



SMALL BUSINESS SUCCESS

White Horse Plains

Community Futures Development Corporation



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Caring About Character

The Impact of Character on Your Business

The word "character" has been talked about philosophically for centuries, and what it means to each individual and to society, has been the subject of many a debate. John Luther wrote, "Good character is more to be praised than outstanding talent. Most talents are to some extent a gift. Good character, by contrast, is not given to us. We have to build it piece by piece-by thought, choice, courage and determination." Recently, the topic of character has even become a highly debated and controversial part of education in schools. Should children be taught how to develop character as part of their formal education? Would it reduce school violence, slipping moral standards and troublesome student discipline problems? I recently read an interesting quote by Alphonse Karr who said "Every man has three characters-that which he exhibits, that which he has, and that which he thinks he has." I wonder whether the true definition of character is when those three become one and the same.

Character has been described as "the combination of qualities or features that distinguishes one person from another". That means your character is as unique as your fingerprint. If you're asking yourself what makes character important enough to be the subject of an article in a business magazine, it's because that character fingerprint touches everything you do, including how you run your business. It also determines your core values, and when you live in a way where your actions are not congruent with your values, you will see frustration, stress and anxiety, and will experience a general sense of restlessness or "not rightness" in your life.

If you're interested in doing a character check-up, take a look at these six areas and see how you're doing in the character department. Your evaluation will be completely unique, and your responses may help you to see areas of incongruence in your life.

Character is defined by what you do, not what you say or believe. Steven Covey said "In the last analysis, what we are communicating far more eloquently than anything we say or do." Your character always shows in your actions. You can say you believe in compassion and in helping others, but if you find no time in your life to live that out, what you say is less true than what you do. True character finds a way to line up belief with action.

Character acknowledges that every choice you make helps define the kind of person you are choosing to be. True character knows that those little things no one else sees contribute day by day to the person you are. Correcting the cashier when she undercharges you for an item, letting the credit card company know they double credited your account, not getting involved in gossip about someone you call a friend, keeping your promises to your family even if it means leaving business

behind. Those are the things that show your true character.

Character requires doing the right thing, even when it is costly or risky. Who hasn't been faced with a difficult decision when doing the wrong thing is easy, and doing the right thing has far-reaching and even painful consequences? You saw an accident on your way home and know you should stop and offer assistance, but it means being late, and possibly getting involved as a witness in court. You discovered something unflattering and potentially damaging about your competitor, and you're faced with exploiting that information and using it to your advantage (financially or otherwise), or keeping it to yourself. Your choices are powerful.

Character doesn't take the worst behavior of others as a standard - it chooses the better road every time. We've all met people who use other people's behaviour as an excuse for their own, or as a way to justify their bad choices. True character recognizes that everyone has choices, and rises above the behaviour of others, determining a standard to live by that includes character attributes like trustworthiness, responsibility, respect, caring, fairness and social responsibility.

Character knows that one person can make a big difference. Think about the people in your life you would define as having strong character. I'd bet those people are making a difference in their world little by little, and that their actions play out their belief that they can make a difference. Character never waits for the next guy (or girl) to do the good thing, because it knows doing that thing will make a difference to someone, and that is enough.

Finally, character makes you a better person as you make the world a better place. Those who live with character are people who leave the world a better place than the one they entered. It is a daily process of commitment, growth and positive choices. It's part of a life mission - one that sees life as more than just the daily grind, and that values contribution to a bigger world. It involves selfless giving and sacrifice, attributes that are rare indeed.

So what does this mean for you and your business? Ask yourself how you check out in those six areas.

- Are your words and your actions consistent, or are people (customers, staff, competitors) left wondering whether they can believe what you say?
- Are you making small decisions day by day in your business that are based on integrity?
- Are you willing to make the right choices regardless of the outcome, every time?
- Do you choose the high road in spite of the fact that others may be cutting corners, and even profiting from doing so?
- Do you believe that you can and do make a difference in the lives of people you work with every day, and behave in a way that lives out that belief?
- Do you see the big picture of your life and know that you have a part in making your world a better place, and are you actively doing things that contribute to that better world?

If you take action in these areas you will notice congruence in your life and in your business that will benefit you in both tangible and intangible ways. But then, true character knows that the intangibles are often more important than the things that are seen.

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How Your Self-Esteem Makes or Breaks Your Sales Success

International author, speaker and success guru Brian Tracey says, "Your self-esteem is the most important part of your character. It is the most important single element determining your attitude and your personality. It is the key to your success in life." Self-esteem is best and most simply defined as, "how much you like yourself." Do you like your attributes and strengths (physical, intellectual, and emotional)? Are you OK with your weaknesses (not overly focused on them), always looking for ways to work on them? Do you enjoy how you relate to others and do you see yourself as a worthwhile person? Do you consider yourself valuable and able to contribute to the world of work and the lives of others? Do you enjoy the things you do, both professionally and personally? Are you at peace with who you are? If you answered "no" to any of these questions, I guarantee it will be having an impact on your sales success, and you may have some work to do in this area.

Author Nathaniel Branden in his book "The Six Pillars of Self Esteem" identifies six areas that make up our self-esteem. Let's look at how these six pillars could relate to your sales success.

1. Self-awareness - living reflectively and with mindfulness. Self-awareness implies that you know yourself, and knowing yourself requires reflection - thinking about who you are and how you impact other people. How might your sales be more effective if you were more self-aware? Say you're having coffee with a strong prospect and things have gone really well. You feel they're ready to make the deal, when suddenly something changes. The person pulls back, shows hesitance. If you weren't self-aware you might just push harder, losing the sale in the end. The self-aware person reflects in an instant to what might have happened to cause the person to pull back. Were you coming on too strong? Did you lean in too close to their personal space? Did you crack a joke that might have been offensive? Did you use words that may have cast doubt on the product? The person who is quickly aware of how their behaviour impacts others can just as quickly make a change to regain any lost ground, turning a loss into a sale.

2. Self-acceptance - refusing to listen to or believe negative self-talk. Most of us to some degree battle with negative self talk. Those tapes in your head that tell you you'll never make this sale, that people don't like you, that you never were going to amount to anything. When you listen and buy in to those negative messages, you give others the impression that you believe them, even though you may be completely unaware of it. Your response to those messages is conveyed subconsciously to anyone listening. If you don't believe in yourself, they'll wonder why they should buy anything from you.

3. Self-responsibility - taking responsibility for your decisions, actions and the attainment of your goals.

Nothing's worse than listening to people who whine about not getting anywhere in life, but who never do anything about it. Or those who are constantly blaming others for what they do or don't get in life. Have you ever listened to a sales person who complains about how tough their boss is, or how tough the market has been, or even that they'd rather be working for their competitor? It turns you off doesn't it? Strong self-esteem takes ownership of decisions and actions, and never allows anyone else to take the fall for their mistakes. Consumers are so used to sales people passing the buck, that the refreshing change of someone who shows self-responsibility is irresistible.



4. Self-assertiveness - honouring your own needs and values and expressing them openly.

Passive people allow others to walk all over them. Aggressive people don't care how their self-expression affects others. Somewhere in the middle of those two extremes is the assertive person who values what others think and feel, but who also values their own internal beliefs and needs and is willing to let others know what they are. When you understand assertiveness in your own life, you can encourage your customers to be assertive about their needs. Sometimes they're afraid to tell you what they really want. By assuring them you will hear and value what they have to say you can get at the root of their needs. Assertiveness is a valuable skill that can help you navigate your way through difficult sales situations.

5. Living purposefully - using your power to achieve worthy goals. Knowing there is more to life than this sale, makes you infinitely more appealing to a customer than someone for whom life and death hangs in the balance of whether or not they sell you their product. Being a balanced person, having goals and bringing the rest of your life into the sales experience sets people at ease with you. It helps them to be able to relate to you, and to know there is more to your relationship than the impending sale.

6. Personal integrity - behaving in ways that are congruous with your own knowledge and judgment. We talked about this at length in the article on character, but it bears repeating because it's so important. When your customers or potential customers see that what you say is what you do, trust is built, and trust equals sales. When they know you won't badmouth a competitor, you deliver on time, you give more than what was promised, and that they can depend on your honesty, you've won them over for life.

It's funny how a word like self-esteem that is inherently inward-focused, will be seen and perceived by others in such a powerful way. Increasing your self-esteem will have an impact on your sales. Remember these pillars, and evaluate whether you have some growing to do in any of these areas. Then watch your success grow.

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Six Secrets to Being a Terrific Boss

When you think back on some of the jobs you've held in your life, I'm sure you can remember some really terrible bosses, and some really terrific ones. What made one boss terrible, and the other terrific? Did it have to do with their personality and how it did or didn't gel with yours? Was it their leadership style and how it meshed with your values? Was it their training or experience that created their method of management? Or did your boss's impact have more to do with where you were in your own growth and development? The reality is, relationships are fluid and completely subjective, and chances are, that boss you thought was terrible, was terrific to someone else in the organization. So is it possible to have a set of standards that makes you a great boss to all your employees? Here are a set of skills and strategies that will give you an edge as you consider how you lead your team. And while it may not be possible to be considered terrific by everyone who works for you, these skills will definitely narrow the gap between those who do and those who don't.

1. Terrific bosses are approachable and inclusive.

You need to lead your business, but sometimes you also need to follow the lead of those who work for you. Do you inform your employees about what's going on in the business so they get the big picture and can buy into your vision? Do you listen to their feedback, value it and use their ideas? Do people feel comfortable talking to you about their concerns, ideas, or goals, or are they afraid of being judged, squashed or belittled? If you've done a good job of hiring great people, you need to trust their judgment and value their contribution to your business.

2. Terrific bosses have a big vision.

A terrific boss knows there's more to life than the 9-5 grind, and appreciates that those who work for him/her have visions for their lives as well. He/she also understands what motivates people, and that it's usually not money. Establishing a clear business vision and sharing that with your employees is vital to their buying into it and helping you accomplish your goals. Clearly demonstrating how each team member contributes vitally to that vision inspires high motivation. At the same time, understanding what your employees value and need and allowing that to impact their performance creates loyalty and high productivity.

3. Terrific bosses are growth-oriented.

A terrific boss never stops learning. He/she is constantly taking courses, workshops and seminars to increase their skills (both technical and management). A terrific boss also encourages his/her employees to continue learning, and supports professional and personal development opportunities. That means putting your money where your mouth is. You can't expect your staff to value continued learning if you don't do it yourself, and if you don't support their efforts to do it. This may mean giving them a designated number of paid days per year for professional development, or contributing a certain dollar amount per year to their development activities.



4. Terrific bosses have a coaching mentality as part of their leadership strategy.

In the March issue, we presented an article on making the transition from managing to leading, in which we compared a traditional management style to an emerging coaching style. Think of the example of a professional sports team. The role of the general manager is quite different from that of the coach. While the manager's job is to think of the externals - of what's best for the team on a global level - the coach's job is to try to get the best performance from each member of the team. That requires coming alongside, knowing their strengths and weaknesses and working to maximize one and minimize the other. It means understanding what inspires them and working to keep them inspired every time they step out on the playing field. It also means understanding how to make each unique individual recognize their role and value on the team, and facilitates the gelling of that team for greater productivity. While your job is to manage your business, you must also have the mentality of a coach to get the greatest performance from your team.

5. Terrific bosses have a high degree of employee awareness.

If you're running a small business, chances are you have a small enough number of employees that would allow you to get to know them beyond the work environment. You'd be amazed at what a difference this can make. Remember that Suzie's mother is having cataract surgery next week and make sure to ask her how it went. Recognize Tom for achieving a personal goal of running in the marathon on the weekend. Acknowledge that Cindy finished her diploma with honours. Ask James how his daughter is enjoying her new job overseas. They seem like little things, but your involvement in the lives of your employees lets them know you care about them as people, and this is perhaps the greatest motivator of all.

6. Terrific bosses recognize that strong leadership is a process.

Some people are born great leaders. It's instinctive and as natural as breathing. But for most of us, becoming a great leader is a learning, growing process. That means you have to practice your leadership skills. That means you have to continue to learn how to be a good leader by reading books written by great leaders, taking advantage of management courses and seminars and observing others whose leadership skills you admire. It also means you have to recognize and acknowledge when you make mistakes, and learn from them.

Being a terrific boss is hard work, but when you have a group of people working for you that admires and respects you, and is willing to give you 110% every day, you'll be a winning team in your industry!

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Coming to Terms with Solitude

Overcoming the Isolation of Working on Your Own

You're sitting at your desk when you feel the rumble of a hunger pang. You look at the clock and realize it's 3:00 PM and you haven't moved for four hours, nor have you had contact with another human being since you kissed your husband good-bye as he left for work this morning. Working on your own as a home-based business owner can be an isolating experience, and long periods of isolation can lead to burnout, loss of perspective, overwork and depression. Unfortunately, solitude is the nature of the beast when you work for yourself. Most entrepreneurs actually even enjoy the solitude to some degree or they'd be working for someone else. Fortunately, there are some strategies you can use to overcome the isolation and give you the best of both worlds. Quiet alone time when you need to focus and work on projects that require solitude, combined with opportunities to get out and meet with people and be part of the business world beyond your home office.

Nurture Yourself

When you work for another company, your coffee and lunch breaks are usually scheduled by someone else. So at 10:00 you go for coffee, at 1:00 you go for lunch. People who work solo often have to be told the obvious - take a break! You should give yourself at least three breaks per day (and by breaks I mean away from your office - not eating cheerios in front of your computer screen). Breaks are important to keep your creativity and productivity high, give your body and your brain an opportunity to regroup, and maybe even incorporate a little rest (aren't those power naps one of the bonuses of working from home?). Chat with a neighbor while you sip your coffee, make a personal phone call, read the paper, do a crossword puzzle or watch a half-hour sitcom during lunch - these are ways you can nurture yourself and break up the isolation of a typical day.

Establish a Network

There are many ways to do this, and doing it is vital. Becoming connected will make you a better business person. You'll gain new ideas and insights, support, camaraderie and resources to augment what you do every day.

Online - there are endless ways to get connected online. Participating in forums or newsgroups, bulletin boards, business chats, and the increasingly popular blogs (a public



web site where users post informal journals of their thoughts, comments, and philosophies). If you're the type of person who enjoys connecting with people online, build this kind of networking into your day.

In-person - the ways you can network with others in-person is limited only by your creativity. Here are just a few ideas you can incorporate as solitude-breaking activities into your life:

- Schedule your meetings away from your home office - meet at their office or at a local coffee shop or restaurant.
- Take advantage of courses, seminars or workshops that come to your area. Getting out and meeting new people with similar interests is stimulating and you get the benefit of learning new skills!
- Establish a focus group with other home-based business owners. Get together with a group of your peers monthly or even weekly to support and encourage each other, brainstorm through problems, gain fresh perspectives and just have fun! Do it over lunch or breakfast so no one has to cut into their work time.
- Look for a mentor. We all need accountability to some degree in order to be more effective, and a wise mentor could be just what you need to break the cycle of isolation. Plus, you get to learn from someone really successful, which can only contribute positively to your business growth.
- Meet clients face to face as often as possible. When you work on your own, it often seems easier just to deal with things over the phone or by email. In fact, with technology giving us endless ways to connect with each other without face-to-face contact we can conduct our entire client relationships without ever meeting each other. Take time to sit down with your clients one-on-one from time to time. It builds rapport, creates trust and helps you get to know your clients better so that you can be better at meeting their needs.
- Establish a success team. This is similar to a focus group, except a success team is made up of people who are not necessarily in the same work situation as you are. Create a group with successful people you admire in all aspects of life. Get together monthly to talk about success. What it means to be successful. Success tips. Attitude chargers. Success stories. This kind of group can be a highly energetic, super-charged event every month that you really look forward to. Personal and professional growth is a by-product of sharing and focusing on success.



Find Balance

When you work from home, your work can become your life. It's always there, just in the other room. You can check your emails during the commercials of your favorite television show. When you have a half hour, you can choose to tweak that report rather than read to your kids. Instead of getting to bed at an hour that would provide you with the rest you need, you get stuck on that project you just can't leave alone and stay up too late. It takes discipline to close the office door and leave it closed after your workday is done. Establish boundaries for yourself so your family doesn't get shafted because of your home-based business. In your business there will always be one more thing to do, one more phone call to make, one more project to work on, but the important things in life will not always be there. Your kids grow up. Relationships can grow cold and distant. Passion for things you love to do can grow dim. Not many people get to the end of life and say, "I wish I had spent more time working". Balance your work with the rest of life and recognize the importance of the things that are less urgent.

Make solitude work for you by recognizing there's a time for it, and a time for connecting with others. When you do this, your solitude will be more productive, and you will become a better, more well-rounded person, which can only impact your business in a positive way.

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Three Elements of a Great Brochure

(Part One)

Brochures are one of the most commonly used advertising/marketing tool in the business world. For many businesses, it's their primary means of providing information to potential customers. Unfortunately, a lot of businesses do themselves more harm than good through their brochures. A great brochure is more than just slapping a bunch of text and a few graphics into a three-fold piece of paper. Potential customers see your brochure as a snapshot of who you are and how you do business. If it's not professional, they will think you aren't either. If it's gaudy or inappropriate, they'll assume the same about you. If however, your brochure is crisp and clean, well laid-out, appropriate to the target market, professional-looking and answers the question about how you can fill their need, you're bound to see them walk through the doors of your business. After all, isn't that the point of having a brochure? In this article we'll cover three important elements for designing a brochure. The element of design is larger than what we can cover in one article, so we'll be expanding on that aspect in a part 2 article next month.

Overview

Your most important consideration before you write a word of text or give any thought to your layout and design is to determine the purpose and audience of your brochure, and what need you are going to offer to fill. Many businesses fail by assuming that if they simply create a flashy brochure, customers will come. Take a good hard look at who your audience is. Say you're a bike shop. Your brochure should be very different if your audience is teenage boys, than if it's professional riders, or if it's the parents of the teenage boys. Your target audience should determine how the brochure will "feel". Will it be light-hearted and humorous? Will it be traditional and full of photos? Will it be casual and use clipart? Will it feel warm and fuzzy, crisp and professional, or somewhere in between?

The second thing to look at in your overview is the purpose of the brochure. Your brochure should answer a question or fill a need that you know your customer has. If you can't convince them they need your product or service, why would they use it? This requires market research to prospects, talking to other people in your industry, surveying your customers and looking at future industry trends. Once you determine the need you want to address, everything works backward from there. It becomes the centerpiece of your brochure. When you've done your homework, you can move on to the next step.

Design

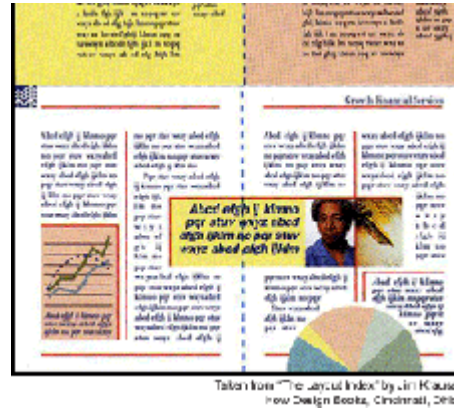
Next month we'll talk a little more about design specifics. In this article we'll address how you want your brochure to look and feel. In the photo to the right you will see three different "feels" for different potential markets from the same company. I've borrowed these layouts from "The Design Index" by Jim Krause (an excellent resource if you want to have an ideas book on hand). The designs are for a company that offers financial services and products.

The top design might be a consideration for the average family-age consumer. It has plenty of white space and not too many words, as well as a photo of the target group. People identify with images and seeing someone their age in a brochure makes them feel comfortable and drawn in. The average consumer also doesn't want to wade through a ton of information, just the facts that are important to them. **The centre design might be geared more toward a small business owner looking for an investment company or other financial services.** The full colour gives it a professional look, the information is



laid out neatly, not too much, not too little, and images and callouts are used to draw attention to specific aspects of the company. **The bottom of the three examples might appeal to a financial broker, or a brokerage company** looking for new products or companies to bring on board. It is a bit more formal in its layout, contains lots of information as well as charts and callout boxes. Such a company would require more information on which to base its decision.

Granted, financial services tend to have a more serious slant so these three designs all have a similar flavour, but a different product could be shown in a completely different way. For example, selling dog food could be done with equal effectiveness through a whimsical, abstract design dotted with cute clipart for an emotional appeal, as it could be with a more traditional, intellectual approach. Real-life images and scientific data, charts and tables give a completely different impact, depending on your audience.



Start noticing brochures when you're at your doctor's office or are visiting other businesses, or even things you get in the mail, and create a file for ideas. Mostly you'll notice the standard three-fold, but there are all kinds of shapes and sizes of brochures so keep watching for things that appeal to you, and more importantly, that will appeal to your audience.

Content

Ironically, your content comes last. Not because it's least important, but because it won't matter what you say if the first two elements have not been carefully considered. Here are some things to remember when developing your content:

- Using the fewest words to convey your message should be your goal. Images and white space can convey a message just as loudly as lots of words. If you tend to be a bit verbose, have someone else edit your work or write the copy for you.
- Use testimonials. Somewhere in your brochure you should reserve space for a few exceptional testimonials. Choose ones that have flair and that are really exciting, or that come from well-known people or other experts. Testimonials always add credibility to your marketing.
- Always provide contact information, and give people several ways to contact you. This sounds obvious but it is an often overlooked detail. Provide a phone number, fax number and email address to allow people to use their preferred method of communication.
- Include a call to action. Remember, you're trying to answer a question or address a need for a potential customer. You must also tell them what you want them to do. Call today! Reserve your copy now! Email your request by July 15th!

The next time you're thinking about creating a brochure for your business, remember these three elements, and don't mix up the order. Do your homework first, determine a style and then create your content. Following this formula will increase the impact of your brochure and draw customers to your business. Join us next month when we'll expand on the area of design elements for your new brochure.

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