certainly. When I contracted to provide the appraisal, it was at least implied that to the best

of my ability I would give an appraisal that reflected the actual market value of the instrument. If I did not provide it, I would be in breach of the contract—a civil violation.

What if my business is that of buying and selling pianos? As part of the business, I offer free appraisals. I look over the piano and make an offer on the piano which is based upon my ability to pay, available floor space, and the profit I think I can make on the instrument. Am I subject to the same legal constraints? No. In the first place, I have not entered into a contractual arrangement where the client is paying me to make the appraisal. I therefore do not represent the interests of the client. Essentially, all I am doing is telling the owner what I would pay for the instrument. Are there ethical obligations associated with such an arrangement? Of course. Duty-based ethics may require me to inform the client that the price I am giving is what I am able to pay and it is not an appraisal of fair market value. Such ethics may also direct me to inform the owner that I could not give her what the instrument is worth. Outcome-based ethics would require me to consider the result of making a certain offer. If I give too much, then I might go out of business. If I give too little, then I may not get the piano at all.

What about other situations that technicians see frequently? What if someone calls to “pick your brain” and asks you what piano you recommend? Let’s say that you have an arrangement with a dealer of brand Z to send people his way for which he gives you a commission. Are you required to divulge this to the caller? Legally, you would have no obligation. Ethically, do you have one? Perhaps not. However, let us say that while you like brand Z, you really prefer brand X pianos. As you talk to the prospective purchaser, it becomes clear that he can afford brand X. Are you ethically required to tell him that you think brand X is better? Duty-based ethics may require you to avoid lying. Therefore, you must disclose that you recommend brand X.

If the facts above were slightly different — say the caller is willing to pay you to find a piano for her — what are the legal and ethical results? Again, if you contract with the caller to provide the service, you become her agent. Before you acted as an agent, you would be legally required to disclose any possible conflicts of interests. The fact that you are getting commissions is a possible conflict of interest. Obviously, you would have a duty-based ethical obligation to disclose the relationship—particularly if you

were to recommend brand Z. The caller then could decide whether she would waive the conflict. Again, the outcome-based analysis is not so clear-cut. If you do not disclose the relationship, what are the possible results? You could be sued. Or you could be fat and happy with your commission and no one would be the wiser.

It should be obvious by now that duty-based ethics are quite inflexible. They can often be seen as requiring too much. There seems to be more play in outcome-based positions. However, outcome-based ethics often require more detailed analysis. And sometimes, the result is simply unknown — making analysis impossible.

What is a tuner to say when a potential client asks her

about another tuner for whom she has very little respect? This is a difficult situation with legal as well as ethical implications. Legally, she needs to be concerned about the possibility of legal action for defamation. Disparaging comments could be subject to defamation claims — unless the comments could be proved true. Obviously, such proof may be difficult to obtain. Ethically, she would be restrained under duty-based ethics to tell the truth. But what is the truth? Is her belief based on first-hand information or reliable hearsay? Would there be a moral obligation to, or justification for, remaining silent? Maybe all she can say is that she has heard things, but it would be unethical to pass them along because she has no way to know whether they are true. Applying outcome-based ethics would require acknowledgment of the legal risks as well as considering the possible undesirable consequences of silence (i.e., the tuner loses business and another client is hurt by unprofessional practices of the other tuner).

Suppose that the potential client is undecided about dropping his current tuner and is considering coming to you? What is ethically permissible for you to say to him in order to induce the client to bring his business to you? Obviously, the safe thing to do is to emphasize the positive qualities you would bring to the job, rather than mentioning possible negatives associated with the current tuner. It turns out, the safe thing is also likely to be the ethical thing as well.

Puffing, or puffery, is another ethical issue. Under business laws, it is normally recognized that a businessman may somewhat exaggerate about the qualities of a given product or service. This is what is frequently referred to as puffing or hyping a business. Puffing is perfectly legal and it is not legally binding. However, if one goes so far in puffing that the qualities of the product or service are deliberately misrepresented and a customer relies on that representation to his or her detriment, then civil penalties will be imposed.

What if the puffing is not egregious? Is it ethical? Certainly, under outcome-based approaches it would be. But

it is hard to see how such activities would be permissible under a duty-based philosophy.

Technicians are frequently called upon to make repairs. Sometimes the repair requires taking the action out of the piano and working on it in the shop. This activity is referred to as a bailment. The technician is referred to as the bailee

for the parts taken for purposes of repair. The customer is legally entitled to the exercise of due or reasonable care on the part of the technician and also to the prompt and safe return of property. If the parts are damaged by the negligence of the technician, the customer is entitled to a full and complete repair when they are returned. This is an area where, for the most part, ethics and the law seem to neatly overlap.

We are led to the discussion of negligence in general. When going about the business of piano tuning and repair, technicians are considered professionals and are legally held to a higher standard of care than the average person. The

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**“Here we arrive at the limits
of ethical analysis: what do
we value? Simply stated,
what we value contains our
ethical obligation.”**

Using The Telephone



By Ken Burton, RPT
Calgary Chapter

What an important subject Sid Stone brought up in his article, "Telephone Personality" in the January, 1996 *Journal*! Using the telephone is not an easy part of piano servicing for a lot of technicians and I know some who refuse to attempt it.

When I moved to Calgary in 1988, I felt that phoning my customers for repeat business was very important. I didn't have 1500 clients all primed to phone me when they needed tuning. People forget when the piano should be looked at, or they have great intentions but never quite get around to calling. I knew that if I didn't do lots of phoning, I'd be sitting around, twiddling my thumbs.

So I started in—and I hated it. Every time one of my clients would say, "Not now," "It's OK," "Can't afford it," or "Call next year," I took it as a personal rejection. So, of course, I dreaded phoning and tried to make excuses for getting out of it.

Then a friend, a real estate salesman who does all his business on the phone, said to me, "When you've made 10,000 phone calls, you'll enjoy it!" He told me he phoned a prospective buyer one day and got soundly chewed out. I suggested that he probably never called him again. (I know I never would.) He said, "Oh no. I called him the next day and asked him if he was feeling better! He laughed and we put together a business deal."

He was right! I've made lots more than 10,000 calls by now and I no longer fear or dread the process. And I've learned not to take "put-offs" so personally; I'm much more philosophical about it. I may have 50 people to call on in an evening. Most of them won't be ready to tune yet, but some will. It's like threshing grain. Sometimes you have to thresh a lot of straw to get what you want. So I just call them all and the kernels pop out. Some evenings, I may only get two or three appointments; other times, I may get ten or twelve! An hour or so of phoning, once or twice a week will keep your appointment book full.

However, it *does* make a difference how you approach your phone calls. In recent years, people have become fed up with telemarketing. Many have been bruised and upset by unsought telephone solicitation. Someone is always calling to try to separate them from their money. As a result, people have built up a huge sales resistance which you must

cope with in an effective way.

Your telephone conversation should build upon your in-home teaching and preparation. After agreeing upon an ideal interval until the next tuning, say, "If you wish, I'll call you around that time and you can decide what you'd like to do." I find they are always glad to hear that proposal.

"Good," they say. "Then we won't have to diarize the piano!"

But even so, when you call, you must be prepared to neutralize any touchiness. Saying, "It's time to tune your piano!" may be such a domineering approach that people will react negatively. Avoid the slightest hint of pressure. It's much better to simply say,

"Mrs./Mr. Jones, It's Ken Burton, the piano tuner. Did you freeze out in that cold weather we had today?"

(Reply. Reply.)

"I was just calling about the piano. I notice that I tuned it last May. Were you wanting to have it done again this year?"

Then, say nothing more unless your client asks for more information. Don't try to persuade; your customer wants to be in charge of financial decisions. Don't argue; your customer feels he/she is "always right."

Whatever your customers suggest on the phone, even if it is a delay you don't really agree with, accept it with great cheerfulness. "Sure, that'll be fine. Would you like me to give you a call then?" If you try to make them feel guilty, they won't want to talk to you the next time. But if you let them know that they're in charge, they'll usually bend over backwards to set up a convenient appointment time with you.

Don't forget that a little politeness goes a long, long way. Ask if you're interrupting a meal or a piano lesson. If you are, offer to call later. Sympathize if they mention financial pressures: "I've had lots of people in the same boat. It's a difficult time." Then record these comments so you can be sensitive to their feelings the next time you call.

One more thing: phoning goes 100 percent better if you're in a good mood. So — *pamper yourself*. Get a headset telephone for comfort and convenience. Put on some soft music. Have a cup of your favorite coffee handy. Smile when you talk. Then, watch the tuning appointments pile up!

TM

Trademark Owners' Legal Interests in Rebuilt Musical Instruments

A trademark, generally speaking, is a distinctive word, emblem or other symbol denoting authenticity of a product to which it is affixed, and by which such product can be distinguished from that of another, in the expectation of the buying public's continued patronage and favor (goodwill). Under what circumstances are a musical instrument maker's trademark or goodwill interests adversely affected enough by the use of replacement parts on rebuilt instruments to warrant legal action? What should instrument rebuilders know to protect themselves from such liability?

An instrument manufacturer has legally enforceable rights when its instruments are rebuilt by others and returned to the stream of commerce. An original instrument manufacturer ("o.i.m.") generally cannot prohibit an independent rebuilder from retaining the o.i.m.'s trademark on the instrument. However, to avoid any reasonable likelihood of customer confusion, rebuilders should disclose the nature and extent of the work done on an instrument, the absence of any association between themselves and the o.i.m., and dispel any notion that the o.i.m. is the guarantor of the goods. Equitable defenses may bar the o.i.m. from damages and injunctive relief even if rebuilders are found liable for trademark infringement or unfair competition, but these defenses can often be overcome if appropriate precautions are taken by the o.i.m.

Many well-known instrument makers manufacture their products from parts that are either produced in their own factories or outsourced from particular vendors, often to the o.i.m.'s specifications. Because of brand name recognition among those seeking to buy "vintage" instruments and the non-durable nature of some of their "working parts," there is a significant market for instruments that are "rebuilt" by entities independent of and who, for reasons of pricing, established product design, customer perceptions, and somewhat similar channels of distribution, compete with the o.i.m. Rebuilders typically buy used instruments and "remanufacture" them by replacing broken or worn out parts in addition to making mechanical adjustments and refinishing the casework. To capitalize on the value of the o.i.m.'s cachet, rebuilt instruments are usually sold with their original serial numbers and the o.i.m.'s trademark in place. (The practice of restenciling an instrument with another trademark is a topic worthy of separate discussion.)

Many parts of an instrument affect its timbre and other tonal qualities recognized by cognoscenti as being characteristic of the brand. Nevertheless, independent rebuilders

often find it necessary to replace worn out or broken parts (e.g., badly cracked soundboards) with parts that are neither supplied nor approved by the o.i.m. nor made to the o.i.m.'s specifications, and without disclosing that fact to the purchaser. The customary UCC warranties may be disclaimed in the rebuilders' sales contracts and/or invoices, and often little information about how the instrument was rebuilt is conveyed to the purchaser unless one asks the right questions. In many instances the *average* customer or listener can't tell that an instrument has been rebuilt with imitation parts, although connoisseurs, concert artists and experienced technicians can often tell from the sound and by close inspection of the instrument that imitation parts have been used.

I. Balancing the Maker's and Rebuilders' Rights, Adequate Labeling of Rebuilt Instruments

A. The Trademark Exhaustion Doctrine

Generally, once an instrument is initially sold by the o.i.m., it may be resold or otherwise disposed of freely, without the maker's permission, and in such circumstances there is usually no trademark infringement or unfair competition. Under this "exhaustion doctrine" the o.i.m.'s control over the product is extinguished by the first authorized sale of it.

B. The Maker's Rights

Nevertheless, when a buyer who intends to resell an instrument rebuilds, reconditions, or repairs it without removing the original trademark, and fails to disclose to the customer the facts that (i) the goods are refurbished, (ii) there is no association between the rebuilder and the o.i.m., and (iii) the rebuilder is the sole guarantor of the rebuilt instrument, then the trademark exhaustion doctrine does not apply and such lack of disclosure may constitute trademark infringement and unfair competition. More particularly, the exhaustion doctrine is of no avail to rebuilders who retain the original trademarks on rebuilt instruments without adequately disclosing to customers that such instruments contain imitation parts to a significant extent. In such circumstances, the rebuilder should disclose at least that the instruments were rebuilt independently of the o.i.m.

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By Charles E. Miller, JD

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C. The Rebuilder's Rights and Responsibilities

A rebuilder may legally retain the o.i.m.'s trademark on the instrument if the purchaser is informed as to the non-genuineness of any imitation replacement parts that significantly affect the performance qualities of the instruments. In such circumstances, the rebuilder's retention of the o.i.m.'s trademark is entirely legal because there is an adequate disclosure that obviates any reasonable likelihood of consumer confusion and insulates the o.i.m. under the rule of "caveat emptor" from customer dissatisfaction with the rebuilt instrument. Rebuilders who adequately label their merchandise as "rebuilt" will not infringe the o.i.m.'s trademark.

Thus, it would appear that the touchstone of trademark infringement or unfair competition in rebuilt instruments is inadequate disclosure. A rebuilder who persists in failing to disclose adequately the nature or what is being sold may find itself at risk of being sued by the o.i.m. who will likely win if it can prove the absence or inadequacy of the required disclosure.

II. Trademark Infringement and Unfair Competition Under the "Champion Spark Plug" Standard

A. The Standard

In the landmark 1940's case of *Champion Spark Plug Co. v. Sanders*, a spark plug rebuilder who left Champion's trademark on the plugs and put Champion's trademark on its cartons was sued for trademark infringement and unfair competition. The federal district court found that the rebuilder had infringed the trademark, holding that the refurbished plugs were so changed in character that they could not be resold under the Champion trademark.

The federal court of appeals modified the district court ruling, finding infringement and unfair competition based on the "misleading cartons and containers" and "style numbers of reconditioned plugs which because not differentiated from those of the plaintiff's new plugs might mislead." Though it recognized the exhaustion doctrine and the lack of any evidence that consumers were actually deceived by the rebuilder's representations, the appeals court held that there was unfair competition because the rebuilder's marketing practices enabled retailers to present the used goods as being something they were not. Upon further appeal, the U.S. Supreme Court affirmed the lower court's decree requiring the rebuilder to label its goods to disclose adequately the nature of them.

B. Application to Rebuilt Instruments

From the *Champion Spark Plug* case, one may infer that an o.i.m. can prove infringement by showing that an instrument rebuilder inadequately informed its customers that there had been an alteration or modification to the instruments such that the rebuilt instruments are essentially different from the originals. Although in most subsequent rebuilt goods cases, courts that held the rebuilder's conduct culpable often found evidence of confusion as well, a number of cases nevertheless followed *Champion* in finding the rebuilder culpable on a

mere showing of inadequate disclosure. Thus, proof of actual consumer confusion or deceptive intent is helpful under the *Champion* standard, but it is not necessary to finding infringement.

Alternatively, an o.i.m. might enjoin a rebuilder's use of the o.i.m.'s trademark by showing that the rebuilder's actions had so altered the nature of the product as to make it a "new construction" on which it would be improper to use the o.i.m.'s trademark even with adequate labeling. Arguably, the o.i.m. has a case under this theory since the rebuilder replaces worn or damaged parts with "imitation" parts and in doing so changes the instruments' tonal qualities. The o.i.m. could seek to prove this by presenting expert testimony that a particular component is the "soul" of the instrument, giving it its characteristic sound. Replacing the original component with an imitation part in effect creates a different instrument, a "new construction" having a truly different (usually inferior) sound quality not worthy of the o.i.m.'s trademark and hence supporting the o.i.m.'s argument that its trademark should be removed from the instrument or, alternatively, that appropriate notice or disclosure be given to the buyer.

Under the first theory, the maker could argue that instrument rebuilders inadequately inform customers concerning nature of the merchandise being sold. Thus, the o.i.m. could argue that the rebuilders' disclosures or lack thereof on sales contracts, invoices or brochures do little to dispel confusion among subsequent purchasers or recipients of the rebuilt instruments. Even with adequate disclosure to the initial buyer of the rebuilt instrument, downstream players and other parties (e.g., concert artists and their audiences as well as concert hall proprietors) may be unaware of the imitation replacement parts in the instrument and will attribute the inferior qualities to the o.i.m., to the detriment of the latter's trademark and goodwill.

Furthermore, it is precisely the brand name recognition in the o.i.m.'s trademark which created the market for rebuilt instruments in the first place. Rebuilders who use imitation parts and fail to disclose the nature of their rebuilt instruments are better able to sell their inferior goods because of the marketing value of the trademark.

Used instruments that are worth rebuilding are usually expensive items, often costing thousands of dollars, and reselling for thousands more. And although they are purchased mainly by educated consumers, the likelihood of confusion cannot always be eliminated by the degree of care taken in selection. Anecdotal and survey evidence of consumer confusion as to a perceived association between the o.i.m. and the rebuilder will often strengthen this point.

The o.i.m. can enhance its legal position by showing that, given the complexity and craftsmanship involved in the manufacture of its instruments, the replacement of original components made to the maker's specifications with imitation (and usually inferior) parts will necessarily make rebuilt instruments "new constructions" on which the o.i.m.'s trademark would be a misnomer. Furthermore, because imitation parts are often unlabeled, and instruments rebuilt with them bear no notice of the fact that such parts have been incorporated into it, it would be difficult for consumers to dissociate the rebuilt instrument's inferior qualities from the o.i.m.

In a recent case in Texas, *Brandtjen & Kluge, Inc. v. Prudhomme* (1991), the defendant rebuilder (of printing presses) affixed a decal on each rebuilt unit stating that it was "serviced" or "rebuilt" by the defendant and listing his name,

address, and phone number. In such circumstances, the court held that there was no likelihood of confusion through the rebuilder's label. Consequently, rebuilders who do not label their instruments as "used" or "rebuilt" or whose sales or title documents at the time of purchase do not provide such disclosure in post-purchase situations are apt to affect the o.i.m.'s trademark rights adversely. From the o.i.m.'s perspective, it would not be enough for the rebuilder's decals, medallions, or labels to disclose that the instruments have been used or rebuilt since the maker not only wants to avoid confusion between rebuilt instruments and the maker's new instruments, but also between instruments containing imitation parts and those containing only genuine parts (requiring the rebuilder to place a medallion or decal on the instrument stating *inter alia* that non-original aftermarket parts were used in rebuilding the instrument), or any association between the rebuilder and the o.i.m.. The lack of appropriate labeling on the rebuilders' instruments clearly tends to increase the likelihood of consumer confusion.

The court in the *Kluge* case looked at the disclosures in the defendant's advertising, the fact that the rebuilt presses were sold at a discount compared to new presses, and the lack of evidence of any displeasure with the qualities of the rebuilt goods in finding that consumers were unlikely to transfer their dissatisfaction with the rebuilt goods to the maker. In the maker's case further investigation into the nature of the rebuilder's advertising is necessary. Instruments rebuilt with imitation parts may sell for less, but if the prices are high

enough, purchasers will be less likely to infer that imitation parts were used.

III. Equitable Defenses

In line with trademark infringement or unfair competition cases generally, an o.i.m. who delays in asserting its rights against a rebuilder whose offending activities the o.i.m. is aware of risks the possibility that the rebuilder has relied on the maker's inaction in building up their businesses, thus barring the claim because of "laches." Courts will "balance the equities" and may in their discretion deny injunctive relief in such circumstances. Ideally, the o.i.m.'s demand for adequate labeling in the form of appropriate medallions placed on the instruments is usually not so burdensome as to outweigh the harm to consumers who may be misled into buying an instrument under false pretenses and the harm to the o.i.m.'s trademark and goodwill.

IV. Conclusion

An instrument manufacturer has the right to require independent rebuilders to disclose to consumers the nature of its rebuilt instruments and the absence of a relationship between themselves and the manufacturer. Rebuilders for their part can help avoid disputes with manufacturers by adhering to the same principles. ■

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standard is the knowledge, judgment, and skill generally accepted by piano technicians. Any actions substantially below such standards which produce injury or damage may be subject to legal action under the heading of negligence. In such cases, the standards that Registered Piano Technicians maintain would certainly come into play.

An area of business which could be a source of ethical and legal frustrations is the setting of fees or hourly rates. How does one go about setting fees for work? In the first place, it would be illegal for piano technicians to come together and fix a mandatory price for a given service. This is known as price-fixing and may involve those who participate in an antitrust violation. That is one reason you are never told in the *Journal* what your rates ought to be.

Most issues about fees are not legal issues. Many would argue that in most ways how we go about setting fees is not an ethical issue at all. But what about setting fees according to the client's ability to pay? Is that ethical? Is it more fair to have a single price or rate that everyone must meet? What about a sliding scale? And what

about setting a high price simply because you can? Is that ethical? I leave these questions for the reader to ponder or not.

Conclusion

I hope that this brief discussion of ethics and law has caused the reader to consider more closely how he or she goes about the business of piano technicianry. We are all essentially in business for ourselves. Profit-making is an essential part of business. Does that mean we need to make as much as possible? What effect does that kind of thinking have on customers, associates, our family, ourselves? Should we confine ourselves to simply making "enough?" What is enough? These concerns are certainly ethical, but analysis can be difficult because the hierarchy of possible goods and possible standards seems to be most personal. I encourage the reader to confront the questions raised in the article by beginning with an assessment of his or her own values. We all can benefit by understanding our fundamental values and how we came to adopt them. Here we arrive at the limits of ethical analysis: what do we value? Simply stated, what we value contains our ethical obligation. ■

Walt Disney "MAGIC KINGDOM CLUB" PTG Members

This is your invitation to sign up and be a part of all the magic, fun and adventure that Disney has planned for you. Being a club member, you will receive a variety of money-saving benefits at Disney destinations worldwide, and on other special offers. Just drop us a note or call the Home Office and we will promptly send you a Magic Kingdom Club membership card and brochure.

**3930 Washington
Kansas City, MO 64111
816-753-7747
(PTG Members Only)**

Piano Technician Insurance Program

By Jerry Kiser, CIC

Recently, there have been numerous inquiries about the business insurance program that is available to all members of the Piano Technicians Guild. In an attempt to explain the various options available through this program, following is a summary of the policy and its viability to the members. It is a very good program, both in coverages and pricing, and it has responded well to a number of losses that have occurred. We are very fortunate that the insurance policy is underwritten by SAFECO, one of the nation's leading insurance companies. SAFECO has worked diligently to tailor their program to meet specific needs of the piano tuner/technician.

Get the Liability Coverage You Need

Business Liability insurance covers bodily injury and property damage liability as a result of negligence caused by a piano tuner/technician. This includes *Premises and Operations, Products and Completed Operations, Owner's and Contractor's Protective, Contractual Liability, Personal Injury and Advertising Liability, and Fire Legal Liability*. It is written with a "per occurrence limit" of \$1,000,000 for losses with no annual aggregate, which is unique to the industry. The policy is written on a comprehensive form covering the tuner/technician for negligent acts resulting from his/her operations, with a \$250 property damage deductible. The policy *does not* cover workmanship, as that would make it a maintenance policy. However, liability covers the *resulting damage* that the tuner/technician may cause arising out of his/her work. Again, workmanship — *the actual work being performed by the tuner/technician* — is not covered and not available in the industry.

Some property damage liability examples are: a) *Damage to the floor might occur as a result of moving a piano in a client's home*, and b) *Accidental damage to an expensive vase or painting at a customer's home*.

Examples of bodily injury liability could be, a) *Working on a piano and a string breaks, hitting the client in the face*, or b) *Customer's child drinking a cleaning solution*. This is bodily injury resulting from the technician's actions.

Protect Your Tools & Client's Property

Property insurance protects your investment in tools and equipment. This coverage is extended to cover your tools while on your business premises as well as in transit to and from job sites in vehicles operated by you.

Customers' property which is in your care is also covered. This is extended to cover your clients' property while in transit or at your business premises. Piano Technicians Insurance also covers your clients' property while it is in the care, custody or control of one of your subcontractors.

The property coverages are broad with the primary causes of loss being fire, windstorm, explosion, vandalism and malicious mischief, burglary and theft, water damage from broken pipes, and earthquake. The general exclusions are as stated in the policy, but are primarily wear and tear, latent defect, employee dishonesty, processing, or any work upon property itself. The deductible for a loss under this contract is \$100 per occurrence, except earthquake.

Cargo coverage is included while a tuner/technician is moving a customer's property under his/her direction and care, in a vehicle.

"A Company You Can Depend On"

SAFECO consistently receives the highest Standard & Poor's rating (AAA Superior) for financial strength, and the highest rating (A++ Superior) awarded by A.M. Best Company, the nation's leading insurance analysts. For over 70 years, SAFECO has maintained an unsurpassed reputation for financial strength, integrity, innovative insurance products and services at a competitive price, and outstanding claim service.

Optional Coverages Available from SAFECO

Additional optional insurance coverages available from SAFECO are: a) *Your owned stock held for sale including supplies*; b) *Your furniture, fixtures and improvements*; c) *Your computer and software*.

This is an overview of the program which is specifically designed for the technician. This is a volunteer program, supported by the membership of the Piano Technicians Guild. I personally manage and supervise the PTG business insurance program, and have been involved with it since 1986. The program was strengthened this year with the change of insurance carriers to SAFECO.

A member can purchase the basic program for a low premium of \$250. This includes \$2,000 coverage for tools, \$10,000 bailees customer's property, \$10,000 cargo and \$1,000,000 business liability. These limits can easily be increased in increments for a small additional charge. Our

new partnership with SAFECO allows us to entertain larger technician operations than in the past. We are delighted how well this insurance program has responded to the needs of the members.

If you need further information, please call me to discuss your needs. The toll-free number is 1-800-548-8857.



For YOU

The merger negotiating committee and the national officers of the National Association of Piano Tuners and the American Society of Piano Technicians have completed their assignment and are now preparing to lay their proposals before the franchised members of the two organizations.

The findings and the decisions of these devoted men are the culmination of painstaking work which began several years ago and which have been carried on ever since; reaching a conclusion only as recently as January of this year. Every effort has been made to formulate policies which have as their sole objective the welfare of the piano service profession. The negotiators confidently expect that their conclusions will meet with the approval of the membership of both groups as well as the piano industry in general. It would be little less than tragic if this were not so.

But now, with the whole plan laid before the voting members, it becomes their duty and their prerogative to accept or reject the framework for a unified organization which has been prepared for their consideration. This makes attendance at and participation in the national conventions of the NAPT in June and the ASPT in July of special importance. It is there that the die will be cast, and once it is shaped there can be no reconsideration. No back door will be left open; there will be only one direction in which to travel and that is straight ahead; ahead to greater possibilities and opportunities than have heretofore been in view.

The vital question now is, will members avail themselves of their voting

privilege? If the pattern of voting on matters of significance, all the way from community to national levels is followed, then the interest shown is likely to be disappointing. Too many people do their voting after the election is over. They express their criticism and objections too late to have any effect on the outcome; all because they did not take the trouble to inform themselves in advance on the issues involved.

In the case of the pending merger that attitude could have fatal results. Instead of the long sought after and much desired alliance of forces there would be greater disunity than before. The profession would see itself discredited in the eyes of the piano industry, and the age old assertion that the tuners cannot govern themselves would find some justification in fact. This must not be.

To vote intelligently the members should inform themselves as to just what is proposed and by what means it is to be accomplished. The officers of both groups would urge this and will no doubt be happy to provide any details requested. A blind vote, either negative or affirmative, is misleading if it is cast just as a matter of form and without full understanding of its intent.

There may be a few negative votes, for it is impossible to map out a course which will exactly please everyone. Also some members may refrain from voting for reasons of their own, but in any form of democracy the majority rule is recognized as decisive and it should be respected and observed.

It is a forward movement which the piano service profession now contem-

plates and its progress will be in proportion to the support it receives. To deny that support because of a personal grievance will benefit no one and harm everyone. Either we go ahead or we mark time. We have been marking time for far too many years.

It is human nature to mistrust and deny the things which are not understood, hence the importance of fully understanding what the merger is about; why it is greatly needed, and how it is to be accomplished. There have been no under the table deals; no secret meetings or agreements; no double talk. Members are not being handed a sealed package, contents unknown, with a slip reading "sign here." The plans, methods and conditions are, or should be, manifest to all. All that remains is for the franchised members to interest themselves sufficiently to express themselves with considered judgment. If this is done the outcome is certain and at long last there will be a truly united, all embracing organization whose potential will be limited only by its zeal and sincerity. An organization which will reflect increased benefits to its membership and to the whole world of related activities.

That, and that alone, is the issue. It is now left to YOU to determine whether it will become a reality or another dream which failed to materialize for lack of courage and conviction.

The negotiators, past and present, the officers of both groups, and all who have labored so diligently to bring about an alliance which was once thought to be impossible deserve your unstinted support. They will be assured of this if you cast an INFORMED VOTE.

Grand Illusions ...

The Page for Serious Cases



Introducing...

The Puzzler

By Daniel Levitan, RPT
Puzzle Editor

Since the fall of last year, the New York Temperament, newsletter of the New York City Chapter, has featured a monthly column called "The Puzzler." The puzzles have included both word puzzles like the one to the right — requiring the particular world view of a piano technician for their solution — and puzzling situations that a technician might face in the line of duty. (Devotees of National Public Radio may note a resemblance to the Puzzler segment of "Car Talk" which is not altogether coincidental). Answers to the puzzles, however, have not been printed in the newsletter, because the column began as a shameless ploy to increase attendance at chapter meetings.

With this Journal issue, The Puzzler is going international. Until the volume of unfavorable mail becomes excessive, or until we run out of ideas, there will be a new one each month, along with the solution to the previous month's puzzle.

Unfortunately, the Journal's long lead time precludes publishing reader mail at the same time as a puzzle's solution. However, interesting mail regarding puzzles will be printed when possible, even at the expense of the puzzle editor's dignity. Ideas and suggestions for future puzzles will always be welcome, subject, of course, to whatever modification the whim of the editor may deem necessary. Puzzle mail (snail mail only) may be sent to Daniel Levitan, Puzzle Editor, 530 First Street #6, Brooklyn, NY 11215.

Pay No Taxes This Year

By Joe Futzco

Taxes got you down? I have a solution. It's the Futzco Tax-Free Fund. First, figure out your business profit for the year. Then send a check for that amount to the Futzco Fund. Immediately, you'll get a receipt which allows you to write off the entire amount as a charitable deduction.

Every month after that, you'll receive a postcard from a tropical paradise telling you how your investment is doing.

So don't send a huge check to Uncle Sam. Send one to me! — I mean, to Futzco Fund, Box 692, Hohokus, New Jersey.

My Hammer Technique

By Joe Mehaffey

Recently I've read some articles about hammer technique. They get into pin twisting, the tension in the speaking length and the little bitty piece of wire between the tuning pin and the pressure bar or agraffe (LBPWBTPPBA, for short). And should we jerk the hammer, pull steadily, or just kinda lean on the pin? When, and how hard, should we hit that key?

All of this is very nice. But it misses the three main aspects of piano work, which are:

- Customer service
- Customer service
- Customer service.

(I've used the literary technique of repetition here, for those of you whose brains have grown numb from too much piano whanging.)

Before I tune a single note of a customer's piano, I have him or her pull up a chair next to me. My hammer technique then consists of:

1. Move pin with hammer
2. Strike corresponding key
3. Ask customer, "Does that sound right?"
4. If the customer says "No," return to step 1. Otherwise, proceed to next note.

Joe Futzco, Joe Mehaffey & Toonertronics may be contacted c/o Mark Stivers, RPT, Sacramento Valley, CA Chapter.

Puzzler #1

Body Parts

How many names for parts of the human body can you think of that also name parts of the piano? For example, the body has *shoulders*—and so does a piano hammer. Both uprights and grands are fair game, but player terms, such as *chest*, are not.

Score:

Fewer than 5 names: Duh ...

5-10: Not bad.

11-15: Now you're getting the hang of it.

16-20: Brilliant!

More than 20: No fair!!

You've been peeking; probably at Merle Mason's book of piano nomenclature, *Piano Parts and Their Functions*, published by the Guild.

We're always trying to make the Toon-O-Tooner® easier to use. That's why the Toon-O-Tooner III® comes with a microchip which we insert in your skull, directly connected to your pleasure and pain centers. Now when you tune you'll experience everything from sexual ecstasy to dental agony, depending on your skill. You'll also pick up FM, cable TV, and our round-the-clock catalog updates *inside your own brain!* Requires a 9V battery, sold separately.



May cause seizures, bleeding, and tinititis. Don't even *think* about suing us; we'll squash you like an insect.

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WE'RE A LOT SMARTER THAN YOU ARE.

PIANOMAN Adventures

by Alan Hallmark



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All-New Information Exchange

The Orlando Business Roundtables

**By Evelyn Smith, RPT,
Assistant Institute Director**

Everyone who has attended a PTG institute knows that some of the best information comes from informal conversations over coffee, in the exhibit hall, or by the pool. In Orlando, we've created a new way for this information exchange to happen—the Business Roundtables. These structured yet informal conversations with your peers will take place on Sunday morning, when you can join a small group of technicians to discuss a topic of vital interest to your business. Each discussion will be facilitated by a technician who's knowledgeable about that topic.

Here's how it works: In one of the large classrooms there will be about a dozen round tables with a facilitator and a sign at each one, indicating the discussion topic for that table. When you arrive at the classroom, simply sit down at the table of your choice and you'll have 45 minutes to ask questions and share information with the facilitator and your peers.

At the end of 45 minutes, you'll switch to another table with a new business topic. Since the roundtables will run both first and second periods on Sunday, each person will have the opportunity to participate in 4 different discussions.

Subjects at the roundtables will include all of the eight business seminar class topics: (It's not necessary to have attended the class

before coming to the roundtables.)

- Appraisals and Estimates - Steve Brady
- Marketing Your Business to the Top - Bob Russell
- The Other Keyboard: Using a Computer in Your Piano Service Business - Jeannie Grassi
- The Internet for Piano Technicians - Andy Rudoff
- Economic Freedom: Planning for Retirement - Beverly Kim
- Renting Pianos - Anthony Pascone
- Taking the "War" out of Warranty Service - Brian de Tar
- Pricing Philosophies - Dale Probst

In addition, there will be roundtables on the following topics:

- Increase Your Income Through Subcontracting - Gina Carter

Discussion will focus on the problems and solutions to using subcontractors for specialized areas of our business.

- Why Incorporate - Laura Kunsky

Discussion will encompass the positive and negative aspects of incorporation for people in the piano service business.

- Reducing Unwanted Business: How to Cut Back on Work Gracefully and Profitably - LaRoy Edwards

Discussion will focus on what to do with your business when you've got more than enough.

Take advantage of this opportunity to mine the rich vein of your peers' information and experience. The Business Roundtables bring your questions to the table, leave with answers.

Packing Your Bags for Orlando

Congratulations — you've decided to invest your valuable time and money in the convention and institute. You've bought your ticket and made your hotel reservations for Orlando; but how can you make sure that your investment will pay off?

While you're making your plans and packing your bags, here's a checklist to keep in mind:

1. Jot down some questions you'd like to ask. Whether it's a question about business practices or technical matters, someone there will have answers for you. Make a plan to seek out advice and suggestions from instructors and other attendees.
2. Take advantage of the incredible array of tools and technical know-how in the exhibit hall. Make a list of items to look for in the exhibit hall, and plan to invest some money in upgrading your tools and supplies.

3. Put a message on your answering machine telling your customers that

you're investing in your continuing education by attending PTG's Annual Institute. It serves the dual function of impressing your customers and letting them know you're out of service for a few days.

4. Try to leave your worries at home. If at all possible, leave the day-to-day chores of the business behind. Ask someone else to screen your daily calls and notify you if there's an emergency. You'll be able to participate more fully in the convention if you're not trying to negotiate long-distance business deals.

5. Plan to relax and have fun. We all work better when we take an occasional break from the daily routine. There's no place like the annual convention to meet new friends, renew old acquaintances, and get a sense of perspective on the wonderful career of piano service work that we've all chosen.

— Evelyn Smith, RPT,
Assistant Institute Director



Books for Dummies Just the Beginning

I now can stand proud to proclaim — I am a dummy!

In the last few years, I and a couple million others have felt more and more able to step from behind the dirty wall of prejudice. The journey has not been easy, and even

Economic News & Views

today when I admit it openly I still feel the twinge of pain. Unless you have felt the ongoing pain of ridicule, discrimination and the abject feelings of rejection caused by being left out, you do not understand how wonderful *acceptance* can be.

The pain is not of being too fat — though I am — nor of a different colored skin, although I am a minority in the world — white — not of a different nationality — I am an American living in America. These are more serious discriminations.

No, I have experienced the shameful plight of being *dumb*, many of you have suspected it for some time, but I now admit it publicly. For instance, I hit the wall of information overload in the third grade. The classification of *dummy* has stayed with me, especially within myself. As one experiencing ongoing information overload, change does not come easily. I still stare at computer monitors, expecting Saturday morning cartoons to dance across, and western cowboys to come through with six-guns-a-blazing. I still think the Internet should be something a fisherman uses on an intercoastal canal. Megabytes ought to be something a girl named Meg takes out of a cake. And a Mouse? What person in her or his right mind wants one of them in the office or house?

People sense a *dummy*. They give away their frustration in subtle ways, as in the cutting of their eyes, the frowning of the brow, the quiet grunts, the uncontrollable laughter and the primal cries.

One day, a gleam of hope reached the back of the intellectual bus to which such *dummies* just as I have been relegated. It came of all places from the cover of a book: *How to Keep Your Volkswagen Alive for the Complete Idiot*. Finally a book which I was qualified to read, and understand even. More helpful, I saw

others buy the book. From that day, I harbored hope of one day being accepted, as a *dummy*, into mainstream America.

Well that day seems here. Now there are ever growing numbers of books for my genre: *DOS for Dummies 1 & 2*, *Finances for Dummies*, *Understanding Computers for Dummies*, *Word Perfect for Dummies*, and *Windows for Dummies*. Now that is a real winner, you think that most anyone would know what to do with Windows. You look out of them, sometimes color them for churches, occasionally wash them, but no — for those in my category — we need *Windows for Dummies*. The purpose of these books is to make understandable for *dummies* the most complicated, complex subject and/or process. Hiding in the stacks, I see more and more people openly, almost proudly, taking the books from the shelves, going right up to the sales register and buying them. Right in front of everyone. And they leave the store without the books covered in a brown paper sack. They wear expressions of such relief that finally, there is recognition that there are enough *dummies* in the world to justify more

books for them. Soon there will be a section of books for *dummies*, and then, who knows, maybe one day bookstores filled with books for *dummies*.

But we are making great progress in the world. Just today I saw where they are starting to build computers for *dummies*. These computers will be able to pull new programs right off of the Internet along with other good features. But the question that I have to ask, will these computers be built by *dummies*?

We might even schedule a class at one of our International Institutes: "Piano Tuning and Related Repairs for Dummies."

But the book I am really waiting for is a book to help *dummies* understand dummy books. Someone has said that we all are *dummies*, just on different subjects. Now isn't that why we all want to be in Orlando in July to eliminate some of that dumbness. Join us for the 40th anniversary and go home standing tall and proud that you, too, have come out of the closet and be proud to be a *dummy*.

— Gary A. Neie,
Chairman Economic Affairs Committee

Try Your Hand at Some Magic

How many times have your customers been awed by your ability to transform their piano into an instrument of expression and musicality? We know that it isn't really magic, but knowledge transmitted through our hands. Orlando, the home of Magic, is the place to get that hands-on knowledge. In the offing are hands-on Vertical and Grand Regulation (two separate courses). These three-hour sessions will help you prepare for the Technical test or just improve your understanding of regulation. A well regulated action is truly a magical feel, as it is the vehicle through which the musician becomes intimate with the instrument.

Attend our two Applied Skills sections and learn how to make that repair that puts the pianist back in business. These are hands-on work stations where you will be able to practice one-on-one. It would take Magic to find this kind of assem-

blage anywhere else in the world — top instructors from all over North America. Read your brochure thoroughly for all the details of these hands-on courses.

Join us in Orlando. Get the knowledge. Perform the Magic.

— John Ragussa, RPT,
Assistant Institute Director



According to Mr. Webster, a secretary is "a person, usually an official, who is in charge of the records, correspondence, minutes of meetings and related affairs of an organization, etc." That definition even comes before the one that includes such words as "routine work," "taking dictation," and "etc." And it's way above the one that calls a secretary a piece of furniture.

Actually, Mr. Webster has pretty well summed it up. In PTG, the Secretary's primary responsibility is to see that the minutes of the meetings are accurate, prepared in a timely manner and published to the membership as dictated in the bylaws. The responsibility to work behind the scenes and make sure the work is done in an orderly manner may make him or her seem at times like a piece of furniture. It's only when the work isn't done properly that he or she becomes more visible.

In recent years, the Secretary has been responsible for minutes of five or six days of Board meetings per year, plus the two-day Council meeting, a one-day convention planning meeting, and any conference-call meetings or mail ballots. That's not to say that the secretary himself or herself has to write down every word that's said in every one of those meetings, but he or she is responsible for seeing that the records of those meetings are accurate. The Secretary also serves as an *ex officio* member of the Bylaws Committee.

More Than Furniture

Historically, PTG's Secretary-Treasurers have had longer Board tenures than most other officers. Individuals like Charlie Huether and Ron Berry each served several terms in this seat, and they did a lot to shape this organization while they were there. Because the Secretary-Treasurer deals more with the routine operation of the organization than any other officer, he or she often comes to serve as the memory of the Board. Since he or she is responsible for making sure the Bylaws and other organizational documents are up-to-date, he or she comes to know those documents pretty well.

At one time, the person who ran PTG's Home Office was known as the Executive Secretary. To avoid confusion with the elected Secretary (who also serves on the Executive Board), that person's title was changed to Executive Director. Since those days, the Secretary has taken on a new responsibility, serving as a member of PTG's Executive Committee, which also includes the President and Vice President. With the Executive Director, this committee serves as a "management team" that is responsible to the Board of Directors for PTG's day-to-day operations. Thanks to electronic mail, fax, cell phones and

other advancements, information can be exchanged almost instantaneously.

The Bylaws also charge him or her with the duties of Treasurer, which Mr. Webster defines as "one who is in charge of treasure or a treasury." In PTG, of course, our real treasure is our membership, but Webster goes on to say that a treasurer is "an officer ... who is responsible for the receipt, care and disbursement of money." All kidding aside, PTG's annual budget is very close to \$1 million. As in very close to \$1 million of *your* money. You can see that this is a very serious responsibility.

In fulfilling that responsibility, the Secretary-Treasurer works closely with Home Office staff to track income and expenses, prepare budgets, ensure that the books are examined annually by outside accountants and report fully to the membership. Each year, we prepare an annual report based on the accountant's review. This report is sent to each member, and I urge you to look it over carefully. Council delegates will receive a more detailed report, including specific budgetary recommendations for the remainder of this year and all of next year. Most chapters schedule a meeting in which the budget and other Council issues can be examined and discussed by chapter members. Be sure you don't miss that one!

The Secretary-Treasurer serves as chair of the Emergency Reserve Fund Committee, which also includes the President, Vice President, Immediate Past President and Executive Director. Because PTG's Emergency Reserve Fund has been small, our funds have been invested in such secure instruments as certificates of deposit or treasury bills. However, this fund has now grown to more than \$150,000. Our recent member survey showed that more than 70 percent of our members were comfortable with investing at least part of our money in some sort of mutual or equity fund. Therefore, this activity will certainly grow in importance.

PTG is fortunate to have a Home Office staff to handle much of the workload. Over the years, PTG has grown in scope and complexity to a point where one person cannot handle all the administrative functions related to the Secretary-Treasurer's responsibilities. But that's the person the membership elects to make sure those tasks are accomplished accurately, completely and on time. Furniture, indeed!

— Jim Coleman, Jr., RPT
Secretary-Treasurer

COMING EVENTS

July 23-27, 1997

PTG ANNUAL CONVENTION & TECHNICAL INSTITUTE

Radisson Twin Towers, Orlando, FL
Contact: PTG Home Office, (816) 753-7747
3930 Washington, Kansas City, MO 64111

October 11-12, 1997

TEXAS STATE

Ramada Hotel Downtown, Ft. Worth, TX
Contact: David Reed (817) 735-4420
4004 Lovell, Ft. Worth, TX 76107

October 18-19, 1997

NYSCON

Ontario Province
Radisson Hotel, Corning, NY
Contact: Donald McKenchie
(607) 277-7112
1660 Slaterville Rd, Ithaca, NY 14850

October 23-26, 1997

NORTH CAROLINA REGIONAL

Embassy Suites Convention Center, Greenville, SC
Contact: Don Valley
(864) 574-6165 or (864) 574-1201
P.O. Box 844, Fairforest, SC 29336

All seminars, conferences, conventions and events listed here are approved PTG activities.

Chapters and regions wishing to have their function listed must complete a seminar request form. To obtain one of these forms, contact the PTG Home Office or your Regional Vice President.

Once approval is given and your request form reaches Home Office, your event will be listed through the month in which it is to take place.

Deadline to be included in the Events Calendar is at least 45 days before the publication date; however, once the request is approved, it will automatically be included in the next available issue.

Region 1

061 Ottawa, ON

Beverly A. Felske
P. O. Box 7
Douglas, ON K0J 1S0
Canada

078 New Jersey

Steve Minkoff
339 Chase Avenue
Lyndhurst, NJ 07071

111 Long Island-Nassau, NY

Joel Cook
4 Park Avenue
Kings Park, NY 11754

Rocco Garofalo
1144 Palermo Court
Franklin Square, NY 11010

131 Syracuse, NY

John H. Harrington
110 Heatherleigh Rd.
Solvay, NY 13209

151 Pittsburgh, PA

Brian C. Bailey
6108 Walnut Street, Apt. #3
Pittsburgh, PA 15206

NEW MEMBERS

APRIL • 1997

186 Pocono Northeast, PA

Paul R. Vansant
475 Belmont Street
Waymart, PA 18472

Region 2

274 Central North Carolina

Robert H. Nowak
210 Wilson Street
Greensboro, NC 27401

282 Charlotte, NC

Howard E. Adkins Jr.
1911 Briarwood Cr.
Fort Mill, SC 29715

296 Western Carolinas, NC

Eddie Kupenda
P. O. Box 16118
Asheville, NC 28816

Region 3

731 Oklahoma

Robert D. Overhulser
2408 Woodford Way
Edmond, OK 73034

771 Houston, TX

Kurt K. Sonntay
21803 Ashtree Lane
Houston, TX 77073

Region 4

625 Central Illinois

Larry E. Nickels
3800 N. School Drive
Morris, IL 60450

Region 5

803 Boulder, CO

Glenn D. Contouris
1005 Chestnut Drive
Longmont, CO 80503

Region 6

653 Ozark, MO

Randy A. Huebert
P. O. Box 246
17598 Jackson Road
Boonville, MO 6233

895 Reno, NV

Douglas Allen Murray
551 Tiffany
Elko, NV 89801

Region 7

972 Portland, OR

Robert G. Soper
P. O. Box 42566
Portland, OR 97242

RECLASSIFICATIONS

Region 6

921 San Diego, CA

John Evans
11087 Scripps Ranch Blvd.
San Diego, CA 92131

Region 6

951 Santa Clara Valley, CA

Paul R. Kummer
1551 Regent Street, #19
Redwood City, CA 94061

*In
Memory*

*Eugene Rudder
Los Angeles, CA*

Passages

William P. Kasimoff

June 15, 1921 - March 29, 1997

William P. Kasimoff was born of Russian immigrant parents in 1921 in Los Angeles, CA. He played the clarinet in the San Gabriel Symphony and apprenticed to become a piano tuner. A long time member of the Los Angeles Chapter, he was primarily an importer of Bluthner Pianos and Neupert harpsichords. A strong supporter of the Guild, he exhibited these instruments at PTG Conventions and made a Guild sponsored overseas trip to Japan and China.

Bill visited the Bluthner Factory 11 times, sold 26 Neuperts to colleges and had a successful renting business to music centers and motion

picture studios, servicing his own instruments. He worked in the piano business for 51 years.

Opposed to war, he spent four and one half years in a camp for conscientious objectors during WW II (1942 - 1946). Mr. Kasimoff died peacefully in his sleep on March 29, 1997. He was fluent in four languages; Russian, Spanish, German and English. Shortly before his death, he reminded us that his favorite Bach Cantata was "I am content with my good fortune" (Matthew 20:1:16).

His wife, Helga, will be continuing the business with their three sons.

**PTGAuxiliary
Executive Board**

PHYLLIS TREMPER
President
413 Skaggs Road
Morehead, KY 40351
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AUXILIARY

E X C H A N G E

Dedicated To Auxiliary News and Interests

Support the Auxiliary Scholarship Fund

June is busting out all over or at least that is what the song says. Now if you are busting out all over, you had better get on that diet quickly. For convention is here soon and the hotel has a beautiful court yard and a fairly large swimming pool for a hotel. Do not forget your bathing suit and I will meet you down at the pool at 6:30 A.M. and we will do our laps together! This will be a reminder note to sit right down now and fill out that registration form. The deadline is upon us and you do not want to be left out. Left out of the hotel, that is, as this hotel, the Radisson Twin Towers, does not have as many rooms as some hotels we have convened in. Now you know where all the action is — in the front lobby of the convention hotel where everyone meets.

While you have your checkbook, will you please write out a check for the Auxiliary Scholarship Fund. Any amount will do. I will try to bring some note



Phyllis Tremper
PTGA President

cards, a few cook books yet!, and some more piano pins I found with me on the plane, but I can't carry much. We will not have the Scholarship Store at this convention because I could not find anyone to sit there behind the booth and take care of all those things when everyone wanted to be at Disney World. Do not blame em! So you are on your honor this year. Hopefully, we will have two winners who can play for us at our Thursday afternoon recital and reception following. Remember, the Scholarship is one of the purposes for which we exist. So please do not make

me beg you for that donation.

Also, a reminder that all Auxiliary affairs are on Thursday, July 24, this year so that you may phone ahead, see back issues of my column, mainly the March 1997 issue, to plan a two day excursion to Disney World or three days if you wish. I would, however, ask that you be at all of the Thursday functions as that needs your attention and/or vote. We are bringing some recommendations to the Council this year from the Executive Board and we just need you. **You** are important. That is why we exist.

Don't forget your sun hat, walking shoes, water bottle and swimming suit and please do not forget — **To Put a Littled Music in Your Life.** Quote by Bern Williams says, "No symphony orchestra ever played music like a two-year-old girl laughing with a puppy."

— *Phyllis K. Tremper*
PTG Auxiliary President

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1-Inch			2-3/8" x 1"	\$25	\$30	\$39

*Rates subject to change without notice

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Piano Discussions™

June 1997

News From The World of MSR/PianoDisc, Knabe, Mason & Hamlin

New PianoDisc regional tech/sales training classes launched in April

Music Systems Research has launched a new regional training program for piano technicians, PianoDisc Installers and sales associates. The three-day classes cover "everything you need to know to service and sell PianoDisc, QuietTime and other MSR products," reports Technical Specialist/Instructor Don Dusenbury. "The concept of a 'traveling tech/sales seminar' has been enthusiastically received by everyone."

Designed to relate to the specific needs and level of technical expertise of each group, Day One (for installers, technicians and sales associates) covers the following: a demo of SilentDrive; control box options; PianoDisc Users Manual; Music Libraries; a thorough demonstration of the system. Day Two (for installers and technicians) includes: a slide show of the factory; MSR products and possible product combinations; maintenance and operation; field servicing; calibration; action regulating and voicing. Day

Three (for experienced installers) covers advanced subjects such as: new jigs; Silent Drive; QuietTime installation; Record calibration; GT360 and GT90 overview; wiring and troubleshooting.

The first session of three-day classes was held at Jordan Kitts in College Park, Maryland, in April. A second class was scheduled for May in Wichita, Kansas. June's class, set for the 19th-21st, will be held at Rody's Pianos in Savannah, Georgia. The July class is scheduled for the 17th-19th at American Music in Antioch, Tennessee.

"The first class was extremely well received. Some of the best techs and installers on the east coast were there, and we anticipate future classes will get the same kind of excellent response," concluded Dusenbury.

For information, or to make reservations for upcoming classes, call MSR at 800/566-3472.

New Floyd Cramer gospel disk released

The newest edition to our Music Library Artist Series has just been released. PD8008 is titled *Floyd Cramer Plays Gospel Classics*. Just as the title says, the country music superstar plays gospel favorites — some of the most beautiful and beloved music ever written.



Titles on the new release include: *His Eye is On The Sparrow*; *What A Friend We Have In Jesus* and *How Great Thou Art*. Mr. Cramer explained his connection with the music: "These are songs that have

been a part of my life for as long as I can remember ... I've heard them in little country churches ... and in churches that hold more people than the population of my home town. All these gospel melodies I remember from special places and times in my life, and when I hear them, I feel ... again the great joy that they bring."

New labor warranty on PDS-128 Plus with SilentDrive

Beginning May 1, 1997, all new PDS-128 Plus systems manufactured with the SilentDrive system will carry a 90-day warranty for labor required to repair or replace defective parts. The PDS-128 Plus with SilentDrive also comes with a 5-year warranty on defective parts.

For further information, call your PianoDisc regional sales representative at 916/567-9999.

MSR/PIANODISC FACTORY INSTALLATION TRAINING SEMINAR

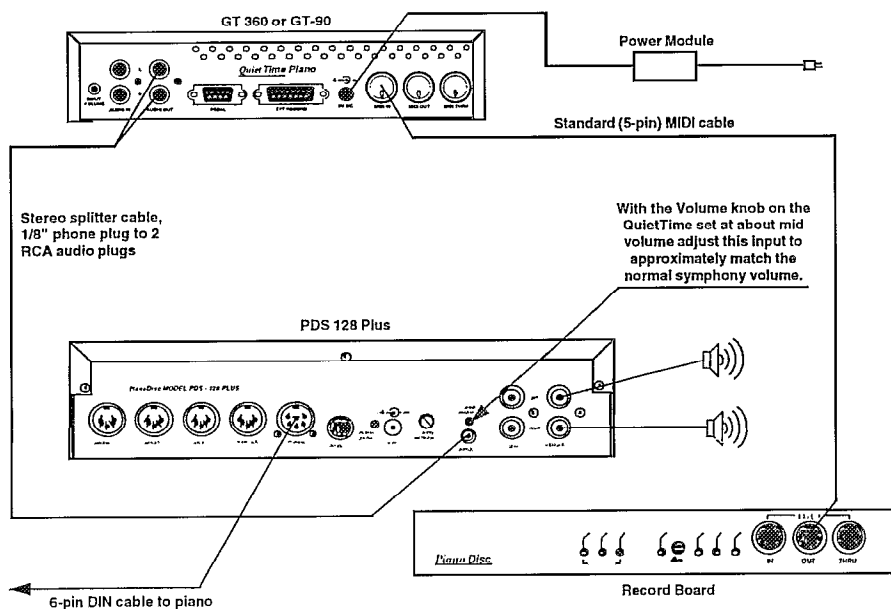
Aug. 19-24 Sep. 23-28 Oct. 21-26

CONTINUING EDUCATION

Aug. 26-28 Sep./Oct. 30-2 Oct. 28-30

Tuition is free, but a \$50 refundable deposit is required for confirmation. The Continuing Education Seminars are restricted to PianoDisc certified technicians in good standing. For more information about either the Installation Seminars or Continuing Education, CALL MSR AT 1-800-566-3472

Using QuietTime with player/record system



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Tech Gazette

Yamaha Service

June 1997

Last month, we discussed the Numerically Controlled Routers and "in-house" maintenance system at Yamaha Music Manufacturing (YMM).

In this issue, we will discuss the hammer gluing procedure which YMM utilizes during piano assembly.

Gluing Hammers

Once the piano action is properly installed, work begins on the dampers. First, the damper wires are aligned to the strings. Then the damper blocks are aligned. Next, the dampers are glued into place and adjusted before the damper lifting operation is completed.

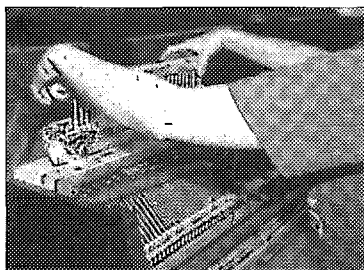
At YMM hammer shanks are installed into the hammer heads with the grain of the shank going in the same direction as the hammer moves. This gives the hammer assembly its optimum strength.

The sides of the shanks

are tapered at the bottom to allow proper left to right alignment with the strings.

The tapered hammer shanks (with hammers attached) are

"dry fit" to each individual hammer butt.



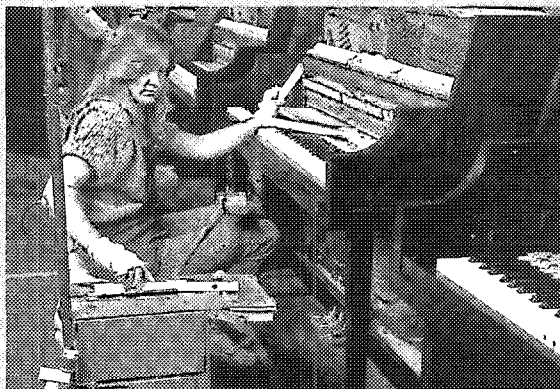
Next, a special clamp designed by Yamaha is placed around the hammer heads in each section of the piano. This clamp holds each of the hammer heads in exact position, and retains the proper spacing between individual hammers.

Each section of hammer heads and shanks are lifted from the hammer butts by the clamp, the ends of the shanks are dipped into glue and the section is placed back into position in the hammer butts.

All three sections are glued in the same manner and while the glue is beginning to set up, the technician goes over each individual hammer and adjusts its alignment to precisely match the strings.

The YMM "Tip of the Month"

In the process of key leveling, when a key is found to be a bit high, there are a couple of ways to correct the problem. If a tissue paper punching exists under the felt punching, it can be removed. Also, the bottom of the key can be sanded a small amount to accomplish the same result. At the factory we have a sanding drum mounted in the movable cart, but for your needs in the field a sanding paddle of 100 grit garnet paper will work just as well.



Stay tuned for next month's information from Yamaha Music Manufacturing.