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# D&M Communicator

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## SPECIAL POINTS OF INTEREST

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- **Pass Along These Tips To Your Accounting Department On How To Collect Your Accounts Receivables.** (page 4)
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## From The Desk Of The President

Big news to report this month — D&M is moving! It gives me great pleasure to tell you that we have grown out of our existing office and will be moving to space that is nearly twice the size of our current office.

This move, which is scheduled for February 13th, will not interrupt our operations in any way. You should also know that while our toll-free number will remain the same (1-888-357-5055), our local number will change to 732-335-5510 and

our fax number will change to 732-335-5523.

While our address will change to 670 N. Beers Street, Suite 130, Holmdel NJ 07733, the only real



**Steven Gerhardt, President, D&M Enterprise Group**

change you will see is that we will be adding extra personnel to better serve your needs.

In the March issue I will detail the highs and lows of

our move and pass along some valuable tips that will undoubtedly save you time and money.

In conjunction with our move, we will be releasing COMMaudio 2.0, the next generation of our proprietary software that allows us to track every facet of your account.

If you have any questions about your voice, data, or Internet service call me at 888-357-5055.

Steve

## Surviving Meetings - Questions & Answers

With the assistance of the management experts from the Canadian firm of Bacal & Associates, provided below are 12 ideas on surviving meetings. For ease of use, the content is provided in a question and answer format.

**1.** At our meetings, attendees often arrive late. How should we handle the situation? Should we start on time, or wait?

The general rule is that you start on time, unless the key person or decision-maker is not present. If this is the case, you have little choice but to wait.

Keep in mind that starting a meeting late reinforces late behavior in attendees and will spread to people who are usually punctual.

**2.** Should the chair or meeting leader remark on tardiness, or otherwise highlight that a person is late?

No, not usually. There is a tendency for a chairperson to

make a remark, sometimes sarcastic, when a person is late. In most situations, nothing is gained by attempting to embarrass a person in public. However, if there is a consistent problem, a private conversation may be in order to determine the causes of chronic lateness, and to problem-solve.

**3.** Do you have any tips on encouraging people to be on time?

Apart from starting on time, there is one thing you might try. Research suggests that setting a meeting time that is NOT on the hour or half hour is more likely to result in people arriving on time. For example, consider starting your meeting at 2:10 rather than 2:00.

**4.** I have to go to many meetings that I don't see as necessary. Unfortunately, my boss feels that I must be present, and since I haven't fallen off a turnip truck, I know that it is better to attend. What can I do?

Obviously, your first path is to attempt to persuade your boss that it is more cost-effective for you to

be absent. Try finding out why you are being asked to attend, and work from there.

If you have to go, here's something to consider. You can look at these meetings as onerous, inconvenient obligations, or, you can look at them as an opportunity for you to accomplish something. Remember that any gathering of people may allow you to get across a message that you would be unable to transmit in other settings. Even if the meeting topic is not relevant to you, it is possible to "sneak in" your points.

When faced with a must-attend meeting that you feel is a waste of time, prepare by looking for opportunities to accomplish something important to you or your organization.

**5.** I often have to deliver short presentations (with a lot of information) to executives. I usually use a lot of visual aids, such as charts and graphs. But after fifteen minutes everyone

**(continued on page 2)**

## Surviving Meetings (continued)

### Quote Of The Month

"Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it's the only thing that ever has."

Margaret Mead  
(1901–1978)  
American cultural  
anthropologist

looks like they are dozing off. Got any tips?

Fifteen minutes of charts and graphs is bound to make most people snooze. If you are going to use props, remember that they are not the show, you are. Use them to make points clearer and to simplify things...not to confuse people. Also consider whether you are including too much. Include only the material that is absolutely necessary, and make supplementary material available after the meeting.

6. Even when I have to do short presentations at meetings, I get nervous, so I write out what I am going to say so I won't forget. When I read my report, everyone's eyes glaze over almost immediately, which makes me more nervous. What can I do?

Reading anything for more than a sentence or two is deadly. You should only need brief notes. Learning to present at meetings is not difficult to learn, so practice before hand,

7. We hold regular staff meetings, but often we spend a great deal of time on nothing at all. How do you feel about regularly scheduled meetings?

Meetings that occur every week, or on some other regular basis, can be useful provided that there is a clear, important, and continuing purpose for the meetings. If there is a clear understanding of meeting objectives, and attendees have bought into these goals, regular meetings can be useful.

However, this is often not the case. Staff meetings, for example, tend to occur simply because they are scheduled, and people scramble to find something to talk about. If you are going to have regularly scheduled meetings, make sure that they are really necessary. Examine the agenda before the regular meeting, and ask: "Is each of these items necessary? Must they be handled in a meeting format?"

8. We wonder whether our meetings should be formal, following some established rules of order,

or whether they should be free-form, with few rules. What do you think?

The degree of formality in your meetings depends on your purpose, and the size and context of the meeting. In situations where large numbers of people may attend, and where these attendees only meet on one or two occasions, rules of order may be very helpful in maintaining order, and saving time (but they don't seem to help in parliament).

In most cases where meetings are small, and those attending will continue to attend and get to know each other, less formality is appropriate. That doesn't mean there are no rules. Attendees must agree on some set of rules to keep order, but they can be simple.

9. Somehow I got roped into doing the agenda for our regular meetings. What do I need to include?

The basic information should include:

- meeting objective
- time meeting will begin and end
- participants involved
- what is expected of the participants in terms of preparation

Do it all on one page. Supplementary material can be appended.

Consider designating agenda items as "for discussion" or "decision required." Put the "for decision" items first on the agenda, unless there is an urgent reason to do otherwise.

10. I chair meetings where there are a lot of digressions...sometimes people end up totally off track for as much as 20 minutes. What can I do?

Remember that most people don't enjoy wasting time, but get caught up in the moment. They want to get on with it, and will be willing to help save time and frustration.

First, if you will be chairing the meetings, indicate that you want the right to act to save time by intervening in off-track conversations. Get the agreement of members, and then jump in consistently

and often, but politely.

Second, consider making the entire group responsible for saving time. Suggest that whenever someone goes off topic or off track, that attendees raise a hand in the air with finger extended (no, not THAT finger). When this occurs, stop the speaker, and bring the meeting back on track. It may seem strange, and a bit scary, but that will probably work.

11. No matter what we do, our meetings go on and on and on. It's driving all of us crazy, but nothing seems to work. What can we do?

Usually, a persistent problem has many things attached to it. Try to figure out why this is occurring. A few things you might try include:

- Agree that a speaker may speak on any given topic or item a maximum of two times. The Chairperson's judgment as to what constitutes a single topic or question is final.
- Hold your meeting in a room with no chairs. Everyone stands, with obvious exceptions for those with disabilities.
- Limit the time that a person may hold the floor. Choose a limit that makes sense...two minutes, four minutes, ten minutes, and enforce it with a loud timer.

12. Because of the nature of our business, the only time we have for meetings is over lunch. We usually either brown-bag it or bring in sandwiches, although these cut-backs are reducing that. Anyway, what happens is that we never seem to get much done at these luncheon meetings. What suggestions can you give us?

Food, drink, and productivity don't go together. Food and drink signify to most people that the atmosphere is informal and sociable, rather than business-like and focused. If you have meetings at lunch time, consider asking that the luncheon process occur during the first fifteen minutes or last fifteen minutes. Use that time to socialize. Use the remaining time in a business-like manner.

By the way, breakfast meetings tend to be more productive.

# Can Your Business Survive Without A Toll-Free Phone Number?

Think about your own practices as a consumer. You need to contact a business about a new product or service. You zip through the telephone book or online resources to find a business. Does your eye automatically look for the free phone numbers? How many times have you made a decision that way based on the cost you incur to make the call? Chances are good that you chose one business over another because of a toll free number and chances are even better that people will treat your business in the same way.

Making your business accessible to customers and clients should be a main priority and using a toll-free number is one way to do just that.

As a marketing and sales tool, toll-free numbers are powerful and effective. They can be incorporated into all of your advertising campaigns to make your company appear bigger than it may be in reality. A toll-free number gives the impression of big business but with the features of the virtual PBX phone incorporated into your business, you will also be able to present such an image on a consistent basis. Your phone system will become seamlessly automated. Customers will come to rely on your high level of pro-

fessionalism and customer service twenty-four hours a day, seven days a week.

Additionally, a toll-free number reduces the limits set by geographic locations. Customers will not know what part of the

**What Can  
Toll-Free  
Do For You?**

world they are calling and will be able to focus on the service or the product without worrying about location. You can also utilize different toll-free

phone number to track marketing results in different sales territories around the country to make sure your business is spending money wisely.

Without a toll-free phone number, your business can be stunted for growth because people simply do not want to pay money to make a phone call. By providing customers and prospects with a convenience that so many other businesses do, you stay competitive.

Statistics show 90% of the population uses and chooses toll-free phone numbers when browsing through print advertisements, online ads, and the like. Those businesses that employ vanity phone numbers such as 800-TOLL-FREE also see an increase in business due to their memorable phone numbers that are sometimes accompanied by a catchy slogan. Consumers perceive businesses with toll-free numbers as more stable, which translates to more reliable. Now toll-free numbers are not difficult to obtain and they can stick with company and not the provider of service. Businesses can rest assured that they can advertise their toll-free number on business cards and other expensive marketing tools without fear of losing the toll-free number in the future.

A toll-free number is not a new technology but it is a tried and true way to attract and keep customers and clients. Toll-free numbers are certainly a key part of effective marketing and advertising. If your business has been surviving without a toll-free number, imagine how much better it can be doing with one.

For assistance getting a toll free number, call your D&M Project Manager at 1-888-357-5055.

## “Did You Hear About...”

In 1982 Steven Callahan was crossing the Atlantic alone in his sailboat when it struck something and sank. He was out of the shipping lanes and floating in a life raft, alone. His supplies were few. His chances were small. Yet when three fishermen found him seventy-six days later (the longest anyone has survived a shipwreck on a life raft alone), he was alive -- much skinnier than he was when he started, but alive.

His account of how he survived is fascinating. His ingenuity--how he managed to catch fish, how he fixed his solar still (evaporates sea water to make fresh)--is very interesting.

But the thing that caught my eye was how he managed to keep himself going when all hope seemed lost, when there seemed no point in continuing the struggle, when he was suffering greatly, when

his life raft was punctured and after more than a week struggling with his weak body to fix it, it was still leaking air and wearing him out to keep pumping it up. He was starved. He was desperately dehydrated. He was thoroughly exhausted. Giving up would have seemed the only sane option.

When people survive these kinds of circumstances, they do something with their minds that gives them the courage to keep going. Many people in similarly desperate circumstances give in or go mad. Something the survivors do with their thoughts helps them find the guts to carry on in spite of overwhelming odds.

"I tell myself I can handle it," wrote Callahan in his narrative. "Compared to what others have been through, I'm fortunate. I tell myself these things over and over, building up fortitude...."

I wrote that down after I read it. It struck

me as something important. And I've told myself the same thing when my own goals seemed far off or when my problems seemed too overwhelming. And every time I've said it, I have always come back to my senses.

The truth is, our circumstances are only bad compared to something better. But others have been through much worse. I've read enough history to know you and I are lucky to be where we are, when we are, no matter how bad it seems to us compared to our fantasies. It's a sane thought and worth thinking.

So here, coming to us from the extreme edge of survival, are words that can give us strength. Whatever you're going through, tell yourself you can handle it. Compared to what others have been through, you're fortunate. Tell this to yourself over and over, and it will help you get through the rough spots with a little more fortitude.

# Accounts Receivable Management Tips For Collecting In A Tight Economy

In a tough economy when your sales number could be taking something of a hit, it's more important than ever to make sure your clients pay up. Here are a few ways to do it.

- Stop offering credit. Ask your bank for a merchant agreement and take credit cards. Many businesses skip billing the customer directly and let the credit card company do it.

- Explain to customers that you no longer carry accounts receivable and ask for a credit card number. Usually, you'll get it. If they won't give a credit card number, you can be pretty sure they won't pay you in 30 days either.

- You might remind the customer that your previous credit terms called for payment within 30 days, but depending on the closing date of their credit card account, they could get up to 60 days to pay without incurring interest.



**During these tough economic times, you can't afford not to collect every dollar that your company has earned.**

That is, if the closing date on their statement is the 15th and they buy from you on the 16th, the charge won't appear until the month-after-next's bill.

I You still have to send an invoice, but the nice thing about it is that it will be a paid bill.

I Offer a discount. If you don't ask for credit cards, you could give a two percent discount for payment within 10 days, 2/10 net 30 terms are common in many industries.

- Get a billing system that alerts you to past-due invoices. Experts writing in Money magazine suggest numbering invoices according to the month they are charged. For February, that could be 2009-02-001 on the first invoice. Make an open accounts folder so you can easily see who hasn't paid.

- Always send the bill immediately after the customer has received a service or after a product has been shipped.

- Follow up on unpaid invoices as soon as the terms have expired. Call to say you missed getting their payment. Be nice. If the customer admits to being short right now, consider asking for a partial payment with the balance to follow in one or two months.

If a customer doesn't pay up in a few months, you could either give the account to a collection agency or decide on small claims court. Small claims court can take several months, but it doesn't cost much to file, usually about \$45. If debtors don't pay the court within a certain period of time, the court can put a lien on their property.

- A collection agency will probably get the money, but you will pay a third to a half of it to the agency.

- When you will be issuing large invoices and need the money now, consider a factoring service. It will buy the invoice for a percentage of its value and send the money right away. Find a service at [factorscan.com](http://factorscan.com).

## 5 Words That Resonate With Power

*Business Week's* Frank Lutz says that in his research for a new book, he has discovered the most powerful words that business leaders use today.

The number one word is **consequences**. There can be good consequences and bad ones, but the word instantly personalizes and dramatizes the potential result of an action.

Next comes **impact**. Lutz says it makes people pay attention and causes them to assume they can make a measurable difference. People want results. They aren't interested in hearing about efforts or solutions. They want to know how well they can execute.

**Reliability** increasingly has great resonance in business, especially with cus-

tomers. Whether it's a product or service, reliability is a factor in price. It adds value.

**Mission** and **commitment** should be part of your business vocabulary. The old words, pledges and promises, don't carry much weight. Leaders now have to put their credibility on the line to achieve a successful outcome.

A mission is a window into the soul of your business. Along with commitment, it shows a desire to be authentic.

These words are positive and productive. Leaders can only use them if they are speaking candidly and truthfully.



"Just curious, Lenny. How come you never participate in 'Casual Friday?'"

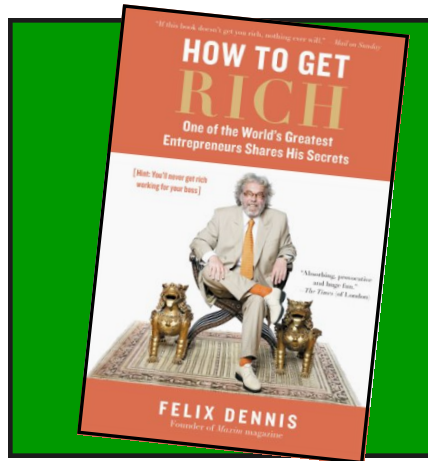
# How To Get Rich: Learn From An Expert

**Book Review:** If an entrepreneur reads 100 books on how to get rich, most of the advice and cautions offered by Felix Dennis won't be found. He paid a dear price for his wealth but sold his two magazines (both published in the UK) for a total of \$240 million in 2004.

If you're a senior manager or comfortable professional used to a regular paycheck, you don't have to read further. In his new book, *How to Get Rich: One of the World's Greatest Entrepreneurs Shares His Secrets*, Dennis says his plan works best if you are young, penniless and inexperienced. You have nothing, so you have nothing to lose.

In addition, you will need single-mindedness and tunnel vision and maybe be a bit of a rogue. A thick skin helps. Stamina is crucial, as is the ability to work so hard that your friends mock you; your lovers disap-

pear and your acquaintances watch helplessly from the sidelines, half in contempt and half in admiration.



You can't be a team player because you have to run the show entirely. And you have to own the business. Dennis says, "Ownership isn't the important thing, it's the only thing.

You must strive with every fiber of your being, while recognizing the idiocy of your behavior, to own and retain control of as near to 100 percent of any company as you can."

The author is the first to tell you that you and your loved ones will pay a price for your pursuit of the almighty dollar.

*How to Get Rich: One of the World's Greatest Entrepreneurs Shares His Secrets* by, Felix Dennis, Portfolio, 291 pages, \$25.95.

## Sales Tip Of The Month

More often than not, the receptionist, a.k.a. the gatekeeper, is the key to making contact with a prospect. Be nice to the gatekeeper and watch the gate open up.

## About D&M

Founded in 2001, D&M Enterprise Group has thousands of satisfied clients. D&M utilizes a consultative approach to thoroughly examine every aspect of each client's telecommunications needs and then recommend specific cost-saving and performance-enhancing solutions. We specialize in medium to large-scale applications that include DS3, T1, as well as phone equipment installations.

As independent telecommunications experts, we have the luxury of offering our clients objective advice that truly serves their best interests. Once our clients' telecommunications needs are identified, we match these needs with the services offered by more than 20 of the nation's leading carriers and equipment manufacturers we represent. Because we have the ability to select from a wide variety of carriers and equipment, we can guarantee our clients that they are getting the **best solution** available at the **lowest possible cost**.

**HOW WE DO IT:** D&M does all the comparison shopping for you! Using proprietary software, D&M analyzes your existing communication, Internet, and data transfer usage. Once this analysis is complete, a comprehensive, customized proposal is prepared that shows the savings you can expect from competing carriers who can provide the same, or in some cases, superior service, at a lower price. Based on your needs, D&M will also recommend service and equipment changes that will save you money too.

In addition, D&M uses proprietary software, which we call our COMMauditor system, to analyze every invoice to ensure you are being charged at the contracted rate and that you are not charged for equipment or services that were canceled or never ordered. We also track all your telephony assets and vendor agreements.

The combination of increasing the efficiency of your business by ensuring you are using the proper services and equipment, along with monitoring your bills for accuracy, guarantees your company will be performing at maximum efficiency without overspending.

As your single point of contact, D&M makes it easy for you to spend your valuable time running your business while we make sure your telecommunications, Internet and data transfer needs are being supplied by the highest quality providers at the lowest possible cost.



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