

Time For Your Annual Checkup

Key Questions for Small Business Owners

As the weather improves, many people are eager to get outside and in shape, but companies also can benefit from a little conditioning. Robert Half Management resources has identified 10 key questions for small business owners to address when conducting their annual business checkup, and offers tip for maximizing personnel resources.

"Small business owners faced with tight deadlines may put off addressing certain issues, such as updating obsolete accounting systems, but delaying key projects can result in lost time, money and productivity," said Paul McDonald, executive director of Robert Half Management Resources. "Companies should view slower work periods as an opportunity to evaluate current processes and procedures, identify ways to improve internal controls, and determine if adequate staffing resources are available for upcoming projects."

McDonald, an expert in project and staff management, poses the following 10 questions to small business owners who are interested in maximizing productivity:

1. Is it time to update your financial systems? Outdated financial systems can hinder business performance. Many companies that postponed major systems initiatives in the past are now making them a priority. Before undertaking these tasks, identify a project manager to oversee the budget and timeline,

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How to Overcome the Top Ten Negotiating Tactics

By John Patrick Dolan

Everyone uses negotiation tactics to get what they want, whether they're haggling over the price of an item in a garage sale or discussing potential salary with a future employer. Most of the time, when you enter a negotiating situation you can expect the other party to use certain maneuvers to tip the scales in their favor. For example, you can expect a potential employer to offer you less money than they are actually willing to pay to give themselves negotiating room. And a buyer will usually act surprised at your stated price, no matter how reasonable it may be, to pressure you into lowering it.

Everyone uses these tactics, but that doesn't mean that negotiations can't be fair. Some tactics are acceptable, while others are downright sleazy. Tactics are part of the process, and you can use them and still maintain your negotiations on an honest level. In other words, the use of tactics doesn't necessarily mean tricking or manipulating people. Some tactics are simply tools to expedite the negotiation process; others are used to take advantage of the other person. To be successful in sales and business, you must be able to differentiate between the fair and unfair negotiation tactics so you can use the good ones to your advantage and deflect the

questionable ones. Consider the following ten negotiation tactics and the methods you can use to deflect them:

Tactic #1: The Wince. The wince can be explained as any overt negative reaction to someone's offer. For example, you might act stunned or surprised when your negotiating counterpart names their terms. This tactic tells your counterpart that you know your limits, which isn't under-handed or dishonest. And wincing at the right time can potentially save you thousands of dollars. Keep in mind that when deals are negotiable, your counterpart will start high.

Of course, you won't always be the winner. Many times, especially in the sales profession, you'll be on the receiving end of the wince. In this case, you can counter with the next tactic.

Tactic #2: Silence. In the negotiation process, silence can be your strongest tool. If you don't like what your counterpart has said, or if you've made an offer and you're waiting for a response, just sit back and wait. Most people feel uncomfortable when conversation ceases, and they start talking automatically to fill the void. Almost without fail, your counterpart will start whittling away his or her position when you use this tactic.

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The Lost Art of Shmoozing:

Five Ways to Revive an Oft-Neglected Skill

Great salespeople connect with others on a deep, emotional level. Mr. Shmooze—the title character in a compelling new book by Richard Abraham—shows us how to build strong, emotion-based, profitable relationships even as the world becomes ever more impersonal.

Cell phones. E-mail. Virtual meetings. While these tools have made it easier to connect with prospects and colleagues instantly, they've made it harder to, well, connect. You know, connect in a deep, meaningful way. Somehow in our quest to provide more, faster, better information, we've lost sight of the truth that people are people, not computers. And ironically, *it is our emotions, not our data, that drive a transaction.* Even the most well-written business e-mail can't touch that part of a person that feels pride when her son makes a touchdown or joy when she hits the high note in *O Holy Night*.

That's why sales consultant Richard Abraham wants to bring back the lost art of shmoozing. That's right. *Shmoozing*.

"Shmoozing is all about interacting with people in a way that creates feelings of warmth, goodwill, pleasure," says Abraham, author of *Mr. Shmooze: The Art and Science of Selling Through Relationships* (The Richard Abraham Company, 2002, ISBN: 0-9741996-0-5, \$19.95). 'Just the facts, ma'am,' doesn't go deep enough, emotionally, especially when your product or service is a commodity. The best news is that when you create joy for a living, you don't have to 'sell.' People want to do business with you because, in the process, you make them feel good about the relationship and about themselves. It happens as naturally as breathing."

Abraham's book conveys his lucrative philosophy in the form of

a story told from the point of view of an intern working with "Mr. Shmooze." This larger-than-life character—a real-life composite of the greatest salespeople the author has encountered in his own career—amazes the narrator as he sails through his unconventional business meetings spreading laughter, humor, and even joy.

"We are on the planet together, right now, working, struggling, laughing, crying, every day," Abraham writes in Mr. Shmooze's unforgettable voice. "I love these people and I want them to know it. Every time! Everyone makes decisions about who will be their friend, who will be their partner, who they will take a call from, and, in business, who they will buy from based on two basic sensations: pleasure and pain. If they associate you with pleasure, you win!"

While this book is aimed at salespeople, its principles apply to almost anyone who communicates with prospects or current clients. They also apply to anyone who wants to win friends, influence people, find a new job, or climb the corporate ladder. (We all "sell" in some capacity—therefore we should all "shmooze.")

So what can you do to transform yourself into a "Mr. Shmooze"? Abraham offers the following words of wisdom.

- **Figure out what really matters to the prospect. (Hint: It usually has nothing to do with the business at hand.) Capitalize on the opportunity to enter the prospect's emotional world.** Mr. Shmooze helps his client see that his prospect's passion in life is his son, a talented golfer. Rather than simply inviting the prospect to play golf, he should invite the prospect's son. Then, Mr. Shmooze brainstormed with the client to come up

with ways to make the outing really spectacular—incorporating shirts and golf balls imprinted with participants' names, an impromptu group lesson from a pro, and videotapes of everyone's swing, mailed a week after the event. "The point is that by paying close attention to your prospects and clients, you can figure out what really drives them," says Abraham. "You'll find clues in the photos in his office or the things he brings up in casual conversation. The key is, be alert."

- **Practice the art of elevation.** In every interaction, seek to elevate the prospect's experience to a memorable level that goes above and beyond the ordinary. Let's briefly revisit our golf story. You'll notice the basic idea (a day of golf) is not earth-shatteringly unique. But Mr. Shmooze's version contains details that "kick it up a notch." A run-of-the-mill salesperson might well have come up with a golf outing and a gift of golf balls. But by including the client's son and personalizing the golf balls, the outing is elevated to an exhilarating new level. Likewise, the book's "Dinner à la Shmooze" chapter demonstrates how a business dinner becomes an event to remember when it's elevated with a surprise car wash service, a gift of wrapped steak knives, and several ice-breaking games that have people bonding like mad.

- **If you're thinking the dinner story is over the top, price-wise, relax. You can shmooze without spending a fortune.** Abraham admits that "Dinner à la Shmooze" is a bit exaggerated—but its purpose is only to get you thinking about the myriad of opportunities that exist for value-added schmoozing. There

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Lost Art of Shmoozing

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are plenty of ways to elevate a client or prospect's experience with you that don't cost much, if anything. You can call him on his wedding day or attend his daughter's soccer game. (Both examples are from Mr. Shmooze.) Or if you discover that your client loves Thai cooking or Afghan hounds-based on books or photos you saw in her office-you can e-mail her a link to an Asian recipe website or send her a book on exotic dog breeds you found on clearance at the bookstore. These small gestures can make a big difference. "I have a colleague who called on a prospect who happened to be a huge Chicago Cubs fan," relates Abraham. "After my colleague left the meeting he happened to walk by a store with a Cubs tie in the window. Naturally, he bought it and overnighted it to the prospect. It's very likely that that \$20 expenditure, plus postage, won him the account."

• **Do your follow-up shmoozing immediately.** Read Mr. Shmooze and you discover in the very first chapter that, the minute the protagonist leaves a meeting, he's on his cell phone with his assistant asking her to send things to his clients, prospects, and colleagues: Braves tickets, real estate license class schedules, articles from the Internet, and so forth. In proper shmoozing, time is of the essence. "There's a graph we show clients that illustrates the recency effect," says Abraham. "It shows that within a week a potential buyer has forgotten 90 percent of what a salesperson shows her. And in fact, a lot is forgotten in the first 24 hours after a meeting. But if you send someone a book or a tie the very next day, you go a long

way toward overcoming that effect. Plus, if you make it standard procedure to do your follow-up shmoozing right away, you won't forget to do it."

• **Don't limit your shmoozing to "people who matter."** *Everyone matters.* Read the book and you'll notice that Mr. Shmooze shmoozes everyone, not just potential clients or people with money. He generously tips bartenders, gives expensive cigars to carhops, gives restaurant hostesses cosmetic gifts. Why? Because these are the people who carry out those all-important "little details" that elevate the entire experience to a higher level. By shmoozing service people you not only motivate them to do a good job for your prospects, you set in motion a "compound interest" effect that can benefit you in the future. "You don't know who the waiter's parents are, or, for that matter, what the waiter himself will be doing when he gets out of college," reflects Abraham. "And it really doesn't matter. You can't build goodwill with too many people."

By now you may be thinking: isn't all of this shmoozing a little, well, manipulative? That's the wrong question, says Abraham. You're going to be interacting with these people anyway, so why not do it in a manner that makes their lives a little better? What's not to like about accentuating the positive? The best news of all is that, in a time when so many people suffer from the all-work-and-no-play syndrome, shmoozing is a form of play. It's as fun for the shmooz-er as it is for the shmooz-ee.

"It surprises people to learn that selling is not about manipulating or talking or even persuading," says Abraham. "It's about giving. So in its purest form, shmoozing is simply making people's lives better. And here's the key: the universe is set up in such a way that when you help others, they want to help you in return. So shmoozing, in this context, is a

beautiful thing and a heck of a lot more fun than being clinical and ordinary. Try it. You'll find that not only is it profitable, it's rewarding on a very deep and personal level. There is no better way to live."

Editor's Note: Mr. Abraham is president of The Richard Abraham Company, a company he founded in 1981. He became interested in the dynamics of the selling process through his involvement in the development and marketing of over \$1 billion of commercial real estate.

Today he continues to conduct extensive research and advises organizations that wish to better understand the art of relationship-building and the science of selling. You can e-mail the author at rabraham@rabraham.com.

Mr. Shmooze: The Art and Science of Selling Through Relationships (The Richard Abraham Company, 2002, ISBN: 0-9741996-0-5, \$19.95) is available at bookstores nationwide and major online booksellers. For more information, visit www.mrshmooze.com.

Cell Phones Still Reign Supreme

Most people have one technology tool they can't live without. For financial executives, it's the cell phone. In a nationwide survey of chief financial officers (CFOs), cell phones topped the list as the most indispensable portable technology device, with 44 percent of the response. Laptop computers came in close second, cited by 39 percent of executives polled.

Similar surveys in 2002 and 1999 also found the cell phone to be CFOs' tool of choice, as 46 percent and 51 percent of respondents, respectively, said it was their favorite electronic communication device. Laptops ranked second, with 33 percent of the response in 2002 and 26 percent in 1999.

The surveys were developed by Robert Half Management Resources, the world's premier provider of senior-level accounting and finance professionals on a project and interim basis.

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and consider the impact on internal personnel during the implementation, integration, and staff training phases.

2. Does your company have a 3-, 5- and 10-year business plan? Short-term planning won't yield long-term results. Determine if you have the appropriate intellectual capital to drive your company's future growth. For example, if you are preparing to launch a new product or service or expand into a new market, make sure you have an expert on hand to determine if projected growth plans are attainable.

3. Is your business secure? E-mail viruses, worms, unauthorized systems access and data theft are among the many threats that can leave a company vulnerable. Businesses should have adequate security systems in place and technical support staff available to implement the necessary safeguards. Firms also should regularly update employees on new policies and guidelines for protecting the company's systems.

4. Are business costs under control? Even with an improving economy, companies are looking to maintain sensible operating budgets. In a recent survey by Robert Half Management Resources, 45 percent of chief financial officers said they anticipate employee healthcare plans to be the biggest cost increase to their companies in 2005. Prior to the annual budget review process, brainstorm ways to help offset rising healthcare and other general business expenses.

5. Are you adhering to current accounting best practices? Consider how your

existing financial team can enhance its knowledge of best practices in accounting procedures. Identify key staff members who can benefit from attending industry conferences or training courses. They can learn how your business measures up to similar companies in areas such as financial reporting, tax planning, systems, cost accounting, inventory management, strategic planning, procurement and payroll.

6. Have you experienced another taxing season? State and local taxes can be particularly complex when a company operates in multiple jurisdictions. Even when businesses file for tax extensions, they should have qualified accounting and finance professionals in place to identify savings opportunities and make sure all necessary paperwork is in order. Bringing in project professionals to augment full-time accounting employees can ensure all deadlines are met and help prevent staff burnout.

7. How do you rate on the corporate governance scale? Terms such as "corporate governance" and "internal control" give cause for all businesses to determine how they are affected by regulations such as the Sarbanes-Oxley Act of 2002, HIPAA, the USA PATRIOT Act and the Gramm-Leach-Bliley Act. Companies that encourage cross-departmental cooperation and collaborate with outside advisors are in a better position to effectively address corporate governance issues that may impact their businesses.

8. Are you holding onto your best people? As the economy gains momentum, don't be surprised if your top performers get other offers. Offering competitive compensation packages, as well as creative benefits, will help your

organization recruit and retain the most qualified employees. Recognizing individual and team accomplishments on a regular basis will also help instill staff loyalty.

9. Are you losing market share to competition? Continually stay abreast of news or developments from similar firms in your local market. Ask clients and business associates how they feel the company measures up to the competition and solicit ideas to improve the firm's products, services and customer satisfaction ratings.

10. Has your company been a victim of fraud? While small businesses are not required to establish an internal audit function, many bring in internal auditors on a full-time or project basis to work with accounting and other departments companywide. These professionals can implement checks and balances to help firms improve internal controls and better detect and prevent fraud.

McDonald added that small business owners should look to their best assets – their employees – to solicit new ideas on how to improve processes, cut costs and increase productivity; "Enlisting your best people in the decision-making process enables them to directly contribute to the success of the company and gain fresh perspectives on recurring problems."

Editor's Note: Robert Half Management Resources is the world's premier provider of senior-level accounting and finance professionals on a project and interim basis with more than 100 offices throughout North America, Europe, and Australia, and offers online job search services at www.rhmr.com.

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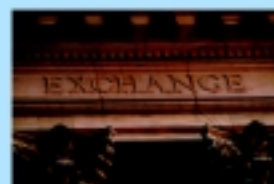
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Talk Yourself Out of Stress

By Dr. Bruno Cortis

Seventy-five percent of all our problems – both emotional and physical – come from the same source. If you could identify that source, would you want to eliminate it?

For most people, the answer is obvious. Unfortunately, few people are able to identify the core of their problems. And those who do typically don't know the steps to take to alleviate their challenges.

So what is the cause of most of our problems? It is stress. That's right; stress is the source of 75 percent of all our problems and a major epidemic in people's lives. Finding ways to control stress is vital, because if you don't control stress, it will control you.

What Exactly Is Stress?

The concept of stress isn't new to anyone. But few people truly know what stress is. Physical stress is the depletion of the body's resources by illness or exhaustion. The most devastating stress, however, is psychological and emotional stress. There are many sources of emotional stress: family problems, social obligations, life changes, work, decision-making, phobias, etc.

Emotional stress is powerful and debilitating because it takes away any sense of control we have over our lives. And this feeling of control over our environment and our self is one of our most basic human needs. If it isn't met, emotional or physical illness can result. For example, a number of studies directly link stress and heart disease.

The only way to combat stress and stay healthy is to create a complete physical, mental and spiritual equilibrium within the body. Although we used to believe that the mind and body were two separate entities, we now know

that all facets of our being are interconnected. Everything that happens to your body and your mind affects your health and stress level in some way. Every thought you have, every feeling and emotion you experience affects your longevity. That is why you must take a total body approach to eliminate stress and balance your life.

Physical And Emotional Stress Relief

If you want to reduce your stress level and live a happier and healthier life, use the physical and emotional stress relief techniques outlined below.

Physical Relief. Say No

The pressure to perform in today's world is intense. As a result, people work long hours and take on much more than they can bear. They juggle multiple roles throughout the day and sacrifice sleep or personal time just so they can get everything done. Saying "no" to a demand is out of the question, resulting in increased stress, both at work and at home.

Unfortunately, for most people, saying "no" to another's request is a challenge. They are anxious to please others, so they put their own needs aside. They fail to realize that no one can be on call 24 hours a day, and that we all need some personal time to rest and rejuvenate.

The next time someone demands more than you can give, remember that you have to take care of yourself first. You simply can't handle everything. Say "no" gracefully while respecting the other person and letting him or her know that you care. While you may feel some initial guilt for denying the request, that feeling will quickly pass and your stress level

will diminish.

Listen to Your Body

Listening to your body helps you take control of your stress because you become aware of the signals your body gives you regarding comfort and discomfort. Once you're attuned to what your body is telling you, you can learn which events trigger stress and which events reduce it. Your body talks to you everyday. How often do you listen?

The most common warning of too much stress is a condition called angina.

Angina consists of chest pain or tightness in the neck, arms, jaw, and upper back that is the result of a reduced blood supply to the heart. Other indicators of excessive emotional stress are arrhythmias or irregular heartbeat. In order to listen to your body, you must become responsible for your health and your stress. Having trust in your doctors or in medical tests is not enough. The real solution lies with you and with your own awareness and responsibility for your health. This responsibility may involve doing some things that are difficult for you, such as changing your diet, stopping smoking, learning to control emotions, etc. Whatever change is necessary for you, your body will tell you. You need only to listen.

Physical Relief Communicate With Your Heart

Your heart has an important job, pumping 2,000 gallons of blood throughout your body each day. This merits the heart receiving your attention. To reduce emotional stress, your heart needs encouragement, appreciation, and love.

Start your heart talk, your communication with your heart, by placing your right hand over the

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Is That Work-Related?

Executives Surveyed Say Employees Spend Nearly an Hour a Day on Personal Internet Use.

Checking sports scores or sending instant messages to friends may seem inconsequential, but time spent online on personal activities adds up. Executives polled said they believe employees, on average, spend 56 minutes each day on non-business-related e-mail, instant messaging and Internet use at work. And while surfing the Web may seem like a guilty pleasure, it's not a secret one. Nearly two-thirds of those surveyed 64 percent said their organizations monitor employee Internet activity at least somewhat closely.

The national poll includes responses from 150 senior executives – including those from human resources, finance and marketing departments – with the nation's 1,000 largest companies. It was conducted by an independent research firm and developed by Accountemps.

Executives were asked, "On average, how many minutes each day do you think employees spend on non-work-related e-mail, instant messaging and web surfing?" The mean response was 56 minutes.

"Many people are unaware that a permanent record exists of their Internet and e-mail use at work," said Max Messmer, chairman of Accountemps and author of

Managing your Career for Dummies" (John Wiley & Sons, Inc.). "Most organizations actively monitor web use by employees to ensure it complies with established corporate policy."

Messmer added, "Staff members should familiarize themselves with company guidelines for Internet and e-mail use. Employees are representatives of their firms and all communication, including e-mail and instant messaging, should be professional. This also implies to the use of company resources to visit web sites."

Editor's Note: Accountemps the world's first and largest specialized staffing service for temporary accounting, finance and bookkeeping professionals - offers online job search services at www.accountemps.com.

Stress...

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left side of your chest. Become aware of your heartbeat. Stay in that position for a few moments. Soon you'll notice that the heating sensation becomes less forceful. It is as if your heart knows that you're in touch with it. With your hand still over your chest ask your heart to help you be peaceful. Ask your heart to create an emotional shield that protects you from whatever the world around you may be fighting with.

Within your heart is an infinite intelligence that is sensitive to your needs. So pose a question to your heart or discuss a problem that's causing you stress. Your heart will reciprocate with the proper answer. By doing this, you are telling your creative mind to quiet down so you can uncover new solutions to your problems. The more you become aware of your heart and what it tells you to do, the less stress you will experience. You will achieve a sense of peace

and calmness knowing that you are doing what is best for you.

Clear Out the Past Clutter

Just as you do a spring-cleaning of your house, you should also do a spring-cleaning of your heart to wipe away the old memories and messages that are causing you stress. This is important, because the way we feel from moment to moment, the way we behave, and the actions we take are all conditioned to how we feel inside.

Negative feelings that we harbor from our past - feelings of loneliness, low self-worth, sadness, worry, and fear - cause a great deal of emotional stress in our adult lives. It's similar to carrying a weight on your back. The weight becomes heavier and heavier. You eventually have to walk bent over because the weight is excessive, but you are still not willing to let it go. As you clear out the chatter, you let go of the weight; you regain a sense of peace and are able to walk upright again.

To discover the past chatter that's causing you stress, think back over your life and identify the

most painful experience you have had - the one you thought you needed to hide from the world. What was that mistake or event? What message did the event trigger in your mind? Acknowledge the event, forgive yourself for it, and then release it and the accompanying stress from your heart.

Stress-Free Today

If you want to eliminate 75 percent of your physical and emotional problems, you must first reduce the stress you feel in your life. By practicing the self-communication strategies explained above, you can take the steps to talk yourself out of daily stress. When you do, you'll gain a sense of balance and inner peace that enables you to accomplish more, enjoy life, and live your dreams.

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How to Overcome the Top Ten Negotiating Tactics

Continued from page 1

So what if you find yourself negotiating with a person who understands the importance of silence as well as you? Rather than wasting time in silence, restate your offer. Don't make suggestions; just repeat your terms. This maneuver forces the other person to respond, and more often than not, they respond with a concession.

Tactic #3: The Good Guy/Bad Guy Routine. This sleazy tactic is often used in movies, where two detectives are interrogating a person who's just been arrested. One detective seems unreasonable and inflexible, while the other tries to make it look like he or she is on the suspect's side. This tactic is designed to get you to make concessions without the other side making any in return.

If you find yourself in a good guy/bad guy situation, the best response is to ignore it. Recognize this game for what it is, but don't play along and don't allow the good guy to influence your decision. The best technique is to let your counterparts play their game, while you watch out for your own interests.

Tactic #4: Limited Authority. This tactic is a variation on the good guy/bad guy routine, but instead of two people working over you, the one person you're dealing with tells you that he or she must approve any deals with an unseen higher authority. Sometimes, this higher authority exists, but other times your counterpart will create this figure to gain an edge in the negotiation process.

So just because your counterpart tells you, "It's out of my hands," don't automatically assume the person is being honest. In this type of situation, two options exist: one, ask to deal directly with this so-called higher authority; or two, test the limits of

your counterpart. You may find that although the other person has used this tactic to force you into backing down, if you keep at him or her, you may get what you want.

Tactic #5: The Red Herring. This technique comes from fox hunting competitions, where one team drags a dead fish across the fox's path to distract the other team's dogs. At the bargaining table, a red herring means one side brings up a minor point to distract the other side from the main issue. Effective and ethical negotiators generally agree that this tactic is the sleaziest of them all.

When your negotiation process is bogged down with a minor problem, and your counterpart insists on settling it before they'll even talk about more important issues, then you are probably dealing with a red herring. In this case, use extreme caution, and suggest setting the issue aside temporarily to work out other details.

Tactic #6: The Trial Balloon. Trial balloons are questions designed to assess your negotiating counterpart's position without giving any clues about your plans. For example, you may ask your counterpart, "Would you consider trying our services on a temporary basis?" or "Have you considered our other service plans?" Essentially, these types of questions put the ball in your counterpart's court, and the nice part about them is they aren't really offers. They allow you to gain information without making a commitment.

When you're on the receiving end of a trial balloon question, you may feel compelled to answer it thoroughly. To maintain your edge, resist this temptation and counter with another question. For example, if someone asks, "Would you consider financing the house yourself?" respond, "Well, if I did,

what would your offer be?"

Tactic #7: Low-Balling. Low-balling is the opposite of the trial balloon. Instead of tempting you to make the first offer, your counterpart will open the process with a fantastic offer. Then after you agree, they start hitting you with additional necessities.

For example, say you see an ad for a product priced lower than other stores. But then after you agree to buy, the sales representative uncovers the hidden costs, such as shipping or installation. In the end you probably pay more than you would have at another store listing a higher price on the product. To avoid falling victim to this tactic, ask your counterpart about additional costs before agreeing to any deal.

Tactic #8: The Bait-and-Switch. Similar to low-balling, the bait-and-switch tactic should be avoided. Your counterpart may try to attract your interests with one great offer, but then hook you with another mediocre one. This tactic will almost always burn you, unless you can recognize it. If your counterpart were really able to offer a genuinely good deal, they wouldn't have to resort to bait-and-switch.

Tactic #9: Outrageous Behavior. Outrageous behavior can be categorized as any form of socially unacceptable conduct intended to force the other side to make a move, such as throwing a fit of anger or bursting into tears. As most people feel uncomfortable in these situations, they may reduce their negotiating terms just to avoid them.

However, the most effective response to outrageous behavior is none at all. Just wait for the fit to die down before reacting, because emotional negotiations can result in disaster.

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Negotiating Tactics

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Tactic #10: The Written Word. When terms of a deal are written out, they often seem non-negotiable. For example, when was the last time you negotiated a lease, or a loan, or even a service contract that was typed up in advance in an official-looking document? You probably assumed these deals were non-negotiable, and for some reason most people make the same mistake of accepting terms that appear in writing.

The best defense against this tactic is simply to question everything, whether it appears in writing or not. You'll inevitably run into some standard, non-negotiable documents, but it never hurts to ask questions. You may be surprised how many contracts actually are negotiable when challenged.

Better Negotiations in the Future

People have used these ten negotiation tactics for years, but that doesn't mean they are always fair. So before you rush into your next negotiation situation, make yourself aware of these tactics and how they affect the process. When you learn the uses and defenses of these negotiation techniques, you can reach more mutually beneficial agreements and win more sales on better terms.

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Warning: Don't Be Fooled by Fake Checks

Fraud artists are using counterfeit cashier's checks, money orders and other checks to trick victims into sending money. Many of these scams involve offers that arrive by mail or e-mail or that are in connection with Internet sales, warns the FDIC.

"The volume of fake checks reported to the FDIC in the last two years has increased dramatically," said Michael Benardo, manager of the FDIC's Financial Crimes Section. "The increase is due in part to crooks using advanced copying and printing technologies to produce authentic-looking counterfeit documents."

Here are some examples of common scams:

- You get a cashier's check in the mail along with a letter congratulating you for having won a lottery. Then you're asked to send money to process your claim or to provide confidential information to open an account at "their" bank to receive your winnings. If you don't remember entering the lottery, this is probably a scam aimed at obtaining your money or personal information that can be used to commit other frauds.

- You receive an e-mail or fax from a stranger saying he or she can't get a large sum of money out of a foreign country because it has been "frozen" by the government. You're told that with your help – and money to pay up-front expenses or the temporary use of your U.S. bank account – the stranger will give you a check once the funds are recovered from abroad. Of course, the money you send will likely be gone, your bank account could be drained if you give them your account number, and any check you receive is most likely worthless.

- You sell an item over the Internet and the buyer sends a money order for an amount more than the agreed-upon price. The buyer instructs you to wire the excess funds back. If you comply, you will most likely find out that

the money order is phony and the money you wired cannot be returned to you.

In these examples, if you deposit or cash the check or money order it likely will not "clear" (be paid) when it is sent to the bank on which it is supposed to be drawn. And, the fraudulent check will likely be returned to your bank and charged against your account. Depending on the circumstances and your state's laws, you may be held responsible for the entire amount of the fraudulent check.

In general, be very suspicious of offers that seem too good to be true. "Be smart and don't be tempted," said Benardo. "Stop and ask yourself, 'Why would someone I never met contact me for help getting money out of a foreign country? 'Why would a stranger send me a big check for no apparent reason?'"

When in doubt, Benardo added, "it's usually best to walk away from the deal immediately."

Trump's Commandments

Donald Trump shared some of time-tested rules for success to the 6,000-plus crowd attending the American Financial Celebrities Conference in Las Vegas.

Trump's pearls of wisdom included 10 commandments of business success:

- 1) Love what you do.
- 2) Find your passion.
- 3) Never quit.
- 4) Stay focused.
- 5) Be paranoid.
- 6) Momentum.
- 7) Go against the tide.
- 8) Get the best people and don't trust them.
- 9) Be lucky.
- 10) Work hard and get even.

If someone screws you, screw them back harder."

Buzzwords Gone Bad

Survey Reveals Most Annoying Terms and Phrases in the Workplace

Companies claiming to create “synergies” in an effort to develop a “value-added” “paradigm” that leads to new “solutions” may want to be strategic in another way: not going overboard with cliché phrases and industry jargon. According to a recent survey, terms such as these are among the most overused in the workplace.

The national poll includes responses from 150 senior executives – including those from human resources, finance and marketing departments – with the nation’s 1,000 largest companies. It was conducted by an independent research firm and developed by *Accountemps*, the world’s first largest specialized staffing service for temporary accounting, finance and bookkeeping professionals.

Executives were asked, “What is the most annoying or overused phrase or buzzword in the workplace today?” Their responses included:

- “At the end of the day”
- “Solution”
- “Thinking outside the box”
- “Synergy”
- “Paradigm”
- “Metrics”
- “Take it offline”
- “Redeployed people”
- “On the runway”
- “Win-win”
- “Value-added”
- “Get on the same page”
- “Customer centric”
- “Generation X”
- “Accountability management”
- “Core competency”
- “Alignment”
- “Incremental”

“Buzzwords and industry jargon are a form of shorthand used by

people within a particular company or profession, but they can be confusing or even seem exclusionary to individuals outside of that field,” said Max Messmer, chairman of *Accountemps* and author of *Job Hunting For Dummies*, (John Wiley & Sons, Inc.). “When these words are overused, they can lose their impact altogether.”

Part of the motivation to use

buzzwords can be attributed to desire to demonstrate your expertise, but this can often backfire. Added Messmer. “Even though the terms you use may be clear to you, other people must understand them if you hope to communicate your point effectively. For instance, instead of saying a project was a ‘win-win,’ explain why it was successful.”

Coffee Run, Anyone?

Procrastinators, Beware! Employee Output is Weakest Late in Day, Survey Shows

A recent study confirms what out bodies have been telling us all along – we run out of steam as the day wears on. Thirty-three percent of executives surveyed said 4 p.m. to 6 p.m. is the least productive time of day for employees. Lunchtime, or noon to 2 p.m., came in a close second, cited by 29 percent of respondents, 8 a.m. to 10 a.m. was in third, cited by 17 percent of respondents, and in fourth 15% of respondents cited 2 p.m. to 4 p.m. as the least productive time.

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“During a typical workday, employees must juggle meetings, deadlines, phone calls, e-mail, questions from colleagues and unforeseen interruptions,” according to Max Messmer, chairman of *Accountemps* and author of *Managing Your Career For Dummies*“

(John Wiley & Sons, Inc.) “Individuals who are well attuned to their work habits and routine obligations can better schedule their time and avoid suffering productivity slowdowns later in the day.”

Messmer offers the following tips for avoiding the afternoon lull:

- **Planning makes perfect.** Don’t delay difficult activities until the end of the day, when your energy and enthusiasm may wane. Use this time to catch up on basic tasks such as filing, responding to routine e-mails, updating contact lists and organizing files.

- **Get a breath of fresh air.** Periodically stretch or take a short walk to refuel your energy. Enjoy your lunch outside. Even a few minutes away from your desk can help you recharge and be more productive.

- **Food for thought.** Missing meals is a recipe for malaise. No matter how busy you are, remember to make time for a complete meal midway through the day and nutritious snacks in between.

- **Take a mental break.** Putting work issues out of your mind for even a few minutes can provide the boost you need to finish the day on a strong note.”



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