



The Keynote Chronicle

*Humor News from Jan McInnis and Kent Rader,
co-stars of the Baby Boomer Comedy Show.*

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Too Big To Fail

Brian Moynihan
CEO-Bank of America
Charlotte, NC

Mr. Moynihan,

Let me introduce myself. My name is Kent Rader and I am a professional speaker and comedian helping people learn and experience how laughter matters in reducing stress and building a business. My qualifications for this career are 17 years as a hospital CFO and CEO, as well as five years in public accounting. As a comedian I will miss the material your bank has continuously provided me over the past ten years, but I am writing today to explain why I closed my account.

You recently justified your third quarter earnings of \$6.2 billion dollars (which is slightly more than my third quarter earnings) by saying your bank “has a right to make a profit”. I know of no one who would dispute that. In fact, as a publicly traded company, you not only have a right, but a duty to make a profit. What I object to is the method through which you chose to make it.

In my new program *Theres No Business Like Show Business* I chronicle four business principles learned on my journey from accounting to comedy. The last one is companies must serve their customers. Although you talk about being “customer driven” (which is the first of your six operating principles outlined in your annual report), based upon my experience, it is my opinion you care more about collecting fees from your customers than serving their needs. Customer service seems to be secondary to generating fees at Bank of America.

The manager of my bank helped me sign up with Bank of America Merchant Services to process credit card payments (for which I was charged a fee) and because I am awful at selling my book, I used this service only twice in twenty months. Being charged \$35 a month for Bank of America Merchant Services to do nothing, I called to cancel the service. Next thing I know \$500 has been deducted from my bank account by Bank of America Merchant Services for early cancellation of my contract, even though the person canceling the service never mentioned it during our conversation.

In four subsequent phone calls to Bank of America Merchant Services, I was told I should have done a better job of reading my agreement (which I will agree: I should have) and they were not refunding my money. When I told them they could either return my \$500 or lose me as a banking customer, they told me they didn’t care because they were not part of Bank of America.

Really? Did I mention their name is BANK OF AMERICA MERCHANT SERVICES? Their logo is the same red, white, and blue logo as Bank of America. They are even on the Bank of America website as if they were a department of the bank. (I thought it ironic the web page is offering \$500 if Bank of America Merchant Services can’t beat the processing fees you are currently paying.)

Spotlight

*Kent’s new keynote program titled *There’s No Business Like Show Business* chronicles four businesses principles learned on his journey from public accounting and hospital CFO/ CEO to being a professional speaker and comedian. It is perfect for anyone in a leadership position. These principles include being unique, drive fear from the work place for peak employee performance, continuously improving your product and service, and educate and empower employees so they are unafraid to act on their own to serve your customers. As always, it includes stories that are guaranteed to make your audience laugh and your conference a success.*

In the coming months Kent will be performing this keynote at the following:

*Florida HFMA,
Orland, FL*

New York HIMA, Rochester, NY

Ohio Assisted Living Assn., Columbus, OH

You may reach Kent by calling 405-209-3273 or by email at kent@kentraderspeaks.com

Although my parting words to the Merchant Services person of “I hope you choke on my \$500” were wrong, at that moment I realized I no longer wanted to be associated with your company.

For the first three years I was speaking I rented cars based on the lowest price until late one Saturday night flying into Kansas City after a long week of traveling. I was heading to my parents’ and, even though I had rented cars all week, the Hertz woman noticed my driver’s license had expired and she couldn’t rent me a car. I spent 90-minutes calling my parents, aunts, uncles, cousins, and either none of them were home or they all had caller ID. Finally the Hertz woman asked me where I was going.

When I said Richmond, MO, she told me she got off work in 15 minutes and would drive me there.

I said, “I wouldn’t think of asking someone to drive an hour out of their way at 11 o’clock at night, but would you mind dropping me at a hotel?”

She responded she’d be happy to.

For 11 years I have rented exclusively from Hertz. I wonder how much “profit” Hertz has made from me because they trained an employee in Kansas City to serve customers, even those too stupid to realize their driver’s license has expired?

In the past ten years many in the airline industry have gone the same route as Bank of America (i.e. of enhancing their bottom line through fees instead of serving their customers). Today we see luggage fee, ticket change fees, Ryan Air has experimented with charging passengers to use the bathroom on their planes. (This is why I always have change on me when flying.). The exception is Southwest Airlines.

I fly Southwest Airlines because they have proven over the years they care more about getting me to my destination than any additional fees they can charge me. There have been numerous times they could have charged me more during an emergency, but they have not because they seem to value me as a customer.

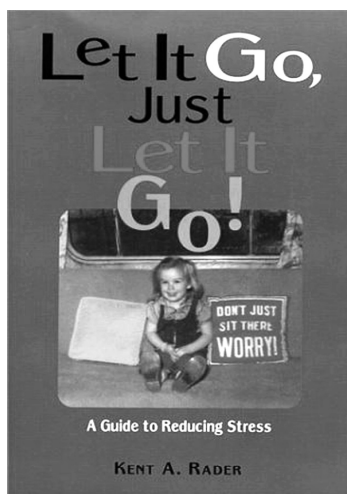
Southwest Airlines believes in enhancing their “profits” through serving their customers. For your edification, Southwest Airlines has been “profitable” for 36 consecutive years.

Maybe when you believe you are “too big to fail” you feel no need to serve customers, but, Mr. Monynihan, I believe those of us in America who are not “too big to fail” will hold you to a higher standard. To show you there are no hard feelings, I am willing to offer to do my program *Theres No Business Like Show Business* for you and your people for free (although there will be a process and handling fee of \$500) to help transform your culture into one that truly serves your customers.

I wish you success in the future. I will be laughing all the way to my bank. Unfortunately it won’t be yours.

Respectfully,

Kent A. Rader



*Known as the world’s cleanest comedian and speaker, Kent Rader helps people learn and experience how laughter matters in reducing stress. A reformed accountant, Kent has written the stress reduction book titled *Let It Go, Just Let It Go* available at Amazon.com and featured in the Country Inns and Suites Read It And Return Program in 200 hotels. Kent is the winner of the 2007 Branson Comedy Festival and is co-star of *The Baby Boomer Comedy Show*, *Clean Comedy for People Born Before Seatbelts*, *Safety Helmets*, and *Facebook*. One conference participant said, “You are a wonderful reminder that our human nature provides unlimited opportunities to laugh, share, and defuse the stresses of our lives in a way that is neither offensive nor exclusionary” For information or a free*



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Helpful Useless Information

Did you know there's a whole industry devoted to tearing down old airplanes? How do you tear down a plane? Fly a bunch of cranky 3-year-olds around for a couple hours until they kick in all the seats?

Because I speak to groups in all sorts of industries, I learn a lot of weird (some might call it "useless") information about those industries without having to work in them. All of this learning is great because it makes my job more interesting and "they" tell us that our brains will turn to JELL-O if we don't keep 'em working. Also, some of the stuff I learn is useful. . . sort of:

For example, if you were thinking of running a vending business, the soda and snack vending machines that make the most money are located *in prisons!* Of course prisoners have money: they don't have to pay for cable TV and health insurance!

And if you find yourself in jail, make sure you get arrested in Kansas because you might just get to train a seeing-eye dog if you land in the Topeka women's prison (sorry, guys). The prisoners probably teach the dogs all sorts of useful things like how to sit, roll over. . . and fetch the guard's keys.

People in trouble with the law can still be successful. The real John Deere moved from the east to Illinois to start his farm equipment company because he owed the government some money. Hey, if you're running from the law, don't you think you'd invent something faster than a tractor?

If you're throwing a party this year and run out of booze, tap into your gas tank. They're now making fuel out of corn liquor! I'm not sure if it's really drinkable, but it will get your guests to leave on time. You might also notice that your gas smells faintly like McDonald's... that's because they're also making gas out of french fry grease! Yes, we're putting french fry grease into cars! And you thought the SUVs were big now—just wait until we start feeding 'em that!

Okay, that's not fair. We blame our bad health on fast food, and yes, Ray Kroc, the founder of McDonald's, actually did have diabetes. But the weird thing is, he had it *before* he invented the Double Quarter Pounder with Cheese.

Stay healthy and stay out of the hospital because patient stays are getting shorter and shorter. In fact, maternity ward nurses say that new moms aren't in the hospital long enough to learn how to breastfeed properly. Tell me about it. . . the women usually don't get the hang of it until they're sitting next to me on an airplane!

If you go to a new hospital though, architects are now designing them so that the patient's window faces a garden because they say it makes the patient get well faster. Hey, if they want the patient to get well faster, why don't they make the windows face a cemetery??

But make sure you pay your hospital bill because there are collection agencies for hospitals. How's that work? If you don't pay up, we'll break your legs. . . again.

Spotlight

Finding the Funny in Change

Jan's popular keynote "Finding the Funny in Change" offers practical tips to help professionals deal with change through using humor. Change causes fear, tension, and miscommunications. Jan will show you how to diffuse tension instantly, kick off tough conversations, and facilitate communications with humor. Many speakers tell you that you should use humor, but Jan actually shows you HOW. This keynote has been a big hit for all groups from health care to education, financial groups and beyond. Your group will walk away laughing and learning as they discover the steps they can take to conquer, and even embrace, change.

A few of the upcoming groups Jan will be presenting this keynote to include:

- The Association of California Nurse Leaders
- The Health Information Management Associations in Iowa, Wisconsin and Florida
- The Kansas Federal Reserve Bank

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Hospital stays can rack up debt, which means you might contact a credit counseling agency where the average credit card debt is \$38,000. So “revolving credit” is the real reason why that toaster I bought with my Visa cost me \$500.

Of course the only thing more expensive than a \$500 toaster is a parking ticket. A good meter maid can write out 900 tickets in one month! And by the way, they *hate* the title “meter maid”; they prefer “parking citation officer.” So don’t call ‘em a meter maid unless you’ve already got the ticket and you want to give them one parting shot!

To pay for that ticket you can make some money selling cookware. The big money in cookware is selling those specialty cake pans for kid’s birthday cakes; You know, the ones shaped like footballs, basketballs, and soccer balls. So kids are eating cake in the shape of all the sports they should be playing instead of eating cake.

And when it comes to eating, you should know that if your cereal tastes funny, it might be because wood is used in many food products, including cereals and imitation bacon. Finally the ingredients of Grape Nuts are revealed! And speaking of wood, 40-50% of it is made up of a compound called “cellulose.” Of course I always thought having “cellulose” was the reason I don’t wear a bathing suit.

You say you’re more of a meat eater? Well, you can thank the leaf cutter bees for our beef! They’re the ones who pollinate the alfalfa that feeds the cows that give us our steaks. I’m guessing the alfalfa bees don’t do it because they’re too busy cutting leaves, no?

Speaking of leaves and yard work, are you tired of raking leaves and cutting grass? Well then, plant some Centipede grass. That’s the stuff on the highway median strips and it grows slower than other grass.

Now if you like these facts and figures, go ahead and mail this newsletter to someone, but be warned that the postal worker you hand it to might be a PMR – that’s Post Master Relief person. These are temporary workers for the post office who get paid but don’t get medical or dental benefits. I’m guessing you can tell who they are because they have really bad teeth.

Learning all of this cool information makes my job a blast and it could even be lifesaving! Remember, if you live near a nuclear reactor, the valve on that thing only lasts 30 years!



Jan has shared her customized humor keynotes with thousands of associations and corporations. She is also the author of “Finding the Funny FAST; How To Create Quick Humor To Connect With Clients, Coworkers And Crowds,” and she was featured in the Wall Street Journal and the Washington Post for her clean humor. From a recent client: “We invited Jan back for a second year to deliver a final morning conference keynote. The first year our attendees ‘Found the Funny in Change’. This year they took away lots of ideas for using humor in business (Finding the Funny in Communications). They laughed while they learned about developing humor quickly and working through guidelines for keeping out of trouble when using humor.”

Baby Boomer Comedy Show – Jan and Kent are also co-starring together in the *Baby Boomer Comedy Show* for theaters and corporations around the country. This is a hilarious 90-minute laugh-fest, with clean humor on topics that the “boomer generation” can relate to - family, kids, work, do-it-yourself projects, dieting, aging and all. Check it out at www.BabyBoomerComedyShow.com to see when they’re coming to your town, or contact them to book the show at your event!

“Thank you for bringing The Baby Boomer Comedy Show to the Carlsbad Village Theatre. Baby Boomers is a very enjoyable comedic flashback of history for those who lived it, and for their children who shared part of it. The audience related well to the Show’s all-inclusive non-stop humor. Excellent feedback!”

Tom McMahon, Owner, Carlsbad Village Theatre

“The Baby Boomer Comedy Show was a big hit at Zanies. Kent & Jan were extremely professional & easy to work with. Not only were they hilarious, but the show was clean and appropriate for our Resort audiences. We even had people come out who had never been to a comedy show before! I look forward to having the Baby Boomer Comedy Show back!”

Cyndi Nelson, Director of Entertainment, Pheasant Run Resort & Zanies Comedy Club

“Kent Rader and Jan McInnis are a dynamic duo of comedy. Our audience was rolling as Kent and Jan hit humor home run after home run. The time flew by and the laughs never stopped. Baby boomers and the parents and children they brought with them laughed and laughed --- not a swear word in the act to stifle the jokes. Kent and Jan are astute observers of life and put the comic spin and spotlight on the quirks of reality from office relationships to dealing with your kids. Rock solid comedy! And not only are Kent and Jan hilarious, they are a joy to work with!”

--Morrie Enders, Executive Director, Lincoln Community Playhouse