

# 1st impression important to skillful managing

It has been said that you don't have a second chance to make a favorable first impression. Communication experts believe that initial impressions are typically formed within the first four minutes of meeting someone new.

If that is the case, then making the right impression as a business professional requires both planning and skill.

It may seem ludicrous to plan the type of impression you want to create as a business owner or manager. After all, we are what we are and shouldn't have to think about how our verbal and non-verbal language skills may work for or against us.

"NO ONE should be put in a position to be someone they're not," said Kay Britten, a communications consultant and presentations expert from West Bloomfield.

"However there are definite skills that anyone can acquire to make the most of the person they are while maximizing their ability to communicate effectively."

Effective communication begins by taking the time to listen, Britten said.

"When two or more people are involved in conversation, it's very easy to identify who's thinking more about what they want to say next instead of listening to the speaker."



## focus: small business

Mary DiPaolo

"IN THIS type of situation, even the most intelligent individual will lose credibility if he doesn't know how to listen."

Beyond listening skills, other common communication-related problems include "vocal blemishes" (such as having a hard, nasal quality

when speaking, being hoarse, or having a high, shrill voice), pacing (speaking too fast or too slow), projection (speaking too loudly or too softly) and diction.

"Vocal blemishes are a big problem because unless we have listened to ourselves on tape we don't know

how we sound to others."

People speak too fast because of anxiety, desire to "get it over with" and unfamiliarity with the subject matter. Speaking slowly, on the other hand, is often used to gain recognition as an authority figure.

"PEOPLE WHO speak very deliberately and often carefully know that others must listen carefully if they are to even 'hear' the message being presented."

"This practice usually backfires since the listener's concentration is constantly being tested."

As the owner of Kay Britten Associates, Britten has coached hundreds

on building effective communication and presentation skills. She said through preparation and practice, everyone has that success chance of creating favorable first impressions — not just once but all the time.

Next week we will discuss the common problems facing business owners and others who speak professionally.

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."

# Conservative load funds will do well over the long pull

In January 1986, my husband, who is 62, retired and took a lump sum withdrawal from the company. Approximately three-fourths of this money was eligible for a tax-deferred IRA.

We invested through a broker who suggested American Funds. After telling him we were super conservative, he put us into Europacific, Government Securities, Washington Mutual and Income Fund of America.

We have some uncertainty about the soundness of this investment. Would you please comment?

I am 55, if that enters into the matter. Perhaps you should know that 34 percent of our investment is in Government Securities, 16 percent in Europe, 49 percent in Washington Mutual and 1 percent in Income Fund.

With the big break that has occurred in stock prices, you probably have looked at the quotes on your funds and are concerned that their values have dropped.

If you bought them in early 1986, it is very likely that even though they may be down substantially from the highs they subsequently reached, they may be little changed from where they were at that time.

It would appear to me that your broker kept your request in mind and put you in conservative issues.

THE GOVERNMENT Securities Fund invests completely in government securities. Its investments are as secure as the government's taxing authority. You will see much appreciation in your investment, but the income should be dependable.



## today's investor

Thomas E. O'Hara

of the National Association of Investors Corp.

As I look up your funds in the rating services, both the Washington Fund and Income Fund of America have records equal to, or above, the average fund over the last five- and 10-year periods. This suggests those funds have had average or better management over that period and as long as the same management stays in control should have a good comparative record in the future.

Investors should keep in mind that the records of funds in the last five- and 10-year periods have been produced during a time when the stock market moved from a cyclical low to a high. The same kind of percentage gains are not likely to occur again for a period of several years.

THE ONE area where your broker did not follow your wishes would be

in putting 16 percent of your money in the Europacific Fund. It is a new fund without much of a record, and consequently it is not possible to say whether it is likely to be good or bad.

The concept of investing in good international businesses seems good, and a number of international companies in the area where it operates have done very well.

So the opportunity for it to be a success is certainly there. It would be my guess that 16 percent of your money in an area where you have a little more risk, but also an opportunity for more growth, is not a bad move.

Your broker did put you mostly in full load funds where he collected 84 percent of your money in commissions. That means just 91 1/2 per-

cent of your money is actually invested and working for you. It also means that moving to other investments without good reason would be costly.

Thomas O'Hara of Bloomfield Hills welcomes your questions and comments but will answer them only through this column. Readers who send in questions on a general investment subject or on a corporation with broad investor interest and whose questions are used will receive a free one-year subscription to the investment magazine "Better Investing." For a sample copy of "Better Investing" or information about investment clubs, write Today's Investor, PO Box 220, Royal Oak, MI 48068

## datebook

### BUSINESS TRAVEL

Thursday, Feb. 25 — "The Changing Picture of Travel" offered at 7:30 p.m. in Bloomfield Hills. Fee: \$10. Information: 645-3635. Sponsor: Cranbrook Schools.

### IMAGE CONSULTING

Thursday, Feb. 25 — "Image Consulting" offered 10 a.m. to noon in Troy. Fee: \$25. Information: 649-8646. Sponsor: Start A Business Store.

### COMMUNICATIONS CAREERS

Saturday, Feb. 27 — "Communications 88 career days" offered 9 a.m. to 5 p.m. in Southfield. Fee: \$40 for students. Information: Laurie Gonyea, 399-8515.

### CAREER CHANGES

Saturday, Feb. 27 — "Careers in Transition" offered 10 a.m. to 3 p.m. in Troy. Information: 649-8646. Sponsor: Start A Business Store.

### HELP WITH TAXES

Saturday, Feb. 27 — Free telephone service 9 a.m. to 4 p.m. Anyone may ask questions of a certified public accountant about federal or state taxes. Call 855-2288 (Farmington Hills).

ton Hills). Sponsor: Michigan Association of Certified Public Accountants.

### INTERNAL AUDITORS

Saturday, Feb. 27 through May 7 — Certified internal auditor examination review held 8 a.m. to noon in Rochester. Fee: \$50 to \$100. Information: 370-3120. Sponsor: Oakland University.

### GRE PREPARATION

Saturday, Feb. 27 through March 19 — Graduate Record Examination review workshop offered 9 a.m. to 12:30 p.m. in Rochester. Fee: \$115. Information: 370-3120. Sponsor: Oakland University.

### START A BUSINESS

Monday, Feb. 29 — "Start Your Own Business" offered 7-9 p.m. in Troy. Fee: \$25. Information: 649-8646. Sponsor: Start A Business Store.

### SAE SHOW

Monday, Feb. 29 through Thursday, March 3 — Society of Automotive Engineers exhibition in Detroit.

### BEGINNING COMPUTER

Tuesday, March 1 through 22 — "Beginning Computer . . . Hand-on

Class in Surviving the Computer Age" offered 7-9 p.m. in Bloomfield Hills. Fee: \$65. Information: Jane Fasang, 645-3635. Sponsor: Cranbrook Schools.

### TAX-FREE INVESTMENT

Wednesday, March 2 — Seminar on "Tax Free, Tax Advantaged and High Yield Investments" begins at 1 p.m. in Rochester. Free. Information: Diane Sheppard, 652-3886. Sponsor: Shearson Lehman Hutton Inc.

### SMALL BUSINESSES

Wednesday, March 2 — Free small business management workshop begins at 7 p.m. in Troy. Information: 542-4220. Sponsor: Small Business Management Schools Wayne State University.

### EMPLOYMENT SEMINAR

Thursday, March 3 — "Emerging Employment Issues" seminar begins at 8:45 a.m. at Kingsley Inn, Bloomfield Hills. Topics: AIDS and contagious diseases; drugs and drug testing; alcoholism; hiring, firing, disciplinary action. Registration: 683-4747 or 644-1229. Fee: \$45, member, \$60, non-members. Sponsor: Oakland County Chamber of Commerce.

### CAREER DAY

Thursday, March 3 — Wayne State University Career Day 9 a.m. to 4 p.m. in Detroit. Free. Information: Kaushika Patel, 577-4783.

### WORD PERFECT

Thursday, March 3 through 24 — "Word Perfect" offered 7-9 p.m. in Bloomfield Hills. One person per IBM-PC. Fee: \$75. Information: Jane Fasang, 645-3635. Sponsor: Cranbrook Schools.

### LAND IN FLORIDA

Thursday, March 3 — Vacation properties in Florida discussed 7-9 p.m. in Birmingham. Free. Information: Mike Aillingham, 645-6709. Sponsor: Vacation Properties Network.

### SMALL BUSINESSES

Saturday, March 5 — Free small business management workshop begins at 10 a.m. in Troy. Information: 542-4220. Sponsors: Small Business

Management Schools, Wayne State University.

### ENGINEERING REFRESHER

Saturday, March 5-26 — Part II Professional Engineer refresher course will be offered half days at Lawrence Institute of Technology in Southfield. Information: 832-5800. Sponsor: Engineering Society of Detroit.

### QUALITY CONTROL

Monday, March 7 — American Society for Quality Control meets with

Society of Plastic Engineers in Troy. Information: William Harraill, 420-0122.

Information for this column should be sent to the business editor, Observer & Eccentric Newspapers, 39251 Schoolcraft, Livonia 48150. Information must be received by Monday to be published in the Thursday issue. Publication cannot be guaranteed. Information should contain a daytime telephone number where information can be verified.

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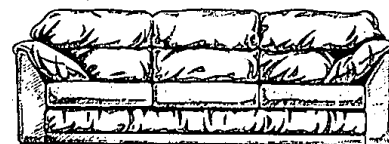
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## AUCTION WEEKEND

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EXHIBITION: Wed. & Thurs., Feb. 24 & 25 — Noon to 5 P.M., One Hour Prior to each Session. CATALOGUES: \$2.00 at the door. TERMS: Cash, Good Check, American Express MasterCard, Visa, Discover (10% Buyer's Premium on all items). ADVERTISE & TELEPHONE BIDS ACCEPTED. NOW ACCEPTING CONSIGNMENTS FOR FUTURE AUCTIONS.

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