

# Telephone sales people make or break a sale

After breaking my right foot this past week, I was reminded of all the Christmas presents I had planned on buying but hadn't.

Since being confined to home, I have spent the past few days dealing with a variety of small business re-

tailers via the telephone. As a result of my experience, I am devoting this week's column to the fine art of telephone selling — and those considerations that can make or break a sale.

For many consumers, the only im-

age they receive about a business is that which is conveyed over the telephone. After all, not everyone lives within a short walk or drive of "this great gift shop that sells coffee cup warmers for only \$11."

AS A RESULT, employees who handle incoming sales calls must understand their responsibility to not only sell well, but to represent the business in such a way that a desirable image is received by the potential customer.

A professional telephone salesperson must always be prepared. It doesn't help the business (or the potential buyer) one bit if a salesperson does not know what the business offers, its prices, and the policies relative to goods or services offered for sale.

Being equipped with the right product and service information,



## focus: small business

Mary DiPaolo

professional sales skills and a sincere desire to serve customers are key attributes a telephone salesperson must possess. Business owners and managers who settle for less during peak holiday buying periods will not achieve the sales that would be realized through professional, planned selling.

NEXT, EMPLOYEES handling incoming sales calls must be alert and speak distinctly. It may have been a

long day (or night) for the salesperson answering the telephone, but if the salesperson cannot be understood, the sale will be lost.

The easier it is for a customer to understand what the salesperson is saying, the more motivated the potential buyer will be to buy what the salesperson is recommending.

Of course, telephone salespeople must always be pleasant, enthusiastic and attentive to customers. Being pleasant is key to conveying a desir-

able and professional image. No one wants to be barked at, or worse yet, barked at and then told to call back later. Enthusiasm and attentiveness are also very important.

IF SALESPERSONS aren't excited about the products and services being sold or their customers and the opportunity to serve them, then customers may be turned off and turn to competitors that can better satisfy their purchasing needs.

Next week, we'll discuss the mail order industry and its impact on both big and small business.

Mary DiPaolo is the owner of MarkeTrends, a Farmington Hills-based business consulting firm. She is also producer and host of the cable television series, "Focus: The Small Business Environment."

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## Losers could offset profit from winners

By Thomas O'Hara special writer

My broker says this will be a very good year for tax selling and has suggested I sell three of my stocks for that reason. Would you tell me what tax selling means and how it would benefit me?

Tax selling is the selling of a stock at a loss in order to have a realized capital loss that can be applied against a realized capital gain. For instance, say you have a stock that you bought for \$100 a share and in the Oct. 19 panic, it dropped down to \$50 and has stayed there.

In tax selling, you sell the stock

and establish a tax loss of \$50 a share. If you have 100 shares that's a \$5,000 loss.

YOU HAVE another stock in mind that you believe will recover just as fast as the one you sold, and you buy it with the proceeds.

You benefit because you can offset the \$5,000 loss against a similar gain and thus reduce your taxable income. At the same time you have a security where you have judged your potential gains as great as from the one you sold.

This year is a particularly good year for tax selling since the October panic brought many stocks down sharply in price, and this makes it

easy to find other stocks to which you can switch.

I would be very interested in why people are so much in favor of stock splits. If a company is worth \$20 million, whether there are 2 million shares or 3 million shares is immaterial, the value would be the same. Is that right? Could you please explain the value of stock splits in your column?

You have calculated quite correctly that a stock split or dividend does not create any value. All that happens is that the ownership of the company is divided into more pieces.

A 100 percent stock dividend has been compared to changing all the dimes in your pocket into nickles.

While there is no increase in the value of a company produced by a stock split, it usually is paid because the business has grown and is worth more. There is also an anticipation that the company will continue to grow.

From the corporation's perspective, a stock split usually occurs after the stock price has increased substantially. The company desires to see the stock selling at a lower price or in a range that it has learned is popular with investors.

Thomas O'Hara of Bloomfield Hills welcomes your questions and comments but will answer them only through this column.

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