

Going Bonkers?™

Summer 2007

Business Edition

Free Your Staff & Harness Their Creativity

Develop an In-house
Think Tank

Satisfaction
is Worthless,
Loyalty is
Priceless

Gaining Customer
Loyalty

How to *Really*
Read Financial
Statements

Uncovering the Hidden
Truths About Your
Business

46 Ways
to Get New
Customers

At Little or No Cost



Hire Smart
Secret Interview
Questions That
Reveal All

Tough Times
Demand
Creative Results
Resourceful Solutions
to Everyday Problems

Do-It-Yourself
Marketing
Fresh Ideas for
Your Business

Staying Ahead
of Your Game
Prepare Now for 2009!

Rebels Rule!
How to Break
the Rules
& Succeed

PLUS...Much More!

Letter from the Editor

**Going
Bonkers?**
Business Edition



Dear Ladies and Gentlemen:

Welcome! We are proud to present GOING BONKERS Business Edition: The business magazine with a sense of humor!

We are thrilled to share this first issue with you! Since the launch of our original self-help edition, *Going Bonkers - The self-help magazine with a sense of humor*, and website www.GBonkers.com, we have received overwhelming support, encouragement and many requests - especially for this business edition! Thank you for your clever and innovative suggestions!

Running a business today is tough. Most days, business owners and managers are pulled in 10 different directions at once, and wear 10 different hats in the course of 15-minutes. We need information to be straightforward, condensed, fast and easy to digest. Going Bonkers Business Edition brings you business ideas that are short, educational and entertaining. Each issue is packed with useful information and articles that will help you manage all areas of your business.

In the coming months, we'll be adding new columns and features to the magazine. Please write us! We love to hear your comments, suggestions and your wish list of topics to cover. We'll work hard to keep Going Bonkers Business Edition YOUR one-stop business source - where you'll learn, you'll laugh, and you and your business will grow!

Warmest regards,
J. Carol
Editor

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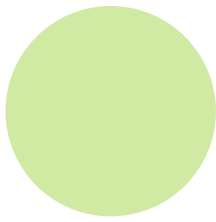
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NOTICE

The articles and information contained in GOING BONKERS magazine are for entertainment purposes only. Enjoy!



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Have you ever opened an email, only to find a professional looking color advertisement? Well, those are HTML emails, and they are easy to create and send.



How to Create & Send HTML Email

By Herman Drost

Until recently text-based email was the most popular way to communicate, however with the advent of html email you can now create and send beautiful graphics, create clickable links and use interactive forms. HTML email can have the same appearance as a web page. You can include your favorite photos, create colorful newsletters or charts for your friends or business associates. It's now often used as a valuable tool in email marketing campaigns. HTML email has now surpassed text-based email in popularity. Let's first point out the pros and cons of sending html email before we get into how to create it.

Pros of using html email

- ✓ Visually appealing.
- ✓ Able to include graphics, icons, clickable links, different fonts, interactive forms.
- ✓ Increased interactivity with your customers.
- ✓ Mostly used by advertisers, however more consumers are using html email as they switch to faster connections.
- ✓ Ads can be more effective in HTML.
- ✓ Most of the popular email clients now support html email (ie Outlook Express, Outlook, Eudora, Netscape Communicator, Hotmail, Rocketmail, AOL, Yahoo, Web TV).

Cons of using html email


- ✓ Slow loading due to downloading of graphics.

- ✓ Takes up more space in your email client.
- ✓ Not all computers support html email.
- ✓ Users may not have the required bandwidth or may have download quotas set by their ISPs.
- ✓ Hackers can send viruses, trojan horses embedded in html email.
- ✓ Users may turn off the option to receive html email, or use filters to quarantine it.

How to create a simple html email

1. Open your favorite html editor, like FrontPage, Dreamweaver, or you can also use MS Word 97 or 2000 but its not as user friendly.
2. Always use absolute URLs for your graphics (ie <http://www.addme.com/images/addme.gif>)
3. Graphics (ie images, icons, fancy fonts) must be stored on a web server to correctly appear in email software - you could save it as an attachment, however most folks will not open the attachment especially (and delete it) if it's from someone they don't know. If you don't want to use graphics, you can use colored tables for different sections (ie header, masthead, contact information and footers).
4. Name and save the page you have created (ie html-email.htm).

5. Open your Email Software - in outlook express (since it's the most popular) go to create mail - insert - text from file - scroll to your saved html page. You are now ready to send your html email.
6. Email a test to yourself before you send it to your subscriber list. You may want to send it to your friends who have different email programs so you can be sure most of your customers can read it on their computers.
7. Once you have created an attractive html page or newsletter, save it as a template. Now you can just open the template whenever you want to send html mail and most of the work will be done for you.

HTML email is still rather new, but it is a great marketing tool if used properly. The key is to test, test, test to see if your subscribers prefer it over text based email. If you are unsure your subscribers can read html email, then offer both text-based email and html email, to cater to both audiences. 

Herman Drost is the author of the NEW ebook "*101 Highly Effective Strategies to Promote Your Web Site*" <http://www.isitebuild.com/web-site-promotion>. Subscribe to his "Marketing Tips" newsletter for more original articles. <mailto:subscribe@isitebuild.com>. You can read more of his in-depth articles at <http://www.isitebuild.com/articles>



Before

Attending an Event or Meeting Make Sure You're

Prepared

Before you go to an event, whether it's a party or a meeting, the key is to be prepared. Here are some steps to make sure that when you walk into a room, you have all the chutzpah you need.

Be positive

If you truly don't want to go to the event, then don't go. People will know if you are feeling lousy and would rather not be there. Your eyes will tell the truth no matter what comes out of your mouth. So make sure you want to go before you make a bad impression that you can't erase.

Think of the benefits of attending the event

Know why you are there. Are you there to get exposure, to meet people or merely because you "have to be there." If your attendance is required, that's fine to acknowledge to yourself, anything else would be dishonest, just make sure that you've gotten your positive attitude into gear before you walk on stage. If not, then you should stay home.

Prepare your self-introduction

Your self introduction will depend on the event you are attending. But keep in mind that any self-introduction

should be short and pithy. Keep it under nine seconds. Make sure you use phrases that will help people remember who you are. Keeping your introduction basic and adding a bit of humor is usually the best bet.

Bring your business cards

This is important. This is how people will be able to get in touch with you in the future. Make sure you bring enough for your event. If you want to give someone your card, but the person hasn't asked for it, you can ask for that person's card to get the person involved in card exchange. Take other people's cards, and when you do, look at them, if possible comment on the card, then look back at the person. Acknowledge the givers, and they will see you as a good receiver. As soon as possible write something on the card that will help you remember the person. Then file the card away where you will be able to find it. Don't throw it in the bottom of your purse or crunch it up in your wallet only to discover it months later in a state of degradation.

Prepare some light and entertaining small talk appropriate to your event


Try to come up with three pieces

of conversation that people will appreciate. If you stand around saying nothing, you will make people uncomfortable. Remember to neither hog the conversation floor nor to say too little. Both are rude and unacceptable behaviors when you go to an event.

Make eye contact and give a warm smile

This is important. People will not feel you are sincere if your eyes are wandering about the room while you are introducing yourself. They'll just think you're looking for someone more important to talk to-and they'd probably be right. Be sincere. Really pay attention to the person you're engaging. Make that person feel like he or she is the most important person in the room.

Practice an appropriate handshake

That means a handshake that is not too hard and not too soft, but just right. You want to generate just the right combination of warmth and strength-without overwhelming the other person. 

Adapted from *How to Work a Room*,
by **Susan RoAne**.



Overcome a Talent Shortage

Create a Gen-X Friendly Workplace to Retain Key Talent

By Deanne DeMarco

The 75 million Baby Boomers who make up forty-five percent of the workforce are now starting to retire; in 2007 that rate is expected to hit three million people. And the mass exodus of Boomers from the workforce will only increase over the next ten years. So the question is: Who will replace these retiring workers?

While logic would dictate that the next generation (Generation X, as they recalled) will simply step in and fill the newly vacant roles, that is simply impossible. Why? Because the Gen X population, those born between 1964 and 1977, totals a mere forty-five million people. That's a deficit of 30 million workers. As one economist from the Office of Labor Statistics noted, "over 500 occupations will be adversely affected by the boomers' departure." It doesn't take a rocket scientist to figure out that a worker shortage is on the horizon.

To make matters worse, retaining Gen-X employees is a challenge that plagues many companies. A number of research studies suggest that one in five Gen-Xers is preparing to leave their current job. In addition, Gen-Xers are leaving the big corporations in droves to be entrepreneurs or to join smaller companies, even if it means taking a pay cut. According to exit polls and research studies, Gen-Xers are disgusted with the mismanagement of top corporate officials, hierarchical politics, corporate ladders, and the lack of job satisfaction and job fulfillment.

Gen-Xers across the country echo the same message: They want a Gen-X friendly workplace, and that in fact, is the

key to retaining these skilled workers in your company so you're not left in the cold when the labor shortage hits. Following are four strategies will enable you to attract the Gen-X talent you will need to stay successful and competitive in the years to come.

Focus on Collaborative Relationships

Gen-Xers grew up in social conditions very different than previous generations. Many were latchkey children, and fifty percent were raised in single parent homes. They often spent an excessive amount of time alone. As a result, today Gen-Xers are relationship builders. In fact, this need for strong relationships touches every aspect of their life-at home, at work, and as consumers. As such, companies need to develop new communication models that include strategies for building "it" together.

Unfortunately, many managers still don't use their workforce to collaborate on projects, goals, or the development of ideas. Instead, they use coercion or they dictate what is going to be done. But that approach won't cut it for the Gen-X workforce. Companies that retain these workers for the long haul need to take a collaborative approach to such things as decision making, problem solving, and product development. Yes, Gen-Xers want the company to do well, but they also want to be a strong voice in taking the company where it needs to go.

So rather than tell your Gen-X employees what steps to take to solve a problem, allow them to brainstorm with you to generate ideas. Or when you need to decide on a course of action, get their feedback on which option to pursue. Really lis-

ten to what they offer and act on their input. Be open to what they say; often their suggestions will amaze you.

Offer Variety

In the past, the Baby Boomers were interested in job status and climbing the corporate ladder. In contrast, Gen-Xers are interested in equality, flexibility, and a lattice corporate structure. The Gen-Xer is not impressed with status symbols like title or position; rather, they want an uncensored corporate structure coupled with opportunities to learn new skills. When given the choice, they prefer flex hours and the ability to telecommute over a higher salary.

Therefore, rather than restrict your Gen-X workers from trying new things, encourage it. Offer them opportunities to learn new skills, to job share, and to assist in projects in other departments. Gen-Xers yearn for increased intellectual stimulation. If you keep them "in a rut," doing the same thing day in and day out, they'll quickly get bored. That's when they start cyberloafing and looking for employment elsewhere...or mapping out their own entrepreneurial vision, which could be in direct competition with you.

Additionally, since Gen-Xers were raised in the information age, they expect to have the latest technology tools to do their job. Remember, this group was the first to do their high school papers on the computer, and they are technically savvy. To not provide the latest and greatest technology is equivalent to handing them the "want ads."

Work in Teams

Teaming and the ability to bond
continued next page

with others is core to the Gen-X work ethic. And while many organizations give lip service to team-building training and activities, most organizations are rigidly bureaucratic and employees do not feel valued as a person. In fact, the "good old boys," "bureaucratic cultures," and the "double standard" of yesteryear are seen as draining, egocentric, and childish to Gen-Xers. Companies need to focus on creating a truly team-focused environment to keep these much needed workers.

For example, when it comes to leading Gen-X workers, managers need to do more than just manage; they need to work alongside the employees doing the daily activities. Also, assign teams within the department to complete projects. For each new task or project, rotate the team leader so that everyone has the opportunity to develop his or her leadership skills. Additionally, have people work in dyads, where one team member helps another on a project to build internal working relationships. Finally, allow the teams to self-manage. After all, you hired them because of their expertise, so let them put that expertise to work and see the project through from beginning to end. The more you allow your Gen-X employees to be a part of the team and to participate as equals, the more likely they'll be to stay at your company.

Build a Strong Corporate Communication Process

In most companies there's no open debate, and employees are always "watching their back." They know that if they say something out of turn, they're likely going to get projects they don't want or they'll get dinged on their performance review. Granted, some companies have attempted to create an environment of open communication, but when employees do speak their mind, the company doesn't listen.

Gen-Xers refuse to tolerate such an environment. They know it's hard to be productive and motivated when trying to always "watch your back." And while previous generations tolerated office politics and egocentric executives, the Gen-Xers respond by sending out resumes and seeking employment elsewhere.


Therefore, to keep Gen-Xers on staff, you need to encourage debate and opposite opinion. Get people to open up,

discuss problems, and express opinions. Then, put in the processes so the ideas and opinions get acted upon. Equally important is to create an environment of instant feedback. Rather than force people to wait for feedback for days, weeks or until the yearly performance review, communicate regularly. Give updates on ideas that were generated, projects that were worked on, and anything else that impacts the company or employee. Just as Gen-Xers like to text message their friends because it offers instant communication, they expect the same communication speed from their managers.

The New Generation of Change

According to the US Census Bureau, the number of small businesses is growing. And Gen-Xers are starting to realize that smaller companies offer more in the way of opportunity, job fulfillment, and job satisfaction. As such, Gen-Xers are giving up the larger paychecks that large companies offer for a smaller company that is Gen-Xer friendly and more aligned with their values.

The world is changing at warp speed, and Gen-Xers are at the soul of that change. So if your organization is to survive long-term and avoid extinction, you

must change and become Gen-Xer friendly-now! 

Deanne DeMarco is an author of four books, speaker and corporate trainer. Her successful training programs are nationally recognized utilizing a set of strategies aligned with her GenXer Factor® Management Model in creating corporate cultures where people like to work. As a keynote speaker she communicates the important lessons in managing the next generation. For speaking and consulting, Deanne can be reached at 866-91-COACH or at www.DeanneDeMarco.com

DID YOU KNOW...

The probability of completing a goal if you...

- ...have an idea, is 10%
- ...decide when you'll do it, is 40%
- ...plan how you'll do it, is 50%
- ...commit to someone else that you'll do it, is 65%
- ...have an accountability appointment with someone else, is 95%

IDEA: Set an accountability appointment with a buddy or a coach!

Stats from ASTD.org

Deciding whether to speak up

How do you decide whether to speak up about something you think is important at work? It might seem like the answer is simple, but if you work in a "closed culture," where you feel you might be punished for speaking up, it can be a difficult thing to do.

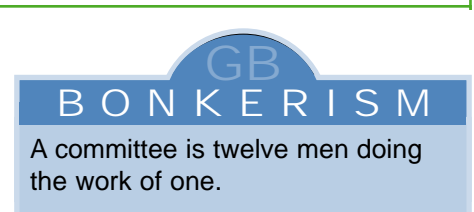
Harvard Business School professor Amy Edmondson and Penn State professor James Detert in an interview with Sarah Jane Gilbert (HBS Working Knowledge) say that humans are hesitant to speak up in the workplace because we are "hard-wired" to overestimate risks so that we are motivated to avoid perceived risks to our psychological and material well-being. That's the old fight-or-flight scenario that humans have always had to deal with in order to survive.

Detert and Edmondson say that in the modern world, we often turn

to our bosses to meet our basic economic needs (and relationship needs, too). That's why speaking up to the boss about something on which he or she may not concur can be a fearful experience.

Before you speak up ask yourself two questions:

1. Will you come to any personal harm by speaking up? This could come in the form of loss of material resources or embarrassment.
2. Will speaking up turn out to be a waste of your time?



How To Develop A Powerful USP



and why You Need One

By Justin Michie

One of the first steps in creating a marketing plan is developing a USP, or Unique Selling Proposition (sometimes called a Unique Selling Point or a positioning statement). A USP is an ultimate statement of benefit, or the single most compelling reason why a customer should buy from you over your competition. In a short, meaningful, specific sentence, a USP describes your primary distinguishing feature to your target market and lets them know what's in it for them if they do business with you.

According to Rosser Reeves, the author of "Reality in Advertising" who coined the USP, the three requirements for a USP are:

1. Each advertisement must make a proposition to the customer: "buy this product, and you will get this specific benefit."
2. The proposition itself must be unique - something that competitors do not, or will not, offer.
3. The proposition must be strong enough to pull new customers to the product.

USP Examples

Some of the most well know USP examples are:

Domino's Pizza, "You get fresh, hot pizza delivered to your door in 30 minutes or less."

FedEx, "Your package absolutely, positively has to get there overnight."

M&M's, "The milk chocolate melts in your mouth, not in your hand."

Wonder Bread, "It helps build strong bones 12 ways."

But what if such a proprietary advantage does not exist? What if your product is basically the same as your competition's, with no special distinguishing? Check this out: Once M&M established their USP: M&Ms melt in your mouth, not in your hand" - what could the competition do? Run an ad that said, "We also melt in your mouth, not in your hand!?" It reminds me of an example from the book Scientific Advertising by Claude Hopkins that has gone on to become a classic story used to describe USPs. It goes something like this: "Schlitz Beer had hired Hopkins to increase their falling market share. At the time the beer companies were frantically buying bigger and bigger advertising space to promote the word PURE. Everyone said their beer was pure, but no one bothered to explain to the public what "pure meant" this meant.

The first thing Hopkins did was take a tour of the Schlitz Brewery. He was shown plate-glass rooms filled with filtered air where beer was dripped over pipes to cool without any impurities. He was shown huge expensive filters that were each cleaned twice daily to ensure the products purity. He notices that each bottle was sterilized four separate times before being filled with beer. He was even shown 4,000 foot deep artesian wells dug to provide the cleanest, purest water available,

even though the factory was right on the shore of Lake Michigan (which at the time was not polluted and could still provide clean water).

After his tour Hopkins exclaimed, "Why don't you tell people these things?" The company responded that every beer manufacturer does it the same way. To that Hopkins replied, "But others have never told this story..." And Hopkins went on to create an advertising campaign that explained to people exactly what makes Schlitz beer pure. It was highlighted with the tagline "Schlitz beer bottles - Washed with live steam". He told the same story any brewer could have, but he gave meaning to purity. That is what took Schlitz from 5th place to tie for 1st place in market share."

Creating a USP for Your Business

When developing the USP for your business it can be helpful to try thinking in the customer's point of view: why should they buy from you, not why you should sell to them. Your USP should state what the most important benefit is to the customer in the target market you are trying to reach. Trying to appeal to everyone will not give you an effective USP. Focus on the clients that are your greatest income makers and direct the USP to them. You want to attract the ideal client, not just any client.

Here are some questions that a USP should answer:

continued next page

- ✓ What problem are you the answer to?
- ✓ What quality makes you different, better or more desirable than the competition?
- ✓ What opportunity can you present to potential customers that others can or do not?
- ✓ Why should people buy from you?

When answering some of these questions, it is not enough to say "Our service is better," or "Our product is better quality." These statements are not compelling reasons to choose your business over any other business.

Also be sure to focus on a uniqueness that is actually meaningful to your customers. Building your USP around a feature is relatively unimportant to potential customers, and will not move them to try your product or service.

You can start by crafting a statement that defines what makes your product or service unique and special. You might want to start with a long statement of two or three paragraphs, and then work from there. If you are already have an existing business, ask clients what they value most about the way you do business? And also ask yourself: "In what ways do I benefit my customers?"

Continue editing your statement until it is short, snappy, to the point and describes your uniqueness in a way your customers care about. Once you get your USP finalized, start sharing it with your target market, and let them know what you can do for them. Plaster your USP in your marketing materials, at networking events, on your business cards, on your website and any other time you are given the opportunity.

Just remember, a USP is free, easy to duplicate and communicate, and above all, tells your prospects what's in it for them if they do business with you. Be sure to take the time to properly develop a USP that will work for you, your business and your target market. **GB**

Justin Michie is a respected Internet Marketer and author of the brand new Internet Marketing book "*Street Smart Internet Marketing.*" You can visit his website at <http://www.JustinMichie.com>.

How to Remember a Name



Do you have trouble remembering names after you meet people? If you do, you might want to try the following technique to aid your memory.

1. Be Interested

Pay attention when you are introduced. Send a positive message to the person you're meeting. Pay attention to your pose and lean in. This tells the person that this moment is important to you and that he or she has your undivided attention?

2. Verify

Unless the person has introduced himself to you, verify what he or she wishes to be called. Repeat the name back to the person you're meeting. Ask if you've got it right. Make sure you know how the person's name is spelled. This makes you an active participant in the introduction and shows that you are paying attention.

3. Visualize

Franklin Roosevelt remembered the names of nearly everyone he met. His secret? He imagined seeing the persons name written across their forehead.

Neural linguistic programming experts suggest imagining writing the persons name. Use your index finger as your pencil and write the persons name in air, as you are visualizing the persons face and repeating their name to yourself.

4. Use Word / Name Association

It will help cement it in your mind. Cross reference their name with something else- possibly a celebrity's name that you are already familiar with. Or use word association, if his name is Jim, picture him working out in a gym.

5. Use it Frequently

Repeat the persons name when you first meet, when you ask a question and when you depart. Make a point to introduce your new acquaintance to someone else. This makes you say the name out loud and fixes it in your memory.



"Opportunity paged me, beeped me, linked me, e-mailed me, faxed me, and spammed me. But I was expecting it to knock!"

Tough Times Demand Creative Results

Resourceful Solutions to Everyday Business Problems

Long gone are the days of "business as usual". Technology is changing our world so rapidly that equipment and software is outdated about 10 minutes after it's unpacked. These days, your businesses success depends on your ability to rapidly adapt, and if you cannot, you will find that you are eating your competitors dust...and your own profits.

Here are some resourceful, low cost solutions to common business problems:

RENT IS INCREASING...AGAIN

Old Way: Pay rent on a 10-year lease and make your landlord rich.

▶ **Creative Solution:** Cancel that lease and send everyone home! Save 75% of your monthly rent in a retirement fund, or use the extra savings to market to new customers and increase your business even more! Then pay out the other 25% in monthly bonuses to yourself and your employees. You'll retain very happy and productive employees, who are willing to work hard to keep their "work-from-home" awesome jobs. In this electronic age, you can meet daily over the internet; transfer files immediately; store files securely online and decide who gets access; and transfer calls to one another easier than if you were in the next room.

NEED A SHOWROOM

Old Way: Pay high rents or buy huge buildings.

▶ **Creative Solution:** Move in next door to Reebok or any of the other big businesses who have showrooms at www.seconlife.com, a 3D online digital world imagined, created and owned by it's residents.

RECEPTIONIST

Old Way: Hire a receptionist to manage and transfer your incoming calls.

▶ **Creative Solution:** A virtual receptionist, like www.Evoice.com, can answer calls and transfer to employees or departments anywhere in the world, just as if they were down the hall. The capabilities are amazing.

HOLD A MEETING

Old Way: Gather in one room, which can be quite expensive if you are located in different parts of the country.

▶ **Creative Solution:** Save the airfare and get more done faster with services like www.webex.com. Meet with anyone, anywhere, anytime and share documents, presentations, applications and more.

KEEPING IN TOUCH WITH YOUR CUSTOMERS

Old Way: Send a letter or a postcard direct mail, which involved printing, stuffing envelopes and paying for postage.

▶ **Creative Solution:** Enter email addresses only once into www.constantcontact.com and you'll discover that you can quickly create affordable, professional-looking email campaigns that help you better connect with your customers, clients or members.

DISCOVERING YOUR CUSTOMER NEEDS

Old Way: Spend extra payroll having employees call customers and take a survey of their wants and needs, and then paying someone to make sense of the results.

▶ **Creative Solution:** Companies like www.surveymonkey.com make polling your customers fast, easy and cheap, and the results are sorted instantly and stored for later review.

CERTIFICATIONS, TRAINING AND SEMINARS

Old Way: Send your employees to expensive seminars and training, where they lose several days of work, and you incur expensive travel.

▶ **Creative Solution:** There are hundreds of thousands of online training seminars that can be completed in as little as a few hours. For example, in the wake of Hurricane Katrina, smart companies that needed to quickly get their crews

Hazwoper certified, to work in the hurricane affected areas, logged onto www.edugol.com, and had them certified in no time at all, without ever leaving their office.

CUSTOMER SERVICE

Old Way: Hire a team of customer service reps to work various shifts.

▶ **Creative Solution:** Go PHP Live! Use companies like www.providesupport.com and have a live attendant handle your customer's needs over the internet, for a low yearly cost.

CREATING A WEBSITE

Old Way: Hire a webmaster for thousands of dollars to create your website and pay expensive monthly hosting fees.

▶ **Creative Solution:** Register your domain at www.register.com and get a free website and free templates. Plug in your information and you're online.

GETTING PUBLICITY

Old Way: Contract with a PR firm and pay expensive monthly fees to get articles written about you in various newspapers or magazines.

▶ **Creative Solution:** Create your own press release, write your own article or buy them from anyone of thousands of online resources, and then use companies like www.PRWeb.com, that give you the ability to communicate direct-to-consumer by placing your news in front of the people who matter.

Do you know of a creative solution to a common problem? Please share it with us. Contact us by email at Editor@gbonkers.com

Bosses Behaving Badly



Work for a Jerk and Succeed anyway!

By John McKee

We've all seen 'em - those self absorbed, arrogant, sarcastic and credit-hoarding managers that, as you read this, are getting under the skin of subordinates from coast to coast.

So, outside of telling the Jerk to "take this job and shove it" (no matter how satisfying the fantasy), what can one do to keep their career on a growth track despite, or in spite of, the narcissist they report to? Here are a few tips:

TAKE STOCK

Someone in this position should ask themselves if they have a clear idea of what really makes them happy. If they don't, a Personal Action Plan will help lay out a roadmap of where they are, where they are going, and where they need to be for self-fulfillment.

UNDERSTAND THE "CIRCLE OF SUCCESS"

It's advisable to spend a measurable amount of time ensuring the boss looks good - however undeserved. When (s)he understands that you are able to help her/him succeed, you and your team will get more time, positive attention and resources facilitating your own productivity.

"PRESENCE" PAYS

Sharks smell blood. Dogs sense weakness. So do bad bosses. Carry your-

self with your best posture and wear attire that imparts your professional stature, abilities and success. If the boss knows you are easily intimidated, you might as well wear a target on your chest.

PACE YOUR BOSS

Let your boss see that you share the same work ethic, and you might just end up on his/her good side - however shallow that may be. Simply put, if your boss is at work, you should be as well. If (s)he has decided that it's necessary to be there after hours, on weekends, or early in the morning, it is entirely to your advantage to be there at the same time.

CIRCUMNAVIGATE

It is imperative that those above and/or lateral to your boss who are in the position to benefit your career in any way know who you are and what you've accomplished. Letting others know about your successes will make you a hot commodity for promotions OUT from under the appalling administrator. If done properly, it will not be construed as bragging or conceit and may win your parole in short order.

FISH OR CUT BAIT

Consider having a private one-on-one dialogue with the boss to discuss what can be done to better satisfy both his/her needs as well as that of the company and, if reasonable, try to provide it. Doing so

may help you better emotionally connect with management at large.

HUNTING SEASON

If all else fails and one simply cannot muster the emotional strength to deal with the sinister superior, it's time to spit shine the resume. Use this time as an opportunity to re-focus and fine-tune your career path to assure you're heading in the best direction both professionally and personally.

The cold, hard truth is that psychotic bosses, and even psychotic organizations, do exist. The workplace is not a controlled environment in that there are many personalities, politics and other office culture landmines to navigate. The key is to know how to effectively identify and anticipate a malicious manager's 'triggers' and, subsequently, manipulate each problem situation as it arises to your ultimate advantage GB

John McKee, a certified business and executive coach and Author of "21 Ways Women in Management Shoot Themselves in the Foot", is the expert and visionary behind BusinessSuccessCoach.net, an online destination for professionals who aspire to maximize their success in business. He can be reached through his Web sites at www.BusinessSuccessCoach.net and www.BusinessWomanWeb.com.

Is your present marketing working? Are you looking for ways to stay in touch with your potential clients, and keep your web site selling?



6 Ways to Make your Business More Visible

By Judy Cullins

Now you can attract all the clients and product sales you want with... No selling. No expensive Google ads or pay-per-click tools. No telephone cold or warm calls. No seminars. No travel. No closing. No hard-to-learn techie ways. Sound too good to be true? You can make your business much more visible at the lowest cost, and the low esttime investment, by using these six tips.

1 Power up your signature file. Does your signature on emails or letters inspire your reader to take action? Your signature file should always include your contact information, and a free offer such as an ezine or special report. Make sure you put your defining statement under your name. Potential clients don't care about the initials after your name. They care what you can do for them. Automate your signature file so it's on every email you send out -- a really soft way to sell yourself.

2 Brand your business with a short print or eBook. Stop thinking difficult, expensive and the long, slow traditional path. You don't need to write the end all, be all book. Today's busy people want a short read. They don't have time to read long books loaded with stories. They want their information fast and easy-to-read. A book coach can help you make each page of your book a marketing tool, by engaging its readers in each chapters. A saleable book is well organized, well formatted and answers the questions your clients need answered. You

are much more likely to get glowing testimonials this way too. If you sell diamonds, create a book that teaches your customer everything they need to know about buying a diamond.

3 Know your Target. Know your preferred audience-- your potential clients and customers before you write a marketing piece. This is all-important for each seminar, email, newsletter, and web copy you create. Take time to create an audience profile. Does your audience use the internet? Are they primarily women or men? Age group? What questions do they want answered? Make sure your marketing piece addresses your targets need.

4 Write short tips and how-to articles. Send these tips and articles to customers and potential customers. Then, when they are ready to buy, they will remember how much you helped them along the way. They will see you as the savvy expert in your field. Writing articles are money in the bank. You can leverage one article into four. You can use them in your ezines. You can submit them to top web sites and article directories. These publishers want your original information for their subscribers. When the subscribers read your articles and like what you say, they will flock to your web site.

5 Utilize The Internet. Submit your articles to high traffic web sites and article directories. This takes only a half hour a day or about

four hours total a week. After you gather 10 articles, you are ready to grab the fortunes of viral marketing. When people see your article on one site, they may use it on their own site, on their blogs, and in their ezines. This is endless publicity that keeps your name alive for many years. Delegate the task of these submissions to an assistant. Five hours of web marketing each week, that sends two articles to around 50 web sites, may cost \$50 in labor, but should net 10x that in sales. This giving-to-get article marketing is the #1 way to get big visibility to your business.

6 Check your website. Revise your web copy on your web home page and service pages if you aren't attracting plenty of clients. Each product and service you offer needs a sales letter so that your potential clients will have enough information to make a decision to buy. **GB**

Book and Internet Marketing Coach **Judy Cullins** helps businesses get all the clients and sell all the books they want. Author of 13 books including *How to Write your Book Fast*, *The Fast and Cheap Way to Explode Targeted Web Traffic*, *Advanced Article Marketing - Nine Mistakes and How to Solve Them*, and *Advanced Article Three Book Program*. Judy offers 256 articles and free eBook "*Book Writing and Marketing Tips*" with monthly ezine subscription at <http://www.bookcoaching.com/> Email her at judycullins@cox.net or Phone: 619-466-0622

Make the Most of Your White Space



By Vince Thompson

Every manager has white space in his or her day. Successful managers take advantage of their white space and use it as a time to brainstorm new ideas or work on things outside their normal job scope.

What exactly is "white space"? White space are those gaps in your calendar in between meetings and other planned activities. Many managers fill that time by replying to e-mail or making phone calls. And while keeping in communication with people is certainly important, it's not always the best use of white space. In fact, those managers who are truly successful and fulfilled use their white space to connect their personal passions with their professional goals.

For example, consider the story of Steve Jobs, co-founder of Apple Computers. When Jobs was in college, he took a class in calligraphy and developed a passion for the artistic style of writing. Years later, when he was helping to design the first Apple computer, he questioned why users had only one font choice, especially considering that calligraphy and other font styles were so powerful for expressing ideas. As a result, Apple computers were the first to have multiple font choices, which in turn accelerated font availability in DOS based computers. That's just one example of how someone was able to connect their personal passion with something work related.

But not all white space activity has to connect to your passions or hobbies. Sometimes simply using your white space to think about things differently is enough to give your company the competitive edge

it needs. In order to use your white space to create new opportunities for your company, consider the following suggestions.

Study the business of your passion

No matter what your hobby or passion, there's an entire industry devoted to that one thing. So study the business of your passion and look for parallels that you can bring into your company. For example, suppose your work for a computer company, and your passion is NASCAR. If you were to study the business of NASCAR, you'd learn that NASCAR is able to take category exclusive sponsorships and cut them down to a granular level. Intrigued by that idea, you may start thinking how your company could duplicate something like that. Perhaps you come up with the idea to sell category exclusive sponsorships to computer software, utilities, and peripherals companies, where they get advertising space on your computer boxes. Not only does this idea help your company form relationships with other vendors, but it also helps increase the company's revenue.

The goal is to take aspects of your passion or hobby and see if you can apply it to your company in any way. Use your passions to "connect the dots" at work by uncovering new solutions to challenges and unique opportunities for growth. If you're going to use this white space time to pursue some open ended projects, why not focus on projects where you have some

kind of a passion? The things you love and know are ultimately going to give you ideas you can act upon.

Network outside of your industry

Another option is to spend your white space time talking to your peers in other industries. Go to their events, trade shows, and conferences to get a feel for how the industry works and solves problems. Doing so enables you to get a completely different perspective on how to address challenges your company is facing.

Also, develop relationships with people who are at a similar level as you are or who have a similar scope of responsibility as you do, but who work in completely different industries. So if you're an accountant in a software company, for example, talk to accountants in manufacturing or professional services companies. Your standards and practices may be very different, but your peers have likely come up with some ideas and solutions that you can apply to your company.

Be your competitor for a day

Use your white space time to write your competitor's sales pitch. This will help you understand what your competitors are saying about themselves and what the opportunities are for your company. For example, if you worked at Dell and had to write a sales pitch for Compaq, you

continued next page

would ask yourself what you could say about Compaq that only applied to them. Then you'd realize the true differences between your two companies and could figure out how to capitalize on those differences.

A variation is to use your white space time to think like your customer. If you were looking for the products or services your company offers, what would be important to you? Write out a list of the top ten things you would look for in a product or service provider. Then you can assess how well your company really meets the needs of your ideal prospect.

Make the Minutes Matter

We all have parts of our job that are not completely defined. We all also have time in our day that's unaccounted for-white space in our daily calendar that's prime for opportunity. So really look at what you're charged to do and then assess how much leeway for creativity and unconventional thinking you have.

Realize that outside of your core responsibilities there are wonderful things you can do for your company that can capitalize on who you are and what skills you have. In fact, many business success stories are of people who drew on their past and/or their interests and brought that into the business. So don't be afraid to explore your passions. Look at the business behind your passions. Keep an eye on the business landscape, talk to other people in various industries, and be open to different perspectives. When you have time to explore non-traditional things, carve out some time to do that in the white space of your week. You may only have a couple of hours to devote to this, but those few hours can make a world of difference. **GB**

Vince Thompson is the author of the new book, *"Ignited: Managers, Light up Your Company and Career for More Power, More Purpose and More Success"*, available in book stores everywhere. He is a former executive for AOL and the principal at Middleshift, a consulting company focused on creating revenue for Internet businesses by empowering those in the middle and super-serving customers. His clients include Break.com, StarStyle.com and Napster. For more information on Vince's book or consulting, please contact: www.beignited.com.

How to Get People to Like You



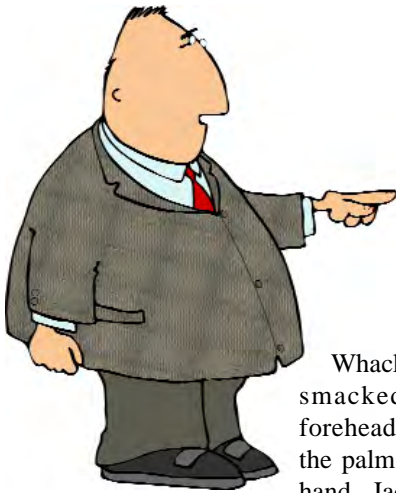
Business is all about relationships. It's often not what you know, but who you know. To gain a business advantage, it's important to have a network of friends and associates. So how do you get people in business to like you? When he was Texas Senator, Lyndon Johnson, one of the most influential Senators of his day, reportedly kept these 10 rules in his desk and reviewed them often. These tips for "getting people to like you" were said to have been the "secret" key to his success.

Although written over sixty years ago, these tips of wisdom are still highly relevant today.

1. Learn to remember names. Inefficiency at this point may indicate that your interest is not sufficiently outgoing.
2. Be a comfortable person so there is no strain in being with you. Be an old-shoe, old-hat kind of individual.
3. Acquire the quality of relaxed easy-going so that things do not ruffle you.
4. Don't be egotistical. Guard against the impression that you know it all.
5. Cultivate the quality of being interesting so people will get something of value from their association with you.
6. Study to get the "scratchy" elements out of your personality, even those of which you may be unconscious.
7. Sincerely attempt to heal, on an honest Christian basis, every misunderstanding you have had or now have. Drain off your grievances.
8. Practice liking people until you learn to do so genuinely.
9. Never miss an opportunity to say a word of congratulation upon anyone's achievement, or express sympathy in sorrow or disappointment.
10. Give spiritual strength to people, and they will give genuine affection to you.



"My job is giving me migraines, high blood pressure, chest pains, and bleeding ulcers. I'd quit, but I like their health plan."



Are You

A NAVIGATOR OR A VICTIM?

By Laura Koehne, CPCC

Whack! She smacked her forehead with the palm of her hand. Jackie, a successful management consultant and expert in organizational change, had just applied one of her most basic models of organizational behavior to her own life. The result was an "ah ha" moment.

At the simplest level, the model she used outlines four common responses to change among employees:

- ✓ **Navigator** - capitalizes on the problem or change.
- ✓ **Critic** - criticizes without providing solutions.
- ✓ **Bystander** - waits to see what will happen.
- ✓ **Victim** - blames others for the change.

Jackie is a go-to-person and a problem-solver who would be classified as a "Navigator" at work. But when she looks closely at her behavior around personal goals, she sees the majority of her time is spent as the Victim or Bystander.

Listing specific situations where she adopts these behaviors, Jackie sees which challenges in her life bring out the various responses. As an expert in this model she is well versed in advising clients in how to address these behaviors. Now she turns her training on herself for some excellent self-coaching.

Along with personal insight, Jackie also has a new understanding which serves her consulting work. She had automatically assumed the Victim role was "bad," but now has more compassion for the victims within her client organizations, and a good idea of how people fall into these roles.

It is powerful to use something we know well in one context to create a

whole new perspective within another context. Take the ubiquitous "80/20" rule, for instance. It's thrown around in business all the time: "80% of revenue from 20% of customers" or "80% of the value in a project from 20% of the activities" -- these evaluations show where to focus our energies on the job. What if you looked at your personal life through this lens? If 80% of your satisfaction is coming from 20% of your activities, where do you want to focus your energy?

Can you think of other professional frameworks could provide new ideas for your personal life? See what you can come up with! In the meantime, try applying Jackie's model for yourself:

EXERCISE:


When do you play the Victim, Bystander, Critic or Navigator?

Apply the organizational change framework to your own life: Write Victim, Bystander, Critic and Navigator across the top of a page, creating 4 columns. List specific situations where you exemplify these attitudes. What percent of your daily life is represented in each column? When you've identified the areas where you fall into these roles, you can take successful action from any of these mindsets.

For Victim: Look at this column for ways to take charge of things you can influence. What is one thing you want to take control of this week?

For Bystander: Look at this column for ways you can learn more about the situation, get involved in the process and contribute to a solution. What is one thing you want to get more involved in this week?

For Critic: Look at this column for ways you can apply your creativity to come up with solutions and perhaps work with other people to make a change. What is one creative solution you can offer this week?

For Navigator: Revel in the possibilities and opportunities you see! What is one action you choose to celebrate this week? 

Laura Koehne, founder of THRIVE Against the Grain, coaches you to take the road less traveled with complete confidence. For additional exercises, support and inspiration for your journey, visit her website at www.ThriveAgainstTheGrain.com and subscribe to *Laura's DoWhat!?* monthly eZine.

Stressed out?

If you're feeling overwhelmed, you might need a few tips to regain your balance in life. David Fischman, author of *The Secret of the Seven Seeds*, says he had an emotional breakdown when he was an entrepreneur in his 40s. He's an international consultant now, and he says to keep these things in mind if you are stressing about your work life.

- Don't waste your time. It's not the number of hours that you work that counts, it's the way you use them.
- If you're overwhelmed, figure out what

you like doing and then try to arrange for others to take over the things that you aren't crazy about or that could easily be done by someone else.

- Forget the old saw "If you want it done right, do it yourself." This will not only stress you out, but those around you as well.

- Start trusting those around you to take care of what they are responsible for.

- Always set aside time every week to do the part of the job you love the most, whether it be brainstorming or giving a presentation, etc.

Business is Funny!



Stories so outlandish -- they must be true!



Brad's Drink? You Know it by Another Name

Four years after pharmacist John Pemberton of Atlanta invented Coca-Cola in 1886, another pharmacist was inspired to create a soft drink of his own to serve customers at his drugstore's soda fountain in New Bern, North Carolina. His name was Caleb Bradham - known around town as Brad - so called his new beverage "Brad's Drink." Never heard of it? People in New Bern seemed to like the drink, leading Brad to run some newspaper ads, Bradham described Brad's Drink as exhilarating, invigorating, and full of pep. Getting warmer? The more Brad thought about the word pep, the more he liked it. On August 28, 1898, he officially changed the name of Brad's Drink to...Pepsi-Cola. Thus, within the space of a few years, two Southern pharmacists had created new beverages that would become drink brands in the world. Invigorating indeed.

Hobby Becomes \$14 Billion Business

Pierre Omidyar is a computer guy through and through. He studied computer science at Tufts University in Medford, Massachusetts, and upon graduation in 1988, got a job in Apple computers. On many evenings after returning from his day job, Pierre toyed with a computer hobby - setting up and running an auction site for person-to-person trading. At first he called it, casually, eShop. But when he realized he was on to something big, he decided to establish the site as a full-time business. Pierre relocated the business to the San Francisco Bay area in 1995, and renamed it eBay. The company grew rapidly. It now lists more than 16 million items for sale in 27,000 categories each day, and claims more than \$14 billion in sales each year.



The Two-Word Campaign

According to advertising experts, one of the most effective campaigns of all time was also one of the shortest - just two words. The magic words, "Intel inside," developed brand identity and demand for Intel, the company that invented the world's first micro-processor. Intel was founded in 1968 by Bob Noyce and Gordon Moore under the name of NM Electronics, the *N* and *M* standing for Noyce and Moore, respectively. In many ways the company paved the way for the computer revolution. Two years after the company was founded, the name was changed to the now-familiar Intel, taking *Int* from Integrated and *el* from electronics. Intel has grown to be such a force that it captures more than 80 percent of today's consumer market, with \$30 billion a year revenues.



The Homeless Stock Market

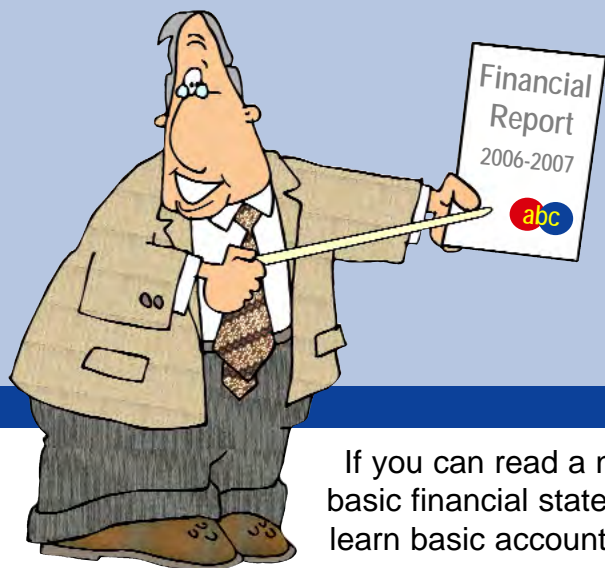
It's hard to imagine today, but when the prestigious New York Stock Exchange was founded in 1792, it met every business day on a sidewalk under a buttonwood tree on Wall Street. Rain, snow, or shine, members of the exchange traded stocks outside. The exchange had no indoor home of its own. The American Stock Exchange started the same way - and stayed outside until 1921. That exchange went by the name of New York Curb Exchange because all their trading was done - literally - on the curbs of the sidewalks. Their name didn't change from the Curb Exchange to the American Stock Exchange until 1953, even though they had moved inside thirty-two years before.

Do You Wear Ralph Lifshitz's Clothing?

Born in the Bronx, New York, Ralph Lifshitz was destined to influence the world fashion. But not under his given name. Ralph Lifshitz changed his name in the mid-1950s to Ralph Lauren. In the 1960s he began his business by designing men's ties - using flamboyant materials and a wide template instead of the narrow, conservative ties that were then common. Lauren started his business with twenty-six boxes of home made ties in 1967. By 2000, his retail empire was a \$10 billion global enterprise including couture fashion lines, home collections, and popular fragrances. In addition to his Lifshitz-Lauren switch, Ralph Lauren picked the word Polo for his brand, evoking the name of a sport that, as he said, embodies a world of elegance, old money, and classic style.



How to Really Read Financial Statements



Uncovering Hidden Truths about any Business

If you can read a nutrition label or a baseball box score, you can learn to read basic financial statements. If you can follow a recipe or apply for a loan, you can learn basic accounting. The basics aren't difficult and they aren't rocket science.

Learning how to read a financial statement is one of the most important aspects in running your business. Imagine playing a basketball game without watching the scoreboard; if you don't know you're trailing, failing to adapt and modify your techniques will cause your team to lose. It's important that you understand small business accounting so you'll know your company scoreboard (i.e. your company's performance in financial figures). Learning how to read a financial statement will get you a big leg up on your competitors.

Let's begin by looking at what financial statements do. We all remember Cuba Gooding Jr.'s immortal line from the movie *Jerry Maguire*, "Show me the money!" Well, that's what financial statements do. They show you the money. They show you where a company's money came from, where it went, and where it is now.

There are three main financial statements. They are:

1. Balance Sheet

The Balance Sheet shows a snapshot of your company right now-how it is doing financially at the present time.

2. Income Statement

The Income Statement is the camcorder that records a period of time; in accounting terms, it's to see how you received the earnings (i.e. net profits) between your beginning balance sheet to the ending balance sheet for a certain period.

3. Cashflow Statement

The Cashflow Statement keeps track of your company's cash as it flow in and out during a time period.

Balance Sheets

A balance sheet provides detailed information about a company's assets, liabilities and shareholders' equity.

Assets are things that a company owns that have value. This typically means they can either be sold or used by the company to make products or provide services that can be sold. Assets include physical property, such as plants, trucks, equipment and inventory. It also includes things that can't be touched but nevertheless exist and have value, such as trademarks and patents. And cash itself is an asset. So are investments a company makes.

Liabilities are amounts of money that a company owes to others. This can include all kinds of obligations, like money borrowed from a bank to launch a new product, rent for use of a building, money owed to suppliers for materials, payroll a company owes to its employees, environmental cleanup costs, or taxes owed to the government. Liabilities also include obligations to provide goods or services to customers in the future.

Shareholders' equity is sometimes called capital or net worth. It's the money that would be left if a company sold all of its assets and paid off all of its liabilities.

This leftover money belongs to the shareholders, or the owners, of the company.

The following formula summarizes what a balance sheet shows:

$$\text{ASSETS} = \text{LIABILITIES} + \text{SHAREHOLDERS' EQUITY}$$

A company's assets have to equal, or "balance," the sum of its liabilities and shareholders' equity.

A company's balance sheet is set up like the basic accounting equation shown above. On the left side of the balance sheet, companies list their assets. On the right side, they list their liabilities and shareholders' equity. Sometimes balance sheets show assets at the top, followed by liabilities, with shareholders' equity at the bottom.

Assets are generally listed based on how quickly they will be converted into cash. Current assets are things a company expects to convert to cash within one year. A good example is inventory. Most companies expect to sell their inventory for cash within one year. Noncurrent assets are things a company does not expect to convert to cash within one year or that would take longer than one year to sell. Noncurrent assets include fixed assets. Fixed assets are those assets used to operate the business but that are not available for sale, such as trucks, office furniture and other property.

continued next page

Liabilities are generally listed based on their due dates. Liabilities are said to be either current or long-term. Current liabilities are obligations a company expects to pay off within the year. Long-term liabilities are obligations due more than one year away.

Shareholders' equity is the amount owners invested in the company's stock plus or minus the company's earnings or losses since inception. Sometimes companies distribute earnings, instead of retaining them. These distributions are called dividends.

A balance sheet shows a snapshot of a company's assets, liabilities and shareholders' equity at the end of the reporting period. It does not show the flows into and out of the accounts during the period.

Income Statements

An income statement is a report that shows how much revenue a company earned over a specific time period (usually for a year or some portion of a year). An income statement also shows the costs and expenses associated with earning that revenue. The literal "bottom line" of the statement usually shows the company's net earnings or losses. This tells you how much the company earned or lost over the period.

Income statements also report earnings per share (or "EPS"). This calculation tells you how much money shareholders would receive if the company decided to distribute all of the net earnings for the period. (Companies almost never distribute all of their earnings. Usually they reinvest them in the business.)

To understand how income statements are set up, think of them as a set of stairs. You start at the top with the total amount of sales made during the accounting period. Then you go down, one step at a time. At each step, you make a deduction for certain costs or other operating expenses associated with earning the revenue. At the bottom of the stairs, after deducting all of the expenses, you learn how much the company actually earned or lost during the accounting period. People often call this "the bottom line."

At the top of the income statement is the total amount of money brought in from sales of products or services. This

Mean bosses bring out the worst-even in the best employees

A study by the University of Florida has found that even the best employees can become negative and act out at work if they think their bosses have treated them with rudeness or are mean-spirited. That means gossiping, pilfering, backstabbing and long lunch breaks can become the norm-even for those considered star or model employees.

University of Florida Management professor Timothy Judge says, "When employees feel they're mistreated, they get even. If they think their supervisor is nasty toward them, they will find a way to restore that perceived level of injustice. Training supervisors to treat employees with respect is not something that costs employers a lot of money, and it can produce real dividends."

The results of the study were published in the *Journal of Applied Psychology*.

top line is often referred to as gross revenues or sales. It's called "gross" because expenses have not been deducted from it yet. So the number is "gross" or unrefined. The next line is money the company doesn't expect to collect on certain sales. This could be due, for example, to sales discounts or merchandise returns.

When you subtract the returns and allowances from the gross revenues, you arrive at the company's net revenues. It's called "net" because, if you can imagine a net, these revenues are left in the net after the deductions for returns and allowances have come out.

Moving down the stairs from the net revenue line, there are several lines that represent various kinds of operating expenses. Although these lines can be reported in various orders, the next line after net revenues typically shows the costs of the sales. This number tells you the amount of money the company spent to produce the goods or services it sold during the accounting period.

The next line subtracts the costs of sales from the net revenues to arrive at a subtotal called "gross profit" or sometimes "gross margin." It's considered "gross" because there are certain expenses that haven't been deducted from it yet.

The next section deals with operating expenses. These are expenses that go toward supporting a company's operations for a given period - for example, salaries of administrative personnel and costs of researching new products. Marketing expenses are another example. Operating expenses are different from "costs of

sales," which were deducted above, because operating expenses cannot be linked directly to the production of the products or services being sold.

Depreciation is also deducted from gross profit. Depreciation takes into account the wear and tear on some assets, such as machinery, tools and furniture, which are used over the long term. Companies spread the cost of these assets over the periods they are used. This process of spreading these costs is called depreciation or amortization. The "charge" for using these assets during the period is a fraction of the original cost of the assets. After all operating expenses are deducted from gross profit, you arrive at operating profit before interest and income tax expenses. This is often called "income from operations."

Next companies must account for interest income and interest expense. Interest income is the money companies make from keeping their cash in interest-bearing savings accounts, money market funds and the like. On the other hand, interest expense is the money companies paid in interest for money they borrow. Some income statements show interest income and interest expense separately. Some income statements combine the two numbers. The interest income and expense are then added or subtracted from the operating profits to arrive at operating profit before income tax.

Finally, income tax is deducted and you arrive at the bottom line: net profit or net losses. (Net profit is also called net income or net earnings.) This tells you how

continued next page

much the company actually earned or lost during the accounting period. Did the company make a profit or did it lose money?

Earnings Per Share or EPS.

Most income statements include a calculation of earnings per share or EPS. This calculation tells you how much money shareholders would receive for each share of stock they own if the company distributed all of its net income for the period.

To calculate EPS, you take the total net income and divide it by the number of outstanding shares of the company.

Cash Flow Statements

Cash flow statements report a company's inflows and outflows of cash. This is important because a company needs to have enough cash on hand to pay its expenses and purchase assets. While an income statement can tell you whether a company made a profit, a cash flow statement can tell you whether the company generated cash.

A cash flow statement shows changes over time rather than absolute dollar amounts at a point in time. It uses and reorders the information from a company's balance sheet and income statement.

The bottom line of the cash flow statement shows the net increase or decrease in cash for the period. Generally, cash flow statements are divided into three main parts. Each part reviews the cash flow from one of three types of activities: (1) operating activities; (2) investing activities; and (3) financing activities.

Operating Activities. The first part of a cash flow statement analyzes a company's cash flow from net income or losses. For most companies, this section of the cash flow statement reconciles the net income (as shown on the income statement) to the actual cash the company received from or used in its operating activities. To do this, it adjusts net income for any non-cash items (such as adding back depreciation expenses) and adjusts

for any cash that was used or provided by other operating assets and liabilities.

Investing Activities. The second part of a cash flow statement shows the cash flow from all investing activities, which generally include purchases or sales of long-term assets, such as property, plant and equipment, as well as investment securities. If a company buys a piece of machinery, the cash flow statement would reflect this activity as a cash outflow from investing activities because it used cash. If the company decided to sell off some investments from an investment portfolio, the proceeds from the sales would show up as a cash inflow from investing activities because it provided cash.

Financing Activities. The third part of a cash flow statement shows the cash flow from all financing activities. Typical sources of cash flow include cash raised by selling stocks and bonds or borrowing from banks. Likewise, paying back a bank loan would show up as a use of cash flow.

When learning how to read a financial statement, remember this: The Cashflow Statement is probably the most important sheet in your small business

accounting papers, as it keeps track of your cash.

Remember that you can be profitable, but without necessary cash, your business is in serious trouble. You can't spend your earnings, otherwise known as "paper profits"; you can only spend cash to fund your operating capital (e.g. fixed costs).

Good cashflow management means delaying your payables as long as you can, while speeding up your collection of accounts receivable money owed to you. The cashflow statement accounts for collections, inventory paid, fixed asset investment, and expenses paid.

Learning how to read a financial statement is not that difficult. Most people avoid it because of this reason. Once you understand the basic concepts on how to read a financial statement, you'll be on track to build a great company. GB

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Management tips to keep you on track

If you want to be a good manager, you have to commit yourself to employee involvement, says Andy Grove of Intel in 1001 Ways to Energize Employees, by Bob Nelson.

Here are Grove's management tips:

- ✓ Create an environment where motivated people can flourish.
- ✓ Don't take personal credit for what your team accomplishes.
- ✓ Take time to consider what you need to do today to avoid tomorrow's problems.
- ✓ Keep in mind that your time is finite, and when you say yes to something it likely means you're going to have to say no to something else.
- ✓ Schedule one hour every day to deal with things that will inevitably interrupt you. That way you can deal with them in an organized, planned way.
- ✓ Realize that performance evaluations are absolutely necessary.
- ✓ If you need information about what's going on in your company, drop by unannounced and observe.
- ✓ Realize that if an employee is not doing his job that there are only two possible explanations. 1. He can't do it. 2. He won't do it. To determine which problem you're dealing with ask yourself whether the person could do the job if his life depended on it. If the answer is yes, then you know you're dealing with a motivation problem. If the answer is no, what you've got is a lack of ability.

GB
BONKERISM

It is a dog-eat-dog world out there. Do you feel like you're always wearing Milk Bone underwear?



FREE YOUR STAFF & Harness Their Creativity

Develop Your Own In-house Think Tank

A traditional think tank is a non-profit organization, consisting of a committee of experts that undertakes research or gives advice, especially to a government or to a public cause.

Gather your employees, vendors or other persons who have your best interest at heart, and form your own committee, which will serve as a think tank for your company! The purpose of your think tank will be to brainstorm new products, new business areas, new ideas, new opportunities, new marketing approaches, new methods of doing business, or new ways to resolve situations or problems - all for the advancement of your business.

Here are guidelines for setting up and running an effective small business think tank:

Gather a Diverse Group

Your committee should be as diverse as possible -- the more diverse the better. Invite the janitor, secretary, your lawyer, mail clerk, accountants, vendors, consultants, etc. You'll find their diversity will make for more productive meetings.

Alternatively, you can form a think tank with other business owners, in non-competing businesses. For example, if there are ten members on your committee, you could decide to hold weekly meetings, where you each take turns hosting a meeting, making your business the focus of that meeting. Place an ad in your local paper, or reach out to the Chamber of Commerce in your area to find other business owners who may want to participate.

Keep the Group Small

The small size allows ideas to feed off each other, and keeps the energy level in the room high. You should have a

minimum of five persons, but no more than fifteen.

Meet Regularly

Meet weekly, monthly, or quarterly, as long as it is on a regular basis. The same participants may not be able to attend every meeting but that's ok. That will open the availability to bring in new persons during some meetings. Perhaps you could have one group that meets quarterly, and another that meets monthly or weekly.

Hold the Meetings in the Morning

People tend to be tired and thinking of other things at the end of the day. Don't hold meetings on Friday or Monday, as your committee may be thinking of either the past weekend or the upcoming one. In addition, never ask others to give up their weekends. This is volunteer time, so go out of your way to make it convenient for your committee to attend.

Divide and Conquer

Divide your meetings into two separate parts: First, brainstorm for new ideas and then discuss the ideas. Your meetings will be more productive if you keep the brainstorming and the discussions separate. No discussion should take place during the part of the session where ideas are being gathered. Talking about the ideas should take place after brainstorming is complete.

Have a Clear Agenda

The host should plan a clear agenda for the meeting. For example, one meeting may be focused on "ways to cut office supply costs" or "ways to improve your product". Distribute a memo to participants at least a week before the meeting, clearly stating the focus, so that they can be thinking about it before the meeting even begins.

No Interruptions

Cell phones should be turned off, and the room should be quiet, comfortable and free from interruptions.

No Criticism

Allow no criticism of ideas. Welcomed all ideas, no matter how silly or far-fetched they seem. Encourage everyone to be creative. The more ideas the better because at this point you don't know what might work. Something that may seem crazy can breed thought for more viable, creative options. Collect as many ideas as possible from all participants with no criticisms or judgments made while ideas are being generated. Don't even groan, frown, or laugh. All ideas are equally valid at this point.


Build and Record

During the brainstorming part of your meeting, there should be no pride of "ownership" for an idea. Encourage everyone to build on others' ideas. Write all ideas on a flipchart or board so the whole group can easily see them.

Time Limits

Your think tank meetings will be more effective if limited to 100 minutes. The first 35 minutes can be brainstorming for new ideas, then offer a 5-minute break with coffee, water or refreshments, and finish with a 60-minute discussion of the new ideas. Discussions may include feasibility, possible costs, possible effectiveness, etc.

Gratitude

Be sure to thank your committee. A little gratitude will go a long way in keeping your committee consistently bringing fresh ideas to the table. 



Is Politeness Threatening Your Profits?

Do missed deadlines and mistakes-revealed-too-late suck profits out of your company? Does dysfunctional behavior, infighting, and politics sap your organization's vitality?

By Don Schmincke and Darryl McCormick

Sure, you've hired the best consultants and trainers to address the problems, but for some strange reason the problems seem to resurrect themselves only months later; their chronic nature mystifying. If this sounds like your organization, you may be experiencing the common, yet unspeakable, threat that secretly sacrifices performance and profits in thousands of companies worldwide.

This threat resides in your organization's culture, and seduces managers to treat symptoms while avoiding the real problems, to confuse activity with results, and to burn cash faster than you can handle. It's an unspeakable threat because it wouldn't be polite to mention it. And in that fact it reveals itself -- a culture of politeness.

Polite cultures do everything but tell the truth, unless it's very comfortable to do so. But being polite is a good thing, isn't it? After studying its effect in hundreds of companies one thing becomes clear: Politeness eats truth. Lack of truth eats profits.

How do you know if this threatens your company? Easy. Is being "nice" more important than performing? Rather than reveal the truth about a situation do people often seek to be polite, thus avoiding the possible discomfort, anger, retribution, and other unpleasantness? Do employees hide and deny uncomfortable issues, burying them within closed groups hoping they will go away?

But if you're not in denial, there is a way out. Performance accelerates tremendously when people move past deceptions

and verbalize real concerns, which can finally be addressed and moved out of the way. Yes, initially telling the truth will upset people and cause discomfort, but good employees love it and it drives accountability to new levels. The collateral damage from keeping the truth at unspeakable levels can include:

DEAD WEIGHT

Dead weight in management prevents great people from assuming leadership, and keeps mediocre performers on staff. But politeness ensures policies are in place that actually prevent marginal performers from being let go. For example, a company may require five written warnings before someone can even be terminated. Or when a manager wants to fire someone and HR checks the employee's file they find that the manager gave the employee stellar reviews. When asked why, the manager often replies, "I didn't want to hurt the employee's feelings."

Of course hurting feelings isn't polite, but neither is avoiding accountability. So, look at your policies and work to create fair systems, which enable you to effectively deal with the dead weight that stalls performance. Then train your managers on how to use the new policies and be authentic with their staff. Once you start removing dead weight, employees will be happier. Great people want to work with great people, and to know that management notices what they contribute.

PHANTOM LEADERSHIP

Who are the real leaders your people follow? Many programs get stalled

because the managers on the organizational chart aren't who the employees are following. That's right...people are following phantom leaders! The formal leadership declares an initiative but the phantom leadership is who the people really listen to.

What if you cultivated the right talent by identifying the real champions in your company--those people who can really lead? These champions don't have to be technically competent but should be able to inspire others to follow them towards where the organization wants to go. Does your company know how to select those leaders, and do they invest the time and money to train them with the appropriate leadership skills? Companies who ignore phantom leadership get nowhere fast.

DOOMED PROJECTS

One study found that over half of employees surveyed felt they were involved with a doomed project. Sounds like a Dilbert comic, but unfortunately it's true. Of course, there are some projects which may appear doomed, but from a bigger picture they make sense. The problem is, with a culture of politeness you'll never find out. Are you capable of uncovering the really doomed projects?

DISSATISFIED CUSTOMERS

I left a hotel once and informed the desk clerk that there was a problem with the kitchen staff regarding room service. She looked shocked, not about the poor service but that I would be so impolite as to mention it. I suggested that she

continued next page

may want to mention it to management as I left. I knew she wouldn't. It wouldn't be polite. Does politeness stop invaluable reconnaissance of customer satisfaction data in your company? Are your employees empowered to surface customer issues without fear of retaliation, or appearing rude? Do you have a system in place for dealing with customer complaints?

WEAK MANAGEMENT TEAMS

How much are your executives getting sucked into operations? If too much, they you can be sure they have a weak management team under them. Is anyone brave enough to mention this or to hear it about themselves? Sure, getting into operations is acceptable in small companies, turn-arounds, acquisitions, and emergencies but, unfortunately, executives get sucked into operations far too long; but at least everyone is polite in not mentioning it.

Great leaders find the weak links in their team and address the issue. Perhaps the employee is in the wrong job, or the wrong company. Like the saying goes, you either change people or you change people.

GET STARTED

Performance trumps politeness every time. This doesn't mean that people have to be rude. But it does mean that respectful, authentic admission of the truth should not be sacrificed because of a culture of politeness.

Winning companies have a habit of getting used to doing things differently, even if the changes are discomfoting. To drive profits higher, seek to speak the unspeakable. Strive to encourage authentic and honest communication in your staff. Unless, of course, it might be too impolite. GB

Don Schmincke is author of *The Code of the Executive*. He founded The SAGA Leadership Institute to help companies accelerate performance using methods which facilitate HR as a strategic resource. For more information, please call: 1-866-LEAD-866 or visit: www.sagaleadership.com

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Internet Users Hold Cyberworld "Near and Dear"

Large numbers of Internet users report feeling as strongly about online communities as they do about their real world communities, according to a survey conducted by the University of Southern California- Annenberg School Center for the Digital Future. Forty-three percent of Internet users who are members of online communities say they "feel as strongly" about their virtual community as they do about real-world communities.

"More than a decade after the portals of the World Wide Web opened to the public, we are now witnessing the true emergence of the Internet as the powerful personal and social phenomenon we knew it would become," said

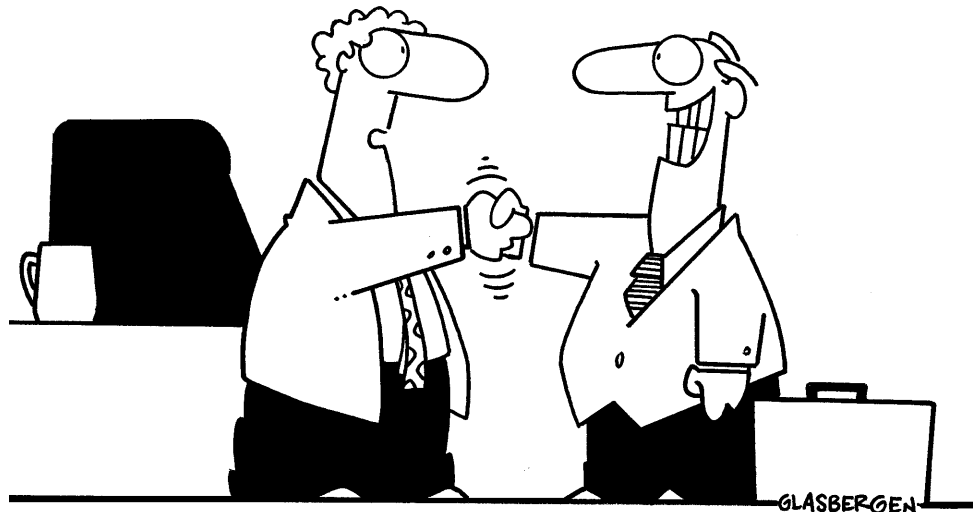
Jeffrey Cole, director of the USC Annenberg School Center for the Digital Future. "The Internet has been a source of entertainment, information and communication since the Web became available to the American public in 1994. However, we are just now beginning to measure real growth and discover new directions for the Internet, as a comprehensive tool that Americans are using to touch the world."

In what way can your business connect with old and new customers who are internet users? One way is to create an interactive space on your company website where customers feel they are part of your community.

Drumming Up Business

Many years ago, a large American shoe company sent two sales representatives out to different parts of the Australian outback to see if they could drum up some business among the Aborigines. Some time later, the company received telegrams from both agents.

The first said, "No business here... natives don't wear shoes."
The second one said, "Great opportunity here... natives don't wear shoes!"



"You've been shaking my hand for six minutes, said my name 19 times in a single sentence, and mirrored every gesture I've made including the nose pick I did just to test you. I'm guessing you're here to sell me something."

Wacky Wisdom

4 Business

Need to Brainstorm?

Ask, "What If?"



When you need to get your team brainstorming new ideas, you might want to suggest this exercise. Give each person a notebook and pen and ask them to write "What if ..." at the top of the page. Then have them write 10 sentences that begin with "What if ...". Allow everyone time to come up with ideas, but ask them to try to come up with 10 sentences even if what they write down seems ridiculous. This helps loosen everyone up and sets the tone in which real creativity can flourish.

Paint Your Office Tan



Studies show that the color red can affect achievement. In business, the color red is associated with mistakes and failures, experts say. And now researchers at the University of Rochester and University of Munich say that the color red can affect how people perform in the workplace. The study has found that people's associations with colors are so strong and deep that people are predisposed to certain reactions when they see that color. Red has been traditionally associated with errors in schoolwork. Therefore, Andrew Elliot, lead author and professor of psychology at University of Rochester, says that when people see even a flash of red before being tested, they associate the color with mistakes and failure, and in turn perform poorly on the test. The researchers say the study shows that care must be taken when it comes to color and achievement, and shows that color can act as an environmental cue that influences behavior. The study results were published in the Journal of Experimental Psychology.

Prevent Avoidable Exposure and a Naked Wife



A man is getting into the shower just as his wife is finishing up her shower when the doorbell rings. The wife quickly wraps herself in a towel and runs downstairs. When she opens the door, there stands Bob, the next door neighbor. Before she says a word, Bob says, "I'll give you \$800 to drop that towel." After thinking for a moment, the woman drops her towel and stands naked in front of Bob. After a few seconds, Bob hands her \$800 dollars and leaves. The woman wraps back up in the towel and goes back upstairs. When she gets to the bathroom, her husband asks, "Who was that?" "It was Bob the next door neighbor," she replies. "Great!" the husband says, "Did he say anything about the \$800 he owes me?" Moral of the story: If you share critical information pertaining to credit and risk with your shareholders in time, you may be in a position to prevent avoidable exposure.

When Hiring, Ask the Receptionist



When hiring what do you consider? Schooling, experience, previous employers? One thing that will almost always net you a good member for your team is to hire someone with character. The difficulty lies in trying to determine character in an interview situation, because, let's face it, most intelligent people know the "right" answers to the questions designed to determine things like character. One tactic some companies are using is to ask the receptionist how the candidate treated him or her when reporting for the interview. It's a quick way to determine whether the person has what it takes to fit into a respectful workplace.

Work with Other People's Brains



Whatever your business, you must have, or be able to access, the know-how to run it. Fuji Xerox chairman, Yotaro Kobayashi, encourages knowledge sharing to benefit both the company and their customers. Kobayashi takes pride in their Talknade" Program (from "talk" and "promenade"). At these informal sessions, employees from all levels and areas, freely exchange ideas on different subjects. These sessions have resulted in an employee flextime schedule and a venture fund for employees to develop their own business concepts and spin them off into affiliated companies.

Think Big



A shopkeeper was dismayed when a brand new business much like his own opened up next door and erected a huge sign which read 'BEST DEALS.' He was horrified when another competitor opened up on his right, and announced its arrival with an even larger sign, reading 'LOWEST PRICES.' The shopkeeper panicked, until he got an idea. He put the biggest sign of all over his own shop. It read: "MAIN ENTRANCE."

We'd love to hear from you. Send us wacky wisdoms that work for you. Submit them by mail, email or online at www.GBonkers.com.

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Hire Smart

Secret Interview Questions That Reveal All

Interviewing prospective employees isn't much fun. In fact, it can be grueling. Employees have heard the same old questions over and over again, and are quick to answer with a correct canned and predictable response. Try mixing it up a bit by asking some of these questions.

Their answers to these questions should reveal everything you need to know. Are they clever? Do they have common sense?

Mixing it up Questions

- ✓ What were your boss's responsibilities? (Ask early on, to prevent prospective employee from having the chance to claim that he did his boss's job!)
- ✓ Describe a conflict or disagreement at work in which you were involved. How was it resolved?
- ✓ What are two of the biggest problems you've encountered at your job and how did you overcome them?
- ✓ Think of a major crisis you've faced at work and explain how you handled it.
- ✓ Give me an example of a risk that you took at your job (past or present) and how it turned out.
- ✓ Have you ever hired employees; and, if so, have they lived up to your expectations?
- ✓ What type of performance problems have you encountered in people who report to you, and how did you motivate them to improve?
- ✓ If you were given a handwritten list of 50 names and addresses, along with a letter that needed to be sent to each, how would you complete the task? Explain, in detail.
- ✓ Describe a time when you had to sacrifice quality for a deadline, or visa versa. How did you react to this?

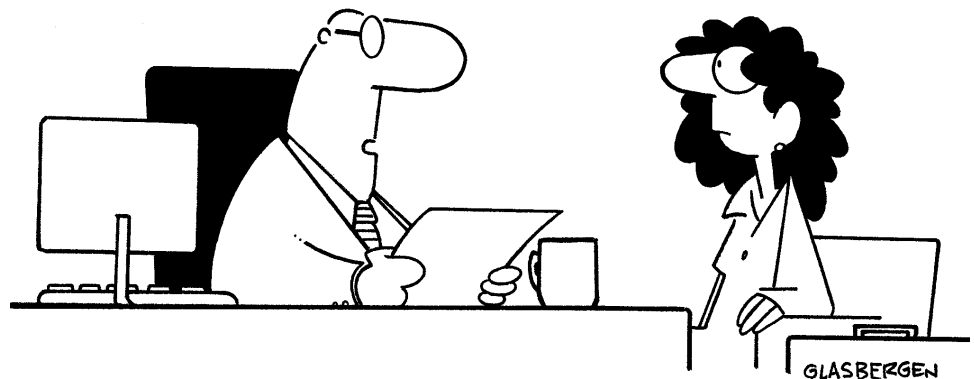
- ✓ Have you ever intervened on behalf of an employee who was not being treated fairly? Tell me about it.
- ✓ What would be the very first thing that you would do if you won the lottery?
- ✓ If given the chance, would you fly to the moon?
- ✓ Tell me about a time when you felt you had to break a company rule in order to get something done.
- ✓ How do you deal with difficult or demanding managers/co-workers/customers? Describe a situation.
- ✓ Tell me about a specific occasion when you conformed to a policy even though you did not agree with it.

Common Questions

- ✓ What are the last three books you've read?
- ✓ What qualities or talents would you bring to the job?
- ✓ What is your most important contribution to your last (or current) employer?
- ✓ How do you perform under deadline pressure? Give me an example.

- ✓ How do you react to criticism?
- ✓ What kind of fruit would you be?
- ✓ If you were an animal what kind of animal would you choose to be?
- ✓ Tell me about yourself.
- ✓ What do you know about our company/organization?
- ✓ What are your strengths?
- ✓ What are your weaknesses?
- ✓ How would your current (or last) boss describe you?
- ✓ What type of relationship did you have with your last boss.
- ✓ How would your co-workers or subordinates describe you professionally.
- ✓ Why do you want to work for us?
- ✓ Why do you want to leave your present employer?
- ✓ Why should we hire you over the other finalists?
- ✓ Tell me about your accomplishments. Describe a typical day at your present (or last) job.

continued next page



“Of course we have an employee fitness room. That’s where we send our executives to run with the wolves, swim with the sharks, and soar with the eagles!”

- ✓ What is your understanding of this position and what skills do you bring to the position?
- ✓ Tell me about a time when you were late or absent to work. What was the reason, and how did you communicate that to your supervisor?
- ✓ What types of job responsibilities do you find to be most rewarding? Why?
- ✓ What types of job responsibilities do you find to be most frustrating? Why?
- ✓ What type of management style do you prefer (hands-on, frequent supervision, minimal supervision, etc.) and why?
- ✓ Describe a situation when you had to take directions from several people at the same time.
- ✓ Describe a tough problem that you have dealt with, tell me how you approached it and the outcome.
- ✓ Tell me about a time when your manager was unavailable and you had to solve an immediate problem. What did you do and what was the outcome?
- ✓ Tell me about a project you have been responsible for and how you organized the necessary paperwork, tasks, goals, etc.
- ✓ Describe for me two improvements you
- ✓ have made in your job in the past six months.
- ✓ When you delegate assignments to others, how do you keep track of their progress?
- ✓ Tell me about a decision you made that your supervisor disagreed with. How did you handle it?
- ✓ What do you feel would be the most common errors made in a position such as this?
- ✓ Tell me about a time when a supervisor asked you to complete a task that you thought was not necessary, or could have been done another way. What steps did you take to achieve the task?
- ✓ Describe a customer complaint that you have resolved.
- ✓ Describe a day when you were faced with multiple interruptions and had to assist in covering an additional position. Tell me how you managed your day to accomplish your work.
- ✓ Tell me about a time when you were given high priority tasks from multiple supervisors. How did you decide which to complete first?
- ✓ How would the people you supervise describe your management style?

- ✓ Why should I hire you?
- ✓ Do you have any questions for me?

Safe Interviewing

- ✓ Don't ask questions about or make any references to:
 1. Age, religion, racial heritage.
 2. Languages spoken at home (if part of the job description, you can ask in what languages the candidate is fluent).
 3. Family: spouse's employment, child care, marital status, where parents were born, where the candidate was born, if family lives locally, sexual orientation.
 4. Home ownership, car ownership.
 5. Arrest record (you may ask if candidate has ever been convicted of a felony, not if they've ever been arrested).
 6. Physical handicaps.
 7. Citizenship.

If the candidate volunteers information on any of the above "no-no's", say something like "That isn't information I need for this interview" and move on to safer territory.

Do keep questions open-ended and job-related and ask all candidates the same type questions. GB

Rebels Rule!

Break the Rules & Succeed

If you want to innovate and generate breakthrough growth, you'd better do things differently.

RULES TO BREAK

The "business day" is from 9 am - 5 pm.

Live a little. Go play golf at 10:30 am on a Tuesday, or work on a business project at 8 pm on a Friday night. You'll be amazed at how creative you can be at different times.

Send gifts and cards to clients for the holidays.

Don't send your clients a thing for the standard holidays. Send them something for a new holiday that you make up, such as National Tell Your Clients You Think They're Great Day. Pick a day and send your clients something when they least expect it, for no other reason than you just wanted to. That'll get you noticed.

Work must be done in an office.

Take your laptop and cell phone to a park and work there. A different location will help your creative juices to flow.

RULES TO KEEP IN TACT

The Rule of 80/20.

This rule shows that 80% of your business comes from about 20% of your clients. Also, it takes only 20% of your sales time to keep current clients, but 80% of sales time to gain new ones.

Professionalism.

Relationship selling and "dress down Fridays" have hurt the professionalism of business today. Just because you may feel comfortable around your clients, never act unprofessionally in front of a customer or prospective client.

Consistency.

Stay consistent. Studies have shown that people must see something an average of 14 times before they remember it, so consistency is crucial. Make sure company colors, slogans, taglines, and overall image are consistent.

Kirstin Carey is President of Orange Tree Training & Speaking Group, Inc. and is a communications expert who trains and coaches professionals to improve their communications and presentation skills. She presents fun and content-filled programs which train and educate CEO's, managers, trainers, and staff to perform more effectively in sales, marketing, customer service, and training. Kirstin can be reached at Kcarey@Ottsg.com or online at www.Ottsg.com.

Does the idea of public speaking keep you up at night, tossing and turning with worry and dread?
When you finally fall asleep do you have nightmares of public humiliation?
Would your work life be less stressful and more successful if you could speak with ease and grace,
or at least without feeling like you're going to vomit?



6 Steps

from Scared Speechless to Confident Speaker

By Larina Kase

Millions of people are afflicted with the butterflies in the stomach, shaking hands, sweating armpits, and catastrophic thinking that accompany the fear of public speaking. Public speaking is the #1 fear in adult Americans, and affects people across the globe. It ranks higher than fears of death, illness, heights, and bugs. You've probably heard the joke attributed to Jerry Seinfeld, "The fear of public speaking outranks the fear of death. This means that if you were at a funeral, you'd rather be in the coffin than giving the eulogy!"

As a peak performance coach, I've helped hundreds of executives, entrepreneurs, and other business people to overcome anxiety and speak with poise and confidence and I'd like to help you too. You may think that you'll never be a confident speaker, but it can be done. Even those who swear they are not "meant to" speak in public can become better at it and more comfortable. All it takes is some knowledge, practice, and a sense of humor. You may not have the personality or desire to speak to sold out auditoriums of 10,000 people. Or maybe you do. Whatever your goals, begin by imagining how much your career will benefit when you are able to share your ideas, market yourself, influence others, and listen better to others (because you aren't freaking out about what you will say next while they are talk-

ing) when you can communicate with poise and confidence.

Here is my six step formula to help YOU go from scared speechless to confident speaker.

Step #1

Prepare to Be Your Best

How Much Preparation is Too Much? Or Too Little?

Preparation is a tricky thing. Most fearful speakers either over prepare or under prepare for their talks. Here's what happens—you know that it's a good idea to be very prepared for a presentation so you get VERY prepared. There is such a thing as over-preparation. When you over-prepare you sound artificial and too rehearsed. You lose your ability to improvise and become more susceptible to being thrown off by interruptions or questions.

Similarly, it is common to over-rehearse what you will say in everyday conversations. You're so busy thinking about what you will say next and how you'll come across that you appear uninterested and don't listen well to what your conversation partner says. This isn't good. The solution is to prepare less and be more spontaneous. You must be careful about

this because it is also common to under-prepare. You get nervous about speaking so you avoid anything that reminds you of public speaking including practicing your speech. We all procrastinate on the things that are least desirable to do and for many, thinking about and rehearsing your speech are at the top of the list.

So what is the optimal level of presentation? It will depend on your comfort with the subject matter, whether you've given a similar presentation before, the objective of your talk, or the nature of your conversation. It, of course, makes more sense to spend time preparing for a one on one conversation when it is a job interview than when it is a casual conversation with a coworker. For formal presentations I tend to rehearse the talk around 10 times. This does not mean that I glance over my notes 10 times; it means that I do a complete dress rehearsal 10 times. Experiment to see what works best for you.

The Key to Successful Preparation: Knowing Your Audience

One of the critical aspects in preparing a speech is knowing as much as possible about your audience.

- ✓ Why are they attending your talk?
- ✓ What interests and motivates them and holds their attention?

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- ✓ What problems can you help them solve?
- ✓ How can you involve them in an enjoyable, interactive way?

You can learn about your audience by putting together a brief (five questions or less) email survey for them to answer and send back to you, by interviewing a couple people who will be in the audience, and by talking with the meeting planner or contact person about who will be attending.

Knowing your audience will reduce a good deal of your nervousness about getting up in front of them. Why? First, you feel a connection with them and they will feel less like a faceless mass in front of you. Second, you will know that you are talking about things they are interested in, which eliminates the fear of boring them. Third, you will present things in their language and they will become more engaged. They will participate and be involved.

Step #2

Select the Right Speaking Topics

As discussed in the last step, preparing for your specific audience is critical for public-speaking success. You also need to choose the right topic for YOU. There is a large amount of research data which shows that the top three characteristics that audiences rate as integral to a strong presentation include the speaker's enthusiasm, the topic, and the speaker's knowledge.

Don't you want to be called a "dynamic" "interesting" and "engaging" speaker? One of the best ways to insure that this is how people describe you is by talking about something you know, love, and can easily talk about. Your passion and enthusiasm will come across to the audience and they will respond.

What to Do When You're Assigned a Topic

Tie the assigned topic to the topic you know, love, and can easily talk about. Make sure it isn't too big of a stretch, but get those pieces in there. Find a way to become interested in the topic. Talk to different people. Research some angles to include. If you are not interested in the topic, no one else will be. Engage your

curiosity. Ask yourself questions. Ask the audience questions. Use the experience to learn. Tell a story that is meaningful to you. Smile and gesture during your talk to convey interest. Or partner up with someone who knows about a different angle of your topic and talk about the area that you know.

Communicate with Optimal Energy by Discussing What's Most Interesting

Whenever possible work to make the topic you speak about personally and professionally meaningful. Volunteer to give presentations when you have something important to say. Plan to speak up at least once in every meeting to get your ideas across. Spin topics to be sure to cover the aspects you believe in and feel important without neglecting to validate and answer the original questions.

Practice reading your audience to be sure that what's interesting to you is also interesting to them. In step 1, you collected information about your audience so you should have a good idea of what they interests are, but don't rest on assumptions. When in doubt, ask questions and get feedback.

You also need to be careful not to take this goal to an extreme and focus on your own interests in conversations. To be an eloquent conversationalist, ask questions about things that you are curious or interested about in the other person. This way, they get to speak about themselves which will help you develop your professional relationship with them, and you're

able to convey genuine interest.

Step #3

Use Your Focus of Attention to Feel Less Anxious

The Top Anxiety-Increaser

Have you noticed yourself mentally inventorying everything about yourself before and during your talk: your hair, outfit, word choice, voice, body movements, plan for what to say next, and so on? If so, you've done what most nervous speakers do: increased your own anxiety!

These things make you more focused on yourself. That makes you more self conscious which makes you more anxious. The solution is to get your attention off of yourself when you're in the center of attention. Everyone else is focusing on you, but you need to be focusing on them!

Focusing Externally with Your 5 Senses:

Use your five senses to help you focus on something external and get your attention off of yourself! Get out of your mind and into what you're doing. Some ways to focus externally include: Pay attention to what others are saying; Check out what the room looks like; Notice what people are wearing; Get into the feeling and passion behind what you're saying rather than the words itself. Notice your great audiovisual demonstrations.

As you use your external focus of attention skills, be careful not to overly analyze your audience's expressions. Most people will naturally have neutral or bland

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Are you hard on others because you're hard on yourself?

Do you justify being hard on your staff members because you're hard on yourself? If so, you are participating in an "old-school" vein of thought that can cause resentment.

To keep yourself worker-centered you should ask yourself the following question: Do people often react to me as if I am being too demanding?

If the answer to this question is yes, you'll want to be on the lookout for the usual rationalizations that follow

such behavior. "I don't ask anything of them that I wouldn't ask of myself"; "They'll thank me later for being hard on them"; "Life's not easy; life's not fair-they'll have to learn it someday, why not now?" If you catch yourself thinking these types of thoughts, be on the alert that you could be justifying behavior that you know needs a little tweaking. If possible, spend a few minutes reflecting on what the true benefits of your behavior toward your employees are.

facial expressions while they listen to a talk. Research shows that anxious speakers over-interpret neutral facial expressions and assume them to be negative when in fact the people making those expressions were actually thinking pleasant thoughts. Assume the best of the audience's reactions unless you get objective criteria (booing would be a good indication) to think otherwise.

External focus of attention does not always come naturally so get some practice. Attempt focusing externally in other conversations and situations so you can get good at it before the nerve-wracking presentation. When you use steps #1 and 2 you will be in great shape to use this step and get your attention off of yourself and onto what counts: your material and the audience.

Step #4

Get Physically and Mentally Ready Beforehand

Get yourself into the right mindset and physical-set for your talk before you get up there. Your mindset will affect your physical responses and your physical state (revved up versus calm) will affect your mindset. You can choose to focus on the physical or the mental and both with help the other and you.

Physical Preparation-Get Rid of Nervous Energy

If you are someone who tends to get anxious and have physical symptoms such as racing heart, sweating, and shaking, get your body ready ahead of time by first exercising and then relaxing.

When possible, get 30-45 minutes of brisk cardiovascular exercise about three hours before your talk. This exercise helps your body burn off nervous energy and release built up muscle tension. About 20-30 minutes before the talk, do some calming exercises like stretching, deep breathing, and muscle relaxation (by first tensing and then releasing all the major muscle groups).

Mental Preparation- Get Ready to be in the Zone

Get mentally ready pre-talk by going through your presentation in your mind in a calm, confident manner. Conjure up an image in your head of yourself delivering the presentation exactly as you want.

Picture the audience reacting very well, and you feeling great at the end.

Research shows that optimal mental rehearsal is as effective as literally going through your entire speech. Remember from step 1 that you don't need to over do it. I recommend that my clients go through a mental rehearsal for peak performance the evening before their talk and right before it. The great thing about mental rehearsal is that you can do it anywhere, anytime. I like to mentally rehearse my talks on the flights over.

When it's time for the real thing, right before you get up there, take a minute to focus all of your energy on the powerful image you've created and then go ahead with a great performance.

Step #5

Conquer Your Fearful Thoughts

How to Get Control Over Your Catastrophic Thinking

Ask yourself: what exactly am I afraid of? Is it that I will make a fool of myself? Stammer over my words? Not be able to answer questions? Sweat? Shake? Lose my breath? Will people think I am not intelligent? Will they lose respect for me because I appeared nervous?

Figuring out exactly what you are afraid of is the key to conquering your fear. Once you know what your fear is, you can start to gather and weigh the evidence regarding the likelihood of that happening. So, for example, if you are most afraid of tripping or stuttering, you can calculate how many times you spoke and how many times it actually happened that you tripped noticeably or stuttered extensively.

Each time you make it through a talk without your fear happening, take

note! And if the fear DID happen (you did shake like a leaf), ask yourself how bad that really was- did it ruin the whole talk or did things still turn out okay?

Get Objective Data

We're always our own harshest critics. We think, "That was so awful, I can never show my face in public again!" while others think we were great. Suspend your own judgment and gather feedback from others.

Video tape if possible and watch the tape later. A common mistake that people make is thinking that because they felt nervous, the performance was horrible. How you felt is not the best measure of how things actually went. Most people say their talk went way worse than audience members say it did. I had one of my clients rate himself on 10 questions and his average ratings were 2.2 out of 5 (5 being the best). The audience rated him as 4.6!

Step #6

Connect with Your Audience

The Number One Cardinal Rule of Speaking in Public.

I recently upset a meeting planner who hired me to help her staff improve their communication skills and manage speaking anxiety. She was upset because they had completed two days of sales training and I came in and said, "Forget all of that!" The salespeople were so focused on getting their pitches and information across that they had no connection with their prospects.

When people like you and connect with you, they want to hear what you have to say. When they don't they resist your message no matter how compelling it is.

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Want to skip the airport security line? Here's how

If you're a business traveler, one way to move through airports faster is to become a U.S. Registered Traveler. According to a Forbes story by Tara Weiss, for \$99.95 per year, travelers go through a "Security Threat Assessment" from the Transportation Security Administration. When a traveler is approved, that means he or she will no longer have to wait in the regular security lines, but instead will be expedited to a Registered Traveler line where they will show their cards and be granted entry

quickly. Cindy Rosenthal of Clear Registered Traveler, the private company hosting the program, says it will take only about three minutes to get through the line. The program will be launched in select cities first before expanding.



Fortunately by the end of my half-day training, her staff had so much improved with their skills in connecting with prospects and engaging the audience that the meeting planner forgave my telling them to throw everything else they learned out the window and asked me to do future trainings.

Talk to People, Not at Them

We all know what it is like to be in an audience and have someone speaking at us. Think of yourself as having a conversation with the audience, just as you would during a one on one conversation.

Smile, gesture naturally, and make eye contact. Remember to look at individuals for long enough that your eyes aren't darting around the room (that increases your anxiety and makes you appear nervous) but not too long because they will feel like they're being stared down. If people look away, move your eye contact to someone else. Use animated facial expressions, do not hide behind a lectern or other prop, and use "you" so you are really talking to or even better with the audience.

Remember that when the audience **LIKES** you they will like your talk. Allow your personality to shine through. Don't force jokes but if you have anything funny to say, don't hold back.

How to Use These 6 Steps

These 6 steps will improve your confidence and reduce any speaking anxiety that you have. But the only way to really see benefit is to use them. Go out of your way to get out of your comfort zone and get as much public speaking experience as possible. You will hate it at first, but the more you do, the more you will improve. You might even find that you love to speak in public! **GB**

Larina Kase, PsyD, MBA helps executives and entrepreneurs advance their careers and build their businesses by communicating at their best. She is the president of Performance & Success Coaching, and co-author of *The Confident Speaker* (McGraw-Hill, 2007). For more resources to help YOU be a charismatic, confident speaker, go to www.TheConfidentSpeaker.com



One of the reasons Oprah draws millions of viewers and millions of dollars each week is her vulnerability. She laughs, cries, and listens intently with her audience. She participates in the show.

Small Business owners and managers need to be great public speakers.

As a speaker we don't need to separate ourselves from the audience, instead we need to become one of the them. We need to enjoy the message we're sharing as much as they do. We need to undress emotionally and let them see us naked.

How to get naked...

1. Let down your guard. Don't be so

afraid of what will happen, embrace the experience.

2. Know the threshold. Becoming too "emotional" will scare listeners. Know how much is too much.

3. Share personal insights and stories. Be real. Don't just share nice and neat illustrations from a book or website. Share your life.

Sam Walton's Rules of Business

Sam Walton, the founder of the Wal-Mart chain, had 10 rules for building a business. According to Wal-Mart.com, the following are principles that have enabled the company to experience more than 40 years of success:

- ✓ Commit to your business. Walton says you have to believe in it more than anybody else. You have to have passion. Love your work and do it the best you can every day.
- ✓ Share your profits with all your associates and treat them as partners. This will make the people who work for you perform beyond your wildest expectations. Behave as a servant leader, he advises.
- ✓ Motivate your partners. You have to constantly think of new ways to motivate your partners.
- ✓ Communicate everything you possibly can to your partners. The more they understand, the more they'll care, Walton says.
- ✓ Appreciate everything your associates do for the business. "Nothing else can quite substitute for a few well-chosen, well-timed, sincere words of praise. They're absolutely free and worth a fortune."
- ✓ Celebrate your successes. Have fun. Find humor in your failures. Loosen up.
- ✓ Listen to everyone in your company. And more important, try to get them talking, he advises. The ones who really talk to the customers are the ones who really know what's going on.
- ✓ Exceed your customer's expectations. Give them what they want, then give them a little more, he says.
- ✓ Control your expenses better than your competitors. You can survive a lot of mistakes if you're efficient.
- ✓ Swim upstream. Ignore the conventional wisdom; find your niche by going another direction.

If your organization struggles with trying to place new employees into "good fitting" jobs, you might want to follow some of these handy hints making sure the job is done right. The process is simple. All you do is take your prospective employees and put them in a room alone. There should only be a table and two chairs in the room-and nothing else. Now leave the prospective employees alone for a period of two hours-without giving them any instructions! At the end of the two hours, saunter back to the room and see what they are doing:

-- If they have taken the table apart in that time, put them in Engineering.

-- If they are screaming and waving their arms, send them off to Manufacturing.

-- If they are talking to the chairs, Personnel is a good spot for them.

-- If they don't even look up when you enter the room, assign them to Security.

-- If they try to tell you it's not as bad as it looks, send them to Marketing.

-- If they've left early, put them in Sales.

-- And if they're all bullying each other, they're Management material.

As retold from SuccessUnlimited.co.uk

"I Hate my Job"

When you have an "I hate my job" day try this:

On your way home from work, stop at your pharmacy and go to the thermometer section. You will need to purchase a rectal thermometer made by "Q-tip." Be very sure that you get this brand. When you get home, lock your doors, draw the drapes and disconnect the phone so you will not be disturbed during your therapy. Change to very comfortable clothing and lie down on your bed. Open the package and remove the thermometer.

Carefully place it on the bedside table so that it will not become chipped or broken. Take out the written material that accompanies the thermometer and read it. You will notice that in small print there is a statement that reads "Every rectal thermometer made by Q-tip is personally tested."

Now, close your eyes and repeat out loud five times, "I am so glad I do not work in quality control at the Q-tip Company."



Two barbershops were in red-hot competition. One put up a sign advertising haircuts for 7-dollars. His competitor put up one that read, "We repair 7-dollars hair cuts."

Take a Laugh Break

A young businessman had just started his own business. He'd rented a beautiful office and had it brilliantly decorated. Sitting there, he saw a man come into the outer office. Wishing to appear busy, the young businessman picked up the phone and started to pretend he was working a big deal, shouting huge figures and giant commitments. Finally, he hung up and asked the visitor, "Can I help you?" The man said, "Sure. I'm here to install the phone!"

"Do you believe in life after death?" the boss asked one of his employees. "Yes, sir," the clerk replied. "That's good," the boss said. "After you left early yesterday to go to your grandmother's funeral, she stopped in to see you."

A very successful businessman had a meeting with his new son-in-law. I welcome you into the family," said the man. "To show you how much we care for you, I am making you a 50-50 partner in my business. All you have to do is go to the factory everyday and learn the operation." The son-in-law interrupted. "I hate factories. I can't stand the noise." "I see," replied the father-in-law, "Well, then you'll work in the office and take charge of some of the operations." "I hate office work," said the son-in-law. "I can't stand being stuck behind a desk." "Wait a minute," said the father-in-law. "I just made you half owner of a money-making industry, but you don't like factories, and won't work in an office. What am I going to do with you?" "Easy," said the son-in-law. "Buy me out."

So you want to take a day off, eh? Well, let's just sit down and see exactly what we're looking at-exactly what you're asking for. Now let's see, there are 365 days this year. There are 52 weeks per year in which you already have two days off per week, leaving 261 days available for work. Since you spend 16 hours each day away from work, you have used up 170 days, leaving only 91 days available. You spend 30 minutes each day on coffee break. That accounts for 23 days each year, leaving only 68 days available. With a one-hour lunch period each day, you have used up another 46 days, leaving only 22 days available for work. You normally spend 2 days per year on sick leave. This leaves you only 20 days available for work. We are off for five holidays per year, so your available working time is down to 15 days. We generously give you 14 days vacation per year-which leaves only one day available for work and I'll be damned if you're going to take that day off! -As retold from JokesPlace.com



How to Financially Survive Corporate Downsizing

By Hank Parrott, ChFC, RFC, CEP, CSA

Despite the fact that the U.S. unemployment rate is relatively low and wages are on the rise, the recent layoff announcements from General Motors, Ford Motor Company and other U.S. employment behemoths exemplify the rising trend of corporate downsizing. Beyond the macro implications of these corporate labor cut-backs that will affect our national economy at large, untold millions of Americans are (or should be) scrambling to ensure their personal finances will survive a sudden, and often unexpected, state of unemployment.

For those who have been, or will soon be, affected by job layoffs, now is a time of critical decision making. There is a litany of financial issues that must be resolved to ensure - and secure - one's future. Consider this advice on how to shore up critical personal finance issues:

The Devil is in the details

Collect all available information on the type of separation package being given, so that you may plan accordingly. Know whether you are being offered a lump sum or annuity payout and, if you have a choice, which is best for your unique circumstance? If you are married, also consider what your spouse will receive if you die, which is typically only 50% of what you would get. Such information gathering should also include that related to medical benefits - i.e., will they continue to be provided and, if so, for how long and at what cost?

Resolve retirement account issues

It's imperative to consider whether or not you will leave your all-important

retirement account (profit sharing, retirement savings, 401k, and the like) with your former employer or if you will move it to a new employer - or into an IRA. Don't forget to also consider the tax implications of each of these choices before taking action. There are substantial penalties and tax consequences if not handled properly.

Consider your retirement timeline

How near or far you are from retirement should largely dictate your course of action. For example, is this a time for retraining or furthering education, or assessing whether or not you can afford to retire at this time? Assess where you are - financially speaking - right now. What are your short and long term income needs? What are your current expenses? What assets do you currently have and what, if any, debt? This information is imperative for mapping out your financial future, as you won't know where to go if you don't know where you are.

Develop a financial game plan

Discern what available investment vehicles will improve the likelihood of having the lifestyle you desire with the least amount of risk. What is the minimal amount of return on your investments necessary to attain your goals? If you can attain your goals without, or with very little, risk, why put your retirement funds in jeopardy to chase higher returns? The best plan will account for inflation and taxes while preserving principle.

Foresee the unforeseen

In working to secure your financial future, plan ahead for potential risks even beyond mass corporate layoffs, which have

become all too real for many. These include high medical, insurance, prescription medication, and long term care expenses. Know what your options are with respect to Medicare and otherwise, which will be critically important once employer-based benefits are no longer available.

Ask an expert

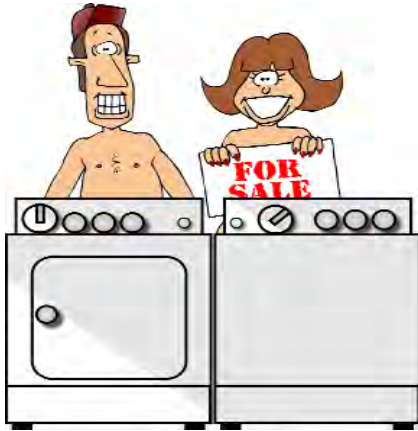
Choose a financial advisor who specializes in retirement-based financial planning to preserve and maximize your retirement income stream, minimize taxes, and reduce overall risk. This specialist should be able to help you with referrals for other essential advisors, including elder law attorneys, estate planning attorneys, tax specialists, and senior advocates.

Ensuring financial survival in the near term, and a stable retirement in the long term, in today's volatile business climate is not always easy, but it is feasible. By carefully analyzing your available resources at the onset of a layoff, and making as-needed adjustments in the types of investments you own, you can both preserve your hard-earned assets while you gain your career footing while also continuing to work toward the retirement income stream you want and need. GB

Senior Financial Coach **Hank Parrott**, ChFC, RFC, CEP, CSA is President of Estate & Financial Strategies, Inc. (EFS) - a financial services firm dedicated to helping seniors safely preserve, protect and proliferate their assets. He can be reached at (800) 492-8102.

www.SeniorFinancialCoach.com

Imagine you have to dramatically ramp up sales in the next 45 days. You don't have time to analyze market trends, your competition's latest offerings, or your entire database. You have to win right now. What do you do?



Sales Acceleration

When you Need to make a Sell Today!

By Dan Coughlin

Imagine you're an NFL head coach and you have one week to prepare for a playoff game. You don't have time to focus on player development or installing a new offensive or defensive system. You can do that during training camp, but not the week of the playoffs.

You do have time to study a lot of film and identify the other team's greatest strength, develop a plan to remove that strength, and force the other team to find another way to beat you. You also have time to identify the other team's greatest weakness, and determine how you will exploit it. You can then focus all of your practice time on those two items. Notice: intense focus on two areas.

It's Time for Sales Acceleration

First, write down the three easiest sales you could make in the next ten days if you focused your energy on closing those sales. These are "pay the overhead" sales. What's going to get money coming in as opposed to time, money, and effort going out. These aren't going to be the biggest sales you've ever made nor are they going to necessarily lead to more business. They are sales on the books where money can actually go into the bank.

Second, write down the two most important prospects you can think of. Identify two buyers who could significantly ramp up your sales for the short-term and the long-term. Admittedly, these two people will require a lot of attention and sustained focused effort to gain their business, but if you get either one of them you will be dramatically better off.

Sales Increases Require Activity Decreases

Ever heard the saying about "throw a lot of stuff against the wall and see what sticks"? I want you to throw that saying out the window. You need sales now, not in six months. You need to win this game. For the next 45 days, just do two things: focus on the three lowest-hanging pieces of sales fruit available and the two highest payoff possibilities.

Essentially, I'm preaching the power of The 80/20 Rule Divided By Two. Put the vast majority of your time and effort behind a very few prospects at the top and bottom of your prospect list.

Close some Deals

It's good for your self-confidence, good for your momentum, and good for your boss, your spouse, your children, and your sleep. Grab the lowest hanging fruit. Even the most patient fisherman needs to catch a few small fish to keep his head in the game in order to catch the really big fish.

Aspire Big

- ✓ Who's the great prospect you want as a customer more than anyone else?
- ✓ What does that prospect want or need to achieve that you can help him or her to achieve?
- ✓ How can you help this prospect?
- ✓ How can you explain the value you can offer to this person?
- ✓ How can you prove to this person that you can add that value?

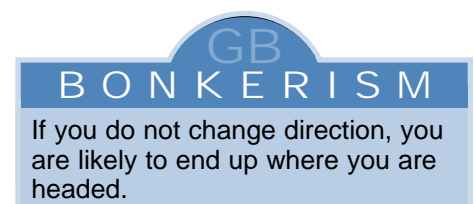
- ✓ Get your references, your testimonials, and your proven track record in order so the prospect can see it when they ask for it.
- ✓ Create a plan for getting 25 minutes with that prospect.
- ✓ Stay calm. This is your playoff game. You need to win this game. This isn't one of 50 people you're going to call on today. This is the one. You want to win this game at this moment. Stay focused.
- ✓ Think only of this person's best interest. Don't think about yourself, your spouse, your mortgage, your car, your kids, or your vacations. Just focus on improving this customer's desired outcomes.
- ✓ Be patient. The sale doesn't have to happen at this moment, just within the next 45 days.

Recall Your Past Victories

When the NFL playoff game begins, it's interesting to see how often players who were successful in the past are successful again, and players who choked in the past choke again. Why does that happen? When you listen to their quotes after the game, you hear the winners say they were focused on past wins and the losers say they were focused on past losses.

Grab your mental state and hold firmly on to it. Focus on the times you

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were successful in the past. Review the obstacles you faced, how you persevered through those obstacles, how you felt when you won, and the lessons you learned. Now apply that exact same mindset to the next 45 days. Focus only on winning and on doing what it takes to win.

Advanced Course on Adjustments

Not even the most scripted coach in NFL history sticks to a plan blindly. If the lowest hanging fruit is glued to the tree, then reach for a different piece. If your highest desired customer starts the meeting by not showing up, then move on. Be intelligently flexible and flexibly mobile. Accelerated selling is an art, not a science. You need to make the call as to when to shift your focus from high priority customer A to high priority customer B. That doesn't mean you have to suddenly start chasing every prospect from A-Z. Go high and go low. That's it. If you have to step over five feet to get to a better prospect, then do that. But don't run fifty miles to chase down prospect after prospect. That's exhausting with no payoff in the short term.

How to achieve good posture at your workstation

Here are the Department of Labor's Occupational Safety & Health Administration's general recommendations for setting up a safe and comfortable computer workstation when it comes to your posture:

- ✓ The top of your monitors should be at or just below eye level.
- ✓ Your head and neck should be balanced and in line with your torso.
- ✓ Your shoulders should be relaxed.
- ✓ Your elbows should be held close to the body and be supported.
- ✓ Your wrists and hands should be in line with your forearms when they are on the keyboard.
- ✓ You should have adequate room for your keyboard and mouse.
- ✓ Your feet should be flat on the floor.

Sales Hall of Fame

Question: Which players and coaches get into the NFL's Hall of Fame?

Answer: The ones who win during the playoffs.

Stop listing every possible prospect and creating profiles on each of them. Go high and go low. Find the greatest opportunity for sales success and the easiest opportunity for sales success. And go after those two areas. Leave the stuff in the middle for the mediocre performers. You're going to go high and hard and low and fast. Win the game right in front of you. **GB**

As a keynote speaker, **Dan Coughlin** provides practical advice to accelerate your key business outcomes. As an executive coach, he has spent more than 3,000 hours on-site working with executives in over 20 industries. His clients include Toyota, McDonald's, Marriott, Coca-Cola, St. Louis Cardinals, GSD&M, Boeing, and AT&T. His new book, *Accelerate: 20 Practical Lessons to Boost Business Momentum* is available in all bookstores. To reach Dan, email: dan@thecoughlincompany.com or visit:

www.businessacceleration.com.

How to survive working different shifts



Do you and your spouse work different shifts? If so, you're probably dealing with crazy scheduling problems all the time. Parenting expert and author Doreen Nagle says first it's best if you can relax a little about your situation and realize you're not the only parent trying to make this work. She says that with a bit of organization, planning and compassion, you can work it out, too.

Here are her recommendations:

Get a big calendar and prioritize. That means you have to look at each day, each week, and make a schedule—then put it where everyone can see it. First, take care of what absolutely has to be taken care of, then see how much time you have left and evaluate how you could best use it, says Nagle. Consult with your spouse so you can decide who's going to do what. If you're having trouble prioritizing, Nagle says you should ask yourself "What would be the consequences if you let go of the priorities for now."

Use technology to stay connected. Nagle says to consider sending messages via e-mail, instant messaging and voice mail. She also says sending photos to each other's cell phones can keep parents engaged with what's going on with the kids and at home.

Leave messages of love, too. Don't just

focus on what needs to be done. Use your messaging to let others know how you feel about them. Ask how their day has gone, let them know you care about what's going on in their lives even if you aren't around all the time. This is not just for the kids. Send messages to your spouse as well.

Shoot for overlap. Can you manage one meal a day together, even if it's brief? For example, Nagle says, if one spouse arrives home early in the morning, and the other has to leave shortly thereafter, sitting down for a breakfast as a family can keep everyone connected despite widely disparate work schedules.

Schedule time together as a couple. Nagle says you should try to have "couple time" at least once a month. Even if you can't swing a "date," she recommends you take a walk or sit in the yard together and talk.

Keep in mind that you probably won't have to live like this forever. Reminding yourself that "this too shall pass" can help you get through the hard times.

Nagle is the author of *But I Don't Feel Too Old to be a Mommy*. (HCI, \$12.95). She welcomes tips and concerns at parentinginanutshell@joimail.com

Understanding & Using Web Technologies



[connecting] with your Customers Today

By Peter Koepfel

For many small businesses, the traditional ways of attracting customers are no longer enough. Today, technology abounds, and the smart business owners are using it as a vital part of their business growth strategy. In fact, since many people now spend more time online than they do listening to radio or watching television, web-based advertising is a must for any small business to survive. Following are some of the latest technologies you can use to reach existing customers and attract new ones.

Blogs

Blogs are short for "web logs." These are informational postings you can create to inform potential and existing customers about your products or services. Your posting can include text, images, video, and audio. In addition, because of the interactive nature of blogs, your prospects and customers can post feedback on the blog, thus keeping you on the pulse of your customers' needs. And unlike a web page, which is relatively static and updated periodically, your blog is an ever-changing venue that gets updated as often as every day.

Most blogs are linked to the company's main web page, making them a great source for attracting people to your site. Even better, the more you update your blog, the higher your blog will appear in search rankings, since sites such as Google like blogs that are regularly updated and that have links.

RSS Feeds

RSS stands for Really Simple Syndication. With an RSS feed you can send news and information directly to your customers and prospects. Additionally, you and your managers can stay updated on industry trends by subscribing to RSS feeds that supply customized, relevant content about current events. Creating RSS feeds can also help position your company as a leading source of information, which could mean more customers for your organization. RSS feeds are a perfect resource for small businesses, because there's no cost involved in establishing and maintaining them

Tagging

Tagging enables web users to organize online information from many sources, such as websites, links, images, etc. When the information is tagged, you can easily find it later, no matter where it came from. Because of this, tags help bring people to your blogs or website. You can utilize tools like del.icio.us to help tag URLs with keywords related to your business. Tags can benefit small businesses by enabling them to access and utilize information more efficiently.

Podcasting

A Podcast is essentially your own radio show on the web. Customers and prospects can download Podcasts automatically, so it's easy for people to listen to

your company's broadcast. With a Podcast, your message gets delivered to people unfiltered, which enables you to have a conversation with the listener and personalize your company. Some great Podcast topics include interviewing the CEO or a leader of your company, or having an expert in your field as a guest. Podcasts greatly enhance your company's image and build credibility.

Wikis

Wikis are websites that site visitors can edit and update. Why would you want people to edit your website? Because it provides a forum for customers, prospects, and company employees to collaborate. Realize, though, that your competitors and others can abuse or alter information on wikis; therefore, consider limiting access to your wiki or only allowing employees or managers access to editing the posted information. While a wiki is good for documenting and sharing information, a blog may be a better choice for developing ongoing dialogue between your company and customers.

Online and Interactive Video

If you can't afford to run a large television campaign for your company, you can certainly post your television commercial or a video clip of a key person at your company being interviewed on your website. Even better, take it a step further


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by creating something clever or intriguing and posting it for free on YouTube or Google Video, which are sites that millions of people visit every day.

Another great way to reach customers is to have an interactive video host on your website. So when someone lands on your site, a video clip of the CEO or spokesperson for your company greets the visitor. To gain the maximum impact from this technology, consider shooting video of your host so he or she appears to be walking onto your computer screen when a visitor lands on the site, and have the host appear to be talking directly to the website visitor. The interactive host might talk briefly about the benefits of doing business with your company and point out some of the highlights of your site. They might also talk about the benefits of a particular product your company sells.

Finally, create and post short video clips (30 to 60 seconds in length) on your site that a visitor can interact with. This helps to involve the prospect with the contents of your site.

Grow Your Business with the Right Technology Mix

The more technology you integrate into your marketing and advertising mix, the more customers you'll attract. Remember that the Internet is a great way to build your company's credibility by highlighting your innovation and providing first-class information. So put some of these web-based tools to work for you today. When you do, you'll grow your business and your customer base. 

Peter Koepfel is founder and president of Koepfel Direct, a leader in direct response television (DRTV), online, print and radio media buying. Peter is a Wharton MBA, with over 25 years of marketing and advertising experience. Koepfel has helped Fortune 1000 businesses; small businesses and entrepreneurs develop direct marketing campaigns to increase profits. For more information on his company, please visit: <http://www.koepfeldirect.com> or call: 972-732-6110

Google Search Tips Secrets

If you want to get the most out of your Google searches, the Small Business Hub Web site offers these tips to refine your searches:

- ✓ To look for a phrase such as employee communications, you might be better off doing a search explicitly for the phrase by enclosing the words in double quote marks like this: "employee communications."
- ✓ To exclude a word from your search, use a "-" sign in front of the word. For instance, if you wanted to search for inspirational, but wanted to exclude the word religious, you would search for inspirational-religion.
- ✓ To search for a phrase or term on a specific site, you can do it this way. Type the phrase you are looking for followed by site:www.sitename.com. For example, "bathing suits" site:shop.com.
- ✓ Want to look up the number of someone who called you? Enter it this way: phonebook:617-555-1212.
- ✓ Want to know where the area code of a phone number is located, just enter the three number area code. Example: 617.
- ✓ Need to calculate something? No need for a calculator! You can enter the expression in to Google. For instance to multiply 402x 811, enter 402*811, then hit "enter" for the answer. Use * for multiplying, / for division and the + and - signs for addition and subtraction.
- ✓ If you need the definition of a word, enter define:someword.

Speechwriting 101? Keep these things in mind

According to author Mel Helitzer in *Comedy Writing Secrets*, when you're writing a speech there are certain reasons why it can fall flat. Here are a few things you should watch out for:

- ✓ **Inadequate background research.** That means you have to know what the occasion is you're writing for and what the purpose of your speech is. You'll also have to know who your audience is. Knowing these things will help you choose the proper tone, style, content and humor for the speech.
- ✓ **Boring openings.** People are most attentive when the speech begins. That's when your audience will pass judgment, Helitzer says.
- ✓ **Information overload.** The ideal speech only lasts about 20 minutes, Helitzer says, but speakers are often asked to deliver something 45 to 60 minutes long. This makes for long and often monotonous speeches in which the speaker loads the audience with too much detail. The result: Tedium sets in and boredom rules.
- ✓ **Sounds like a speech.** Speeches should be written in colloquial, spoken English. Most sentences shouldn't run longer than 14 words. If they do, edit them down. The audience won't get a chance to go back over the material if they don't understand-and comprehension goes down quickly once too many words are thrust upon them.



Do-It-Yourself Marketing

Fresh Ideas for your Business

By Scott Ginsberg

PICTURE THIS: your marketing team sits around a boardroom table. Production on the new product is complete. You're prepared to take it to the marketplace. Everyone is excited to share your cool new item with the world.

Then the VP of Marketing asks the BIG question, "So, what type of marketing should we use?" Silence falls over the crowd. And then you realize something: it's a trick question.

If you can only come up with one answer to that question, you don't understand marketing. Marketing hinges on the concept of "It all depends..." For that reason, it's important to understand ALL forms of marketing. It's essential to apply as many of them as possible to get the word out about your product. Here's a crash course on just about every type of marketing available. Pick the ones that best work for you and your company:

1. AFFILIATE MARKETING

Promoting web businesses in which an affiliate is rewarded for every visitor, subscriber, customer, and/or sale provided through his/her efforts.

2. ARTICLE MARKETING

A business writes short articles related to its respective industry. It makes these articles freely available. Each article contains a by-line, which becomes a filter for leads and a driver of web traffic.

3. BUZZ MARKETING

Viral marketing technique that attempts to make each encounter with a consumer appear to be a unique, spontaneous personal exchange of information instead of a calculated marketing pitch choreographed by a professional advertiser.

4. CATALOG MARKETING

Presentation of a set of items available for purchase, including description, price, and ordering information sent out to a targeted list of customers.

5. CAUSE MARKETING

Any type of marketing effort for social and other charitable causes, including in-house marketing efforts by non-profit organizations.

6. CELL PHONE MARKETING

Also known as Mobile Marketing, this new phenomenon uses text messaging, pictures and videos on individual cell phone to broadcast marketing messages.

7. CHOTCHKE MARKETING

Giving away a free trinket, knick-knack or decorative souvenir to generate brand awareness and visibility.

8. CITIZEN MARKETING

User-generated media, social networking-based, usually online viral marketing, which allows the people to be the message.

9. COMMUNITY MARKETING

Engaging an audience in an active, non-intrusive prospect and customer conversation. Either organic or sponsored, this type of marketing connects customers to customers; customers to companies and customers with prospects.

10. CONFERENCE MARKETING

Creating a presence at a conference with via various mediums and techniques to reach a large yet targeted audience.

11. CONTENT MARKETING

Includes Article Marketing and/or any other form of free content distribution for the purpose of generating leads and driving web traffic.

12. CUSTOMER FOCUSED MARKETING

Constantly gathering information about your customers in an effort to better serve them. Improves the relationship between the marketer and its current and potential customers. Also uses existing customers to help locate new customers.

13. DATABASE MARKETING

A form of direct marketing using databases of customers or potential customers to generate personalized communications in order to promote a product or service for marketing purposes.

14. DIGITAL MARKETING

Promoting products and services using database-driven online distribution channels to reach consumers in a timely, relevant, personal and cost-effective manner.

15. DIRECT MARKETING

Driving purchases that can be attributed to a specific "call-to-action". Direct marketing is distinguished from other marketing efforts by its emphasis on trackable, measurable results.

16. DRIP MARKETING

A deliberate, planned and sequenced system of deploying marketing messages over a period of time.

17. DUCT TAPE MARKETING

The more layers you apply, the more your marketing sticks!

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BONKERISM

You can easily aggravate a co-worker who likes to argue; agree with him.

18. ECOLOGICAL MARKETING

Also known as Green Marketing or Environmental Marketing, this is the promotion of environmentally safe or beneficial products.

19. EMAIL MARKETING

A form of direct marketing that uses electronic mail as a means of communicating commercial or fundraising messages to an audience.

20. ENGAGEMENT MARKETING

Also known as Experience Marketing, the provider and consumer are co-creators in product development and marketing processes.

21. EVANGELISM MARKETING

An advanced form of word of mouth marketing in which companies develop customers who believe so strongly in a particular product or service that they freely try to convince others to buy and use it. The customers become voluntary advocates, actively spreading the word on behalf of the company.

22. EVENT MARKETING

Promotional activities involving an event such as a sporting or social event, designed to bring a product to the attention of the public.

23. FAX MARKETING

Using a fax machine, computer, or any other device to send an unsolicited advertisement or marketing message to another fax machine.

24. FORUM MARKETING

Bulletin and/or message board-based arenas use to facilitate discussion, build community and drive web traffic around a specific topic or market.

25. FREE STUFF MARKETING

Giving away free products, services or information (i.e., things of value) in order to funnel in customers who will hopefully purchase something at a later time.

26. GLOBAL MARKETING

Also known as International Marketing, a company applies its assets, experience and products to develop and maintain marketing strategies on a global scale.

27. GRASSROOTS MARKETING

Delivering key organizational messages to key audiences where they live, work and play.

28. GUERILLA MARKETING

An unconventional way of performing creative promotional activities on a very low budget.

29. MOBILE MARKETING

Marketing via a mobile device, i.e., a huge hot dog, in order to bring together companies and customers.

30. NETWORK MARKETING

Also known as Multi-Level Marketing, a person recruits salespeople to sell a product and offer additional sales commissions based on the sales of people recruited into their own downline.

31. NEWSLETTER MARKETING

A combination of permission marketing and direct email marketing, this content / value driven technology allows marketers to regularly publish information to their target audience.

32. PEER-TO-PEER MARKETING

Changing the source of the message by involving your clients in the process of converting leads to clients.

33. PERMISSION MARKETING

Marketers will ask permission before they send advertisements to prospective cus-

tomers. It requires that people first "opt-in", rather than allowing people to "opt-out" only after the advertisements have been sent.

34. PERSONAL MARKETING

People and their careers are marketed as brands. Also known as Personal Branding, this suggests that success comes from self-packaging.

35. PIGGYBACK MARKETING

Arrangement in which one firm distributes a second firm's product or service.

36. REALITY MARKETING

A form of Permission marketing that blends many types of interactive advertising techniques into a Reality television show format.

37. REFERRAL MARKETING

A form of Affiliate exchanging. Referrals are normally redeemed for cash, goods or services.

38. RELATIONSHIPS MARKETING

Emphasizing on building longer term relationships with customers rather than on individual transactions.

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Feeling burnt out?

If you've ever felt burnt out-and these days who hasn't-then you know the overworked feelings that prevail when you are tapped out. Being burnt out makes good people, good parents and good employees feel like they have nothing more to give.

According to Pat McHenry Sullivan in *Work with Meaning, Work with Joy*, burnout is caused by unchecked stress, which in turn saps our life energy. So how do we keep stress from stealing our spirit away?

- ✓ Forgive yourself for mistakes you've made and try not to dwell on them. Pouring your energy down this unproductive hole is a waste of energy.
- ✓ Find ways to tap your creativity. Take a painting class or a cooking class or

whatever makes you feel alive or excited when you think about it. Don't fall into the "I'll start a pottery class when I have more energy and feel better" mode. Chances are the pottery class will start revving your energy.

- ✓ Stop worrying about what might happen. Countless years of human life have been wasted worrying about things that never happened. Use your energy to live your dream and show the people you love how much you adore them.

39. REVERSE MARKETING

Encouraging potential customers seek you out instead of the other way around. Accomplished by delivering value first.

40. SEARCH ENGINE MARKETING

Online marketing methods to increase the visibility of a website in search engine results pages.

41. SOCIAL MARKETING

The systematic application of marketing alongside other concepts and techniques to achieve specific behavioral goals for a social good.

42. TARGET MARKETING

Market segment to which a particular product is marketed, defined by age, gender, geography, and/or socio-economic grouping often define it.

43. TESTIMONIAL MARKETING

Using third party endorsements to build credibility for a product or service.

44. TRADE SHOW MARKETING


A combination of various marketing forms used at a trade show to create visibility in and target a specific industry.

45. VIRAL MARKETING

Using pre-existing social networks to produce increases in brand awareness, through self-replicating viral processes.

46. WORD OF MOUTH MARKETING

Activities that companies undertake to generate personal recommendations as well as referrals for brand names, products and services.

So, what type of marketing should YOU use? THE ANSWER: all of the above. 

Scott Ginsberg, aka "The Nametag Guy," is the internationally recognized author of four books, including *"The Power of Approachability"* and *"How to be That Guy."* He delivers speeches and publishes online learning tools that help business-people make a name for themselves - one conversation at a time. He can be reached at 314/256-1800 or you can email Scott directly:

scott@hellomynameisscott.com.

Do you think you're underpaid?

Many employees believe they are underpaid-and that their employers are underpaying them on purpose. However, according to Salary.com, most employees are fairly if not overly compensated.

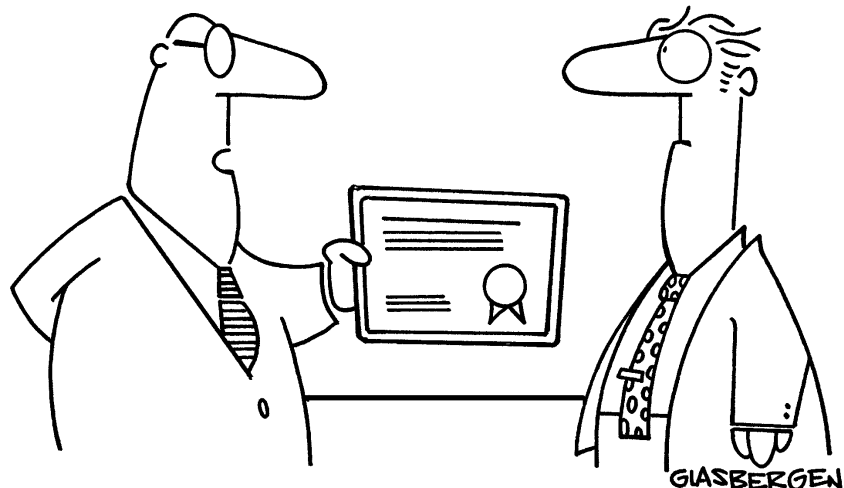
According to survey results from Salary.com, more than 60 percent of respondents said they were likely to change their jobs in the next three months. Of those who said they were likely to change jobs, nearly half said the main reason was that they were underpaid.

Of 6,481 respondents only 22 percent of employees were found to be truly underpaid, according to the Salary.com team of Certified Compensation Professionals who compared the titles and salaries of the respondents to market pay rates. Not only that, but 15 percent of the respondents were found to be over-paid, while 33 percent were found to be paid reasonably close to the fair market value of their positions. Thirty percent were found to be "overtitled," meaning they appeared to be underpaid, but were given titles that overrepresented the duties they performed.

How to make faster, better decisions

David McDermott made the decision to leave the profession of plastic surgery and mainstream medicine to study human communication and decision making. Along the way, he developed confidence in his decision making and now serves as a consultant to others treading those waters. Here are some tips gleaned from his Web site, www.decision-making-confidence.com.

- ✓ Put yourself first. One rule of thumb that should always guide you is that your decision should make you better off than you were before you made it.
- ✓ Create work/life balance. This means that in your decision making you're not going to compromise those who are important to you. You and your family should benefit over the short term and the long term.
- ✓ Decide things on your own. Don't run away from your life by allowing others to make decisions for you. Don't let other people control your life.
- ✓ Take responsibility for your decision making. That means if things go awry-and sometimes they do- you don't play the victim. You figure out what needs to be done and you act. You prepare for the consequences and people respect you for that.
- ✓ Take things one step at a time. You don't know how things are going to turn out-but don't use that fact of life to avoid decision making.
- ✓ Change your mind if feel it's necessary. Assess the situation and decide what is necessary to get you going where you want to go.



"I'm proud to present you with this special award for Outstanding Mediocrity..."

Satisfaction is Worthless, Loyalty is Priceless

GAINING Customer Loyalty



By Sherry Holetzky


The term customer loyalty is used to describe the behavior of repeat customers, as well as those that offer good ratings, reviews, or testimonials. Some customers do a particular company a great service by offering favorable word of mouth publicity regarding a product, telling friends and family, thus adding them to the number of loyal customers. However, customer loyalty includes much more. It is a process, a program, or a group of programs geared toward keeping a client happy so he or she will provide more business.

Customer loyalty can be achieved in some cases by offering a quality product with a firm guarantee. Customer loyalty is also achieved through free offers, coupons, low interest rates on financing, high value trade-ins, extended warranties, rebates, and other rewards and incentive programs. The ultimate goal of customer loyalty programs is happy customers who will return to purchase again and persuade others to use that company's products or services. This equates to profitability, as well as happy stakeholders.

Customer loyalty may be a one-time program or incentive, or an ongoing group of programs to entice consumers. Buy-one-get-one-free programs are very popular, as are purchases that come with

rebates or free gifts. Another good incentive for achieving customer loyalty is offering a risk free trial period for a product or service. Also known as brand name loyalty, these types of incentives are meant to ensure that customers will return, not only to buy the same product again and again, but also to try other products or services offered by the company.

Excellent customer service is another key element in gaining customer loyalty. If a client has a problem, the company should do whatever it takes to make

things right. If a product is faulty, it should be replaced or the customer's money should be refunded. This should be standard procedure for any reputable business, but those who wish to develop customer loyalty on a large-scale basis may also go above and beyond the standard. They may offer even more by way of free gifts or discounts to appease the customer. 

Sherry Holetzky, Conjecture Corporation. Copyright 2007.

How to Communicate your Understanding



If you want to be appreciated as a good leader, then first you must learn to understand your employees' needs. Here are five tips offered in Bob Nelson's 1,001 Ways to Energize Employees:

1. Make sure the employee knows you are listening through the use of body language.
2. Use facial expressions to show interest.
3. Affirm what you understand verbally.
4. When necessary, ask for clarification.
5. Instead of "you" and "I" use "we" and "us."



Motivating the Unmotivated

By Francie Dalton

If you're frustrated in your efforts to elicit the best from each of your subordinates, chances are it's not that they can't be motivated, but that the wrong methods are being used to motivate them.

The secret to getting them motivated is to package what you want from each individual in a way that makes them want to deliver for you. There are seven classic work styles, each of which is motivated differently:

Commanders

Commanders need control. Results oriented, aloof, bossy and not terribly tactful, Commanders need to be in a position to take initiative. Delegate substantive assignments to them, and employ a hands-off management style. Articulate the desired result, and then stand aside and let them figure out the "how to's". To motivate the Commander, link what you want them to do, to how the outcome of their task will improve order and control, or achieve clear results. Most importantly, understand that the Commander wants to be valued and validated for their ability to overcome obstacles, to implement, and to achieve results.

Drifters

Drifters need flexibility. Free spirited, easy going, disorganized and impulsive. Drifters are virtually opposite to Commanders. They have difficulty with structure of any kind, whether it relates to rules, work hours, details or deadlines. To motivate the Drifter, delegate only short

assignments, and ensure assignments have lots of variety. Provide as much flexibility as possible, including what they work on, where they work, with whom they work, and the work schedule itself. Drifters want to be valued and validated for their innovation and creativity, their ability to improvise on a moment's notice, and their out-of-the-box thinking.

Attackers

Attackers need respect. Angry, hostile, cynical and grouchy, Attackers are often the most demoralizing influence in the workplace. They can be critical of others in public, and often communicate using demeaning, condescending tones or biting sarcasm. Attackers view themselves as superior to others, conveying contempt and disgust for others. Granted, these folks aren't exactly the most loveable of employees, but you do need to be able to motivate them effectively. Start by identifying what they're really good at, and then put them in positions of using or imparting that knowledge in ways that don't require much actual interaction with others. Value and validate the Attacker for their ability to take on the ugly, unpopular assignments no one else wants to touch, and for their ability to work for long periods of time in isolation.

Pleasers

Pleasers need to be liked. Thoughtful, pleasant and helpful, Pleasers are easy to get along with. They view their work associates as extended family members, and have a high need for socialization

at work. Unable to handle conflict, Pleasers can't say "no" to the requests of others, and instead tend to develop instant migraines or stomach problems to escape having to deal with negativity. Motivating Pleasers is pretty simple and direct - just let them know how doing whatever it is you ask will make you happy. The more difficult thing is to manage their tendency to subordinate what's best for the company to the maintenance of relationships. To manage this, you'll need to continually stress the concept of the "greater good". Value and validate Pleasers for the way they humanize the workplace, and for their helpful, collaborative work style.

Performers

Performers need recognition. Witty, charming, jovial and entertaining, Performers are often the most favorite personality in the workplace. They're the first to volunteer in public venues, and the last to deliver on their promises. Performers can also be self-promoting hustlers who use others as stepping stones on their path to stardom. They'll also avoid accountability for any negative outcomes by distorting the truth and blaming others.

Motivating the Performer requires that you link recognition and other incentives, such as high-profile assignments, to improved teammanship. Value and validate your Performer for their ability to establish new relationships, and for their persuasive and public speaking skills.

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Avoiders

Avoiders need security. Quiet and reserved, Avoiders are the wallflowers of the world. They create warm, cozy nest-like environments and prefer to work alone. They fear taking initiative, and shun increased responsibility because of the attendant visibility and accountability. They'll do precisely what they're told - no more, it's true, but no less either. Avoiders will sacrifice money, position, growth and new opportunities for the safety of status quo. Motivating the Avoider requires that you always provide detailed instructions, in which the Avoider will find safety, and don't expect to be successful in pushing this fear-based individual toward increased responsibility. Value and validate your Avoider for their reliability, for their meticulous attention to your instructions, and for getting the job done right the first time, every time.

Analyticals

Analyticals need certainty. Cautious, precise and diligent, Analyticals are the personification of procrastination. This sometimes incapacitates them in times of urgency. Their ability to multi-task mentally results in poor eye contact and flat intonation. They scrutinize the

ideas of others, and anticipate all that could go wrong, which creates an inaccurate impression that they're negative. They're ill at ease socially and prefer that all communications be written or electronic - not in person. Motivating the Analytical requires that you give them time to complete each task before assigning another, and that you demonstrate and articulate respect for data and for the analytical function. Value and validate your Analytical for their commitment to accuracy and for their ability to anticipate and evaluate risk far enough in advance to allow risks to be reduced.

The "one-size-fits-all cookie cutter approach to motivating others won't work. Instead, customize your methods to fit each individual you manage. Doing so will allow you to access the discretionary energy of your staff -- that which they aren't required to do. Using these tips, you'll find that they will want to go the extra mile for you. ^{GB}

Francie Dalton is founder and president of Dalton Alliances, Inc., a premier business consultancy specializing in the communication, management and behavioral sciences. For more information, call 410-715-0484 or visit www.daltonalliances.com

Before you leave the office, do one more thing

If you need to increase your daily productivity, you might want to give this easy method a try: At the end of your day, do one more thing before you leave. This concept is simple, says Jeffrey J. Mayer on *SucceedinginBusiness.com*, but it takes discipline. Once you reach the end of your day and feel you have accomplished everything that needs to be done, don't leave before you do one more thing. Make a phone call to a contact you've been meaning to get in touch with, file the papers that are piling up on your desk. Write the memo you were going to do tomorrow. At the end of the week you will have accomplished five more tasks than you would have otherwise. At the end of the month, you'll have accomplished about 20 more tasks and over the course of a year you will have knocked out more than 200 extra tasks by doing one extra thing per day.

Famous Marketing Screw Ups

1. Coors put its slogan, "Turn it loose," into Spanish where it was read as "Suffer from diarrhea."

2. Scandinavian vacuum manufacturer Electrolux used the following in an American campaign: Nothing sucks like an Electrolux.

3. Clairol introduced the "Mist Stick", a curling iron, into German only to find out that "mist" is slang for manure. Not too many people had use for the "manure stick."

4. When Gerber started selling baby food in Africa, they used the same packaging as in the US, with the beautiful Caucasian baby on the label. Later they learned that in Africa, companies routinely put pictures on the label of what's inside.

5. Colgate introduced a toothpaste in France called Cue, the name of a notorious porno magazine.

6. An American T-shirt maker in Miami printed shirts for the Spanish market which promoted the Pope's visit. Instead of "I saw the Pope" (el papa), the shirts read "I saw the potato" (la papa).

7. Pepsi's "Come alive with the Pepsi Generation" translated into "Pepsi brings your ancestors back from the grave", in Chinese.

8. Frank Perdue's chicken slogan, "it takes a strong man to make a tender chicken" was translated into Spanish as "it takes an aroused man to make a chicken affectionate."

9. The Coca-Cola name in China was

first read as "Ke-kou-ke-la", meaning "Bite the wax tadpole" or "female horse stuffed with wax", depending on the dialect. Coke then researched 40,000 characters to find a phonetic equivalent "ko-kou-ko-le", translating into "happiness in the mouth."

10. When Parker Pen marketed a ball-point pen in Mexico, its ads were supposed to have read, "it won't leak in your pocket and embarrass you." Instead, the company thought that the word "embarazar" (to impregnate) meant to embarrass, so the ad read: "It won't leak in your pocket and make you pregnant."

As told by www.JokeCenter.com



A conclusion is the place where you got tired of thinking.

46 Ways to Get New Customers

and Keep the Customers you Have ...at Little or No Cost

Every business owner and manager knows that new customers are not easy to get, and old customers are expensive to replace. Advertising sales reps will tell you to just run an ad or two in their newspaper, or rent their mailing list, or buy an ad on their radio station -- and you'll be swamped with new business. That is rarely the truth. These days the cost of media advertising, the declining quality of mailing lists, increased postage costs, and stiff competition make getting new customers, and replacing old ones who have left, expensive and even difficult.

Remember that no matter what business you're in - you **MUST** be in the business of marketing. Make it your priority to market your business every day in some form. Gaining new and keep the old requires creativity and thinking outside the box. Here are some tips:

1 Prospecting for customers needs to be done by the right person. Not every person is a great relationship builder. Product knowledge should not dictate who is in charge of greeting or meeting new customers, or maintaining current customer relationships. If your salesperson has been around for 10 years and knows your product well, but is grumpy and abrasive, it's time to make some changes.

2 Form a prospect task force to identify your 10 Most-Wanted customers and then create a plan-of-action to snag them.

3 Marketing is discovering and filling your customers wants, needs, goals, beliefs, dreams and choices. You probably know your customers demographics, but do you know their goals? How can your product help them achieve those goals? Make sure to show them how.

4 Don't "sell" to customers - solve their problems. Show them how your product will take them from where they are now, to where they want to be.

5 Give. Give. Give. Every month email current and prospective customers tips or articles that are useful to them and their business.

6 Make customers feel special. When they have a choice, they will go where they feel welcomed, respected and important.

7 Create news releases about your products and send them to prospects and customers regularly.

8 Join Chambers of Commerce, Networking Groups, Clubs, Associations, and make friends. People buy from those they like.

9 Sponsor an open house and invite your best current customers to mingle with prospective customers.

10 Offer a free seminar at your local library. For instance, a vocational school could hold a free seminar on "what to do when you are downsized". Or a pool company could hold a free seminar on "Secrets you must know before signing a pool contract", or a cleaning service could hold a seminar on "the dangers of dust mites". The possibilities are endless!

11 Offer to teach an adult education class at your local community college or adult learning center on a matter related to your product.

12 Mail a survey asking their needs, wants, desires, etc. Offer them some reward or incentive for returning it to you.

13 Make a TV Infomercial. With advancements in technology, these

continued next page

How to make a great first impression



First impressions, as we've all heard, are important. But how do you go about making good first impressions? To answer this question, it might be appropriate to go back to something that lots of us were lucky enough to be taught by our mothers: "Always be nice."

Here are a few good rules of thumb from mom:

- ✓ Don't be abrupt (that means rude).
- ✓ Keep your mouth closed when it's full.
- ✓ Be nice, even when you don't feel like it.
- ✓ Smile-even when you're on the phone. People can tell. They can feel the energy.
- ✓ Listen more than you talk.
- ✓ Don't forget to say "please" and "thank you."

- ✓ Laugh and have fun. Remember to enjoy life.
- ✓ Treat others the way you want to be treated. (Golden Rule).
- ✓ Don't ignore people. Acknowledge them when they come into your presence.
- ✓ Put others first. Don't worry about yourself so much.
- ✓ Don't be moody. People won't like being around you.
- ✓ Show your enthusiasm. People like being around positive people.
- ✓ If you say you're going to do something, then do it.

-adapted from "Mom was right when she said, 'Always be nice'," by **Hal Becker**, on HalBecker.com

can now be created and ran on local cable stations for very little money.

- 14** Send thank you, birthday and greeting cards regularly.
- 15** After purchase, send correspondence about product updates, or other products available.
- 16** Write case studies of problems you've solved for other clients, and use it for marketing.
- 17** Thoroughly educate your customers on the product. They will rely and trust you as the expert.
- 18** Market your business in related businesses. For example, you would market your restaurant in nearby hotels, or your health store in a large bike shop.
- 19** Form a strategic alliance with other businesses. For example, after a concert or sporting event, people are hungry and want to eat. Those two businesses would make a great alliance.
- 20** Enter contests. One of the biggest ways to get some media attention, thereby attracting new business, is by winning a contest. For example, a restaurant could enter your chef in a cooking contest.
- 21** Sell gift certificates. Your loyal customers may want their friends and family members to give you a try.
- 22** Give samples out of your product at a busy location. Go to locations that have a lot of human traffic, such as shopping centers, supermarkets, parks, etc, and offer samples. When they stop to take a sample, give out a business card or brochure.
- 23** Offer "happy hour" specials. Happy Hours are not only for bars. Offer your customers a happy hour on your products and services.
- 24** Create an irresistible offer. You have to give McDonalds credit for the "supersize me" offer. It may only generate another .50 cents per sale, but because it's such an irresistible offer, more than 30% of customers say yes.
- 25** Add point of sale purchases. Those associated purchases or impulse buys that the supermarkets put by the checkouts aren't an accident. Small low-price items

continued next page

Staying Ahead of Your Game

Prepare now for 2009

So what's on the horizon?
Is your business ready?

- ✓ Touch screens will be everywhere. The release of iPhone is only the beginning. Microsoft has also been working on a table, with a large touch screen for a tabletop. In the future when company comes over, you'll likely place your Bluetooth-enabled digital camera on the tabletop and show off your family pictures, or after dinner, you'll clear the dishes and pull up your favorite board game on the screen. Imagine sitting at a restaurant table and looking through your tabletop menu, which the chef can change instantly when supply of an item is low. Future screens can accommodate multiple touches at once, making the possibilities unlimited.
- ✓ Business travel will fall due to greater use of technology, while leisure travel will rise.
- ✓ The number of businesses that give up brick and mortar and go virtual will increase dramatically.
- ✓ Customers will demand better quality information from more knowledgeable representatives (human or robot).
- ✓ Interactive media will be tailored to the consumer's specific needs rather than one size fits all.
- ✓ Consumers will want more home deliveries and personalized home services.
- ✓ Organizations will produce a proliferation of new products and services on astonishing levels and at an astonishing rate.
- ✓ Electronic magazines will be the norm and printed magazines will be considered luxury items and will be available at a much higher rate.
- ✓ Digital advertising will be everywhere, and you'll spend a lot of time "opting out", or telling companies not to send them to you. Expect to see even more advertisements on your phones, ipods, emails, websites, ezines, etc.
- ✓ Ebooks will increase dramatically in number. Expect the major bookstores to begin selling some form of ebooks soon, along side their printed products.
- ✓ Speed to market, rapid response to changing consumer needs will prove to be the major competitive advantage.
- ✓ Strongly exhibited corporate social values will distinguish the businesses to do business with.
- ✓ The rise in gated living, electronic home surveillance, anti-burglar devices, and personal risk and security systems will be a normal way of life.
- ✓ The underground economy (drugs, crime, arms dealing, cyber crime, and fraud) will continue to grow at a frightening pace as the internet becomes more sophisticated.
- ✓ Most education will be delivered virtually on demand through e-learning courses.
- ✓ Digital processing will replace paper processing in most businesses and government.
- ✓ Organizations will seek less capital-intensive working models.
- ✓ Business hierarchies will be inexorably reduced in favor of internal and external networks and alliances.
- ✓ There will be chips in everything - smart homes, cars, communication devices, farm animals, pets, toys etc.
- ✓ The World Wide Web will play an increasing part in people's lives as it matures and becomes even more sophisticated and diverse.
- ✓ Manufacturers will make a notable shift by decreasing human labor and increasing robotic systems.

Disclaimer: The above are predictions of future events and therefore cannot be verified. Sound business decisions should be based on fact, not predictions. Do not make business decisions based on these predictions.

that are perfectly positioned will face the least resistance from a buyer who's already decided to make a purchase from you.

26 Educate customers if they could use the product differently. Remember the famous story of the shampoo company who doubled their sales with the simple phrase "rinse and repeat".

27 Consider what else your customers buy that you could sell. The more you know about your customers, the more back-end products and services you can provide.

28 Offer incentives and discounts. By understanding the lifetime value of customers, i.e. the total value they spend during their time as a customer, you can decide how much you are prepared to discount to get them back through the door.

29 Review your ordering process to see if you are making it difficult for people to buy from you. Look at your website cart abandonment rate or try a mystery shopper service.

30 Are you focusing on the benefits? Customers only care what you can do for them. Benefits build rapport by demonstrating that you understand their point of view.

31 Are your staff selling? Every employee in your company should do some form of marketing, daily.

32 Marketing must be an ongoing process. You should have multiple marketing strategies. Never put all your eggs in one basket.

33 Market on the internet through news-groups, newsletters, press releases, forums, writing articles.

34 Run a support group, join local groups and chambers, and be active and get involved in the community. Give out brochures and business cards.

35 Try running a few pay-per-click advertisements on Google (Google Adwords). It doesn't cost very much at all. You will learn a lot, even if you don't get an immediate flood of business.

36 Optimize the home page of your web site by using a few descriptive headings, and sprinkling key words in appropriate places on the page.

37 Ask your customers what they think of using your web site. Run a low-cost user-test by having one person sit in front of a computer and navigate your site. Ask them to do a typical task at your site. Talk with them about how easy (or not) it was for them to do the task.

38 Choose one topic that you know your potential customers will be interested in, related to the services you provide. Write a brief article of 500-600 words explaining how they should approach/manage the topic you selected. Include some useful action-oriented tips. Add the article to your web site. Email it to your contacts. Add it to one of the many online article directories so that other people can access it and publish it on their website.

39 Investigate an important customer niche market and find the main publication, website, or professional journal they read. Submit an article to that publication, citing your business as the author and expert.

40 Approach your local business group, networking club, social group, or community group and ask if it would be possible for you to present a short talk to them. Pick a relevant topic that you can cover in the time they allow (usually 15-20 minutes would be enough).

41 Create a value-added offer and mention it during all your sales discussions over the next week. Don't forget to tell your networking group as well, if you are a member of one.

42 Hold an event for your current customers, and write a media press release around it. Focus on a client success story you have. Focus on the people in the story. Include a photo - with people - if possible. Send that to appropriate publications and websites.

43 Start a newsletter. Make it monthly or quarterly so you do not get overwhelmed. Decide on a few topics you can write about, then select one as the first subject.

44 Contact previous clients and tell them you are updating your marketing material, and ask them for a testimonial. Get the testimonials in writing, or write one for the client based on what they tell you. Be sure to ask if it is OK for you to use their words and name.

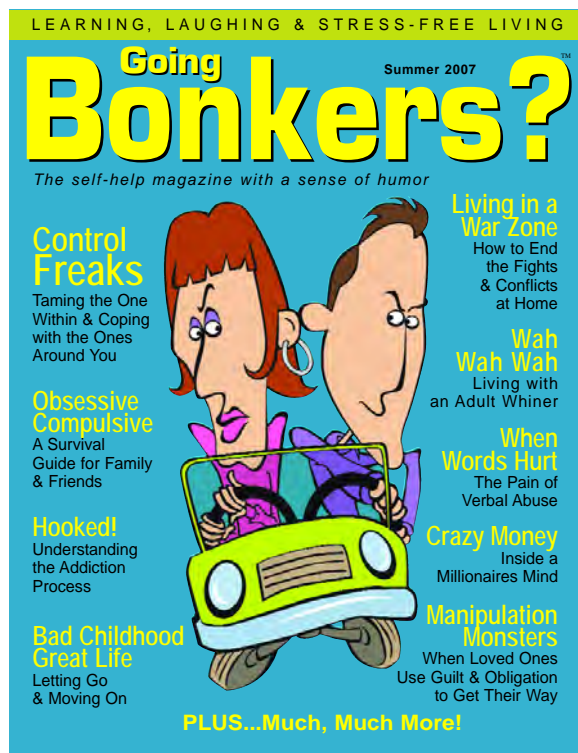
45 Meet with one prospective customer over coffee. Keep it casual. Get to know their business. Make sure you explain how you help clients. Don't expect an order from them. Discuss possible future opportunities with them as a referral or alliance partner.

46 Create a one or two-page summary of your services and the benefits you offer. Include a testimonial or two. Use this document as the main follow up after you meet new people, or when contacting prospects. It is important to have it as a PDF so that you can send it via email and everyone can open it. **GB**



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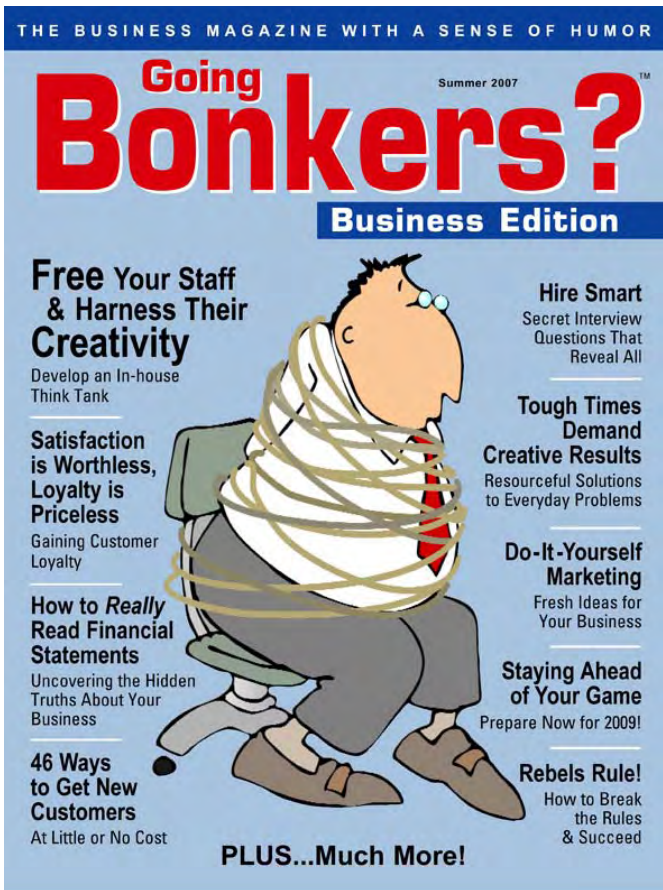
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