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PERSONAL PLANNING

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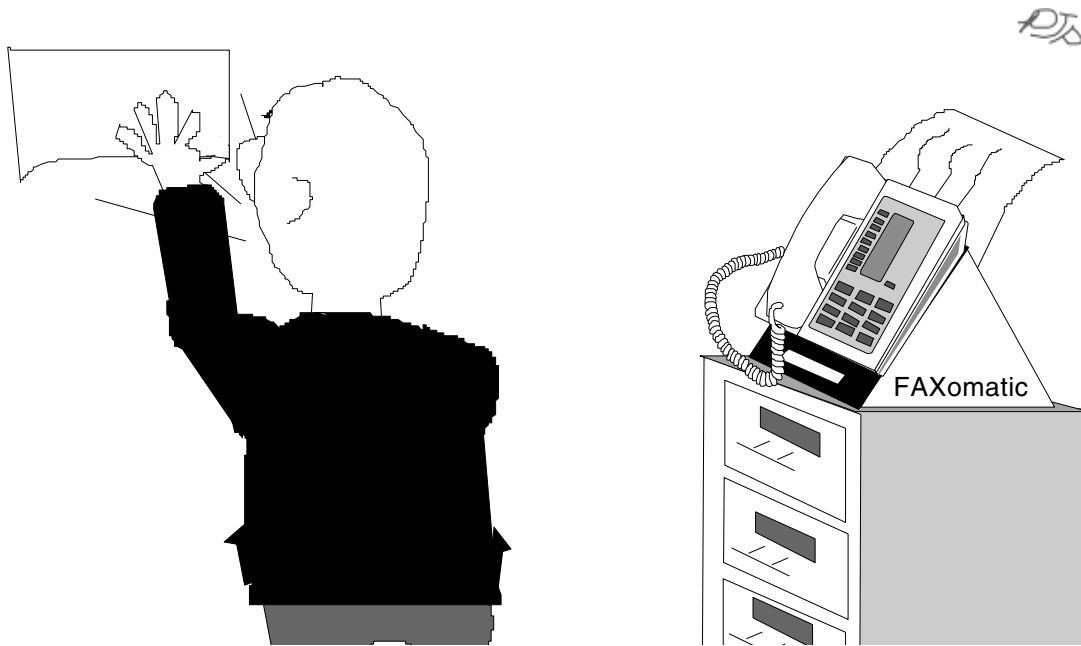
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“Hey! How come your friend Shirly keeps faxing us photos of Mel Gibson’s BUTT!”

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OPENING COMMUNICATION CHANNELS

EFFECTIVE communication systems are essential for the success of any business. They allow the rapid transmission of information between suppliers, colleagues, branch offices, sales staff members, and most importantly prospective clients.

With an effective communication system you can transmit information via satellite anywhere in the world to size-up new opportunities, achieve specific marketing objectives, overcome barriers to company growth, and control costs – especially personnel costs – for improved profitability.

Communication systems are to the nineties and beyond what computer systems were to the eighties.

INSTALLING A BUSINESS PHONE FOR HOME OFFICE USE

IF YOU plan to setup a home office, it is highly recommended that you have two phone lines installed: one for personal use and one for office use. A telephone is often your first and only means of contact with your clients. Use it to make a favorable impression. You can't afford to lose business if your phone is frequently tied up with personal calls (you're callers will go elsewhere if every-time they call they receive a busy signal), or your six year old daughter answers the phone and blows your cover.

If you decide to setup a home office, it is highly recommended to install two phone lines: one for personal use and one for office use.

However, before installing a second phone line, weigh the pros and cons of installing a separate residential line compared with installing a separate commercial business line. Also, weigh the pros and cons of installing a third business line. This is especially important if you expect frequent use of your fax machine or you plan to spend hours each day on the Internet.

How to Install an Second Residential Telephone Line – To get a second telephone line installed in your home, the first thing you must do is call your local phone company to check whether your house or apartment is wired for an extra line. If not, arrange for installation with them or an independent installer. Prices for installing a residential line vary depending on your area (e.g.,\$68

in New York City, \$37 in St. Louis). Basic service for a residential line starts at around \$8 to \$14 a month depending on where you live. The main advantage of setting-up a second residential line is unlimited local calling for a low flat rate.

How to Install a Business Telephone Line

– To get a business telephone line installed in your home, call your local phone company to check whether your house or apartment can be wired for a business line. In California, setting up a business line will set you back \$71 for installation, \$85 if you need a wall jack, and \$8 a month. For local calls, you will be charged an additional 6 cents for every three minutes. In New York City, you'll first pay for the installation of the line and then a deposit of \$175 to \$300. Your

Just having a fax machine isn't enough to wow clients anymore: it has to be easily reached.
SUPERTIP

basic monthly charge will be \$16 a month. A three-minute local call will cost 8 cents. The main advantage of installing a commercial business line is it allows you to have a free business listing in the Yellow

Pages (and in the White Pages) under your business's name, and if you are willing to pay extra, an ad in the Yellow Pages. The downside is that you pay for every call you make.

TIP One way to save money is to install a business line for incoming calls and use your personal, residential line to make outgoing calls.

Installing a Dedicated Fax Line

– Telephone lines clogged with fax machines, phones, modems, and answering machines can inflict a great deal of harm

towards your customer service image. Fax switches, which are supposed to route incoming calls, don't work as well as they should, and callers can get quite annoyed if they have to follow complicated button pushing exercises to navigate through your voice mail.

Therefore, if you're missing calls or appearing unprofessional because you're juggling voice calls and faxes on a single line, or you spend a lot of time downloading information from the Internet, install a second business line. Assuming you already have separate lines for business and personal calls, installing a second business line means you can devote one separate line for fax machine and modem use and another for your all-important business voice calls.

When conducting research on-line or sending a fax you'll be amazed how many times you'll pick up the phone and ruin the transmission.

NOTE When on-line or sending a fax you'll be amazed how many times you'll pick up your phone and ruin the transmission, especially when you're in a hurry. It's downright irritating to answer the phone professionally, only to get a high-pitched blast of data in your ear.



Using a Phone, Fax/Modem & Answering Machine On a Single Telephone Line

IF YOU'RE hoping to use a phone, fax/modem, and answering machine on a single line, to avoid problems and frustration, consider the following options:

Buy a top-of-the line fax machine.

When your telephone rings, some of the better fax machines will first listen for a fax tone, known as a CNG tone. Many will also have a built-in answering machine or a connection to one.

Get a line-sharing device. A LSD will pick up the line and listen for a few seconds to detect a CNG tone. If detected, the call is routed to the fax or faxmodem; if not, it is routed to the telephone. Two such products are the *ComShare550* (US\$149.99) or the *Stick* (US\$179.99).

Get a distinctive ringing service from your telephone company.

This service allows you to have two different telephone numbers on the same line, each with a different ring. Your telephone company can also provide you with a device that picks up the line and listens for 1 or 2 rings, and allows you to connect your phone to one line and fax to the other (\$5 to \$7 per month).

Add another telephone line. Avoid the problem altogether by renting a second telephone line.

SELECTING THE RIGHT TELEPHONE SERVICES

TELEPHONE companies offer a plethora of services to meet your communication needs. The most important of these services are listed and described below.

Call Display or Caller ID –

Caller ID costs about \$6.50 a month for residential service and \$8.50 a month for business service. Caller ID information can be displayed on a phone with a message display window or via a telephone add-on device, as well as ported to your PC so you can call up a customer's records.

NOTE Okna's *DeskTop Set 4.0* for Win-

We've fired our receptionist and are passing the savings on to you.

JEFF SLUTSKY

CEO, Retail Marketing Institute in Columbus (answering machine message)

dows software (\$99) works with caller ID to display the name and number of the callers that are listed in a phone book on your PC.

Call Transfer or Call Forwarding – If you're away from your office or on the road

but can accept calls at another phone, beeper or cellular, call forwarding is an excellent option. For around \$3 a month, you local phone company provides this service and forwards calls to any number in the world (just watch your phone bills though since you pay for any long-distance charges incurred). Call forward-

ing is available in a few varieties: you can forward all your calls to any number you program (variable call forwarding), forward all calls when you are on the phone to a fixed number (push call forwarding), for-

ward all unanswered calls after a specified number of rings to a fixed number (delay call forwarding), or specify a list of top customers and forward only their calls to another number (selective call forwarding). You can also forward you calls to an answering machine, answering service or voice mail service.

Call Waiting – The cheapest solution for juggling phone conversation on one line is call waiting. But that’s feasible only if you don’t mind putting your callers on hold, and if each time you’re expecting a fax or going on-line, you remember to disengage the service by entering a code.

NOTE This feature is often not much use for business. It can also create havoc if

Many entrepreneurs prefer call forwarding to voice mail, especially if their callers are often unwilling to speak into a machine and leave a message.

SUPERTIP

you only use one line, for telephone, modem and fax.

Conference Calling – This service allows you to connect more than two parties on the same line. For example, branch managers in Texas, New York and Tokyo can get together for a three-way conference thus saving time relaying the same information back and forth.

Distinctive Ringing – Another excellent single-line option is *Distinctive Ringing* (also known as Ring Mate, Identia Ring, Ring Master, Personalized Ring, Custom Ringing, and Smart Ring, depending on the phone company that supplies it). Using this service you are assigned multiple phone numbers to the same line. Each number

rings in a different cadence or sound so you can tell whether you're receiving a business call from your suppliers, a call from a client, an urgent call (you'd give clients a special number for emergencies), or a fax. Along with the second telephone number, you are given a small device that picks up the line and listens for one ring or two. Telephone companies typically charge a monthly fee for this service from \$5 to \$7 per number.

NOTE To make the proper connections when you're not home you need a product like Lynx Automations Ring Director 400 (\$119). Otherwise, when you're away from the office the phone won't know how to direct incoming calls.

Many phone companies offer fax storage services quite similar to Voice Mail.

Fax Mail Services – Many phone companies offer fax storage services quite similar to Voice Mail. Using this service, all your faxes are stored in the telephone companies computer and when you want to download them into yours via a fax/modem you just ring them up. The advantage of this is that it does not tie up your computer during the day.

The disadvantage is that if you don't get your faxes right away.

NOTE If you travel a lot, you can also have your faxes forwarded to another machine. And if you fax heavily, fax mail can also be set up to grab the overflow from your fax line. Consult your local and national phone companies for this service.

High Speed Data & Communication

Services – More and more telephone companies are also offering offer high speed data communication links to the Internet (see Guidebook 25 for more info on Internet services).

Modular Phone Systems – If you foresee a need for multiple phone lines in your company or office, consider purchasing an electronic modular phone system, which works much like the PBX systems used by large businesses. Calls can be made between extensions, transferred, or set-up to conference. The phones supplied with these systems are usually full of extra features, including intercom

Don't write anything you can phone, don't phone anything you can talk face to face, don't talk anything you can smile, don't smile anything you can wink, and don't wink anything you can nod.

EARL LONG
Louisiana Politician

capabilities, speakerphone, auto dial, music on hold and more.

Getting a modular system in place is a two-step procedure. First, the phone company or independent installer hooks up the phone lines. Second, you or a contractor installs the system's control unit (which resembles a computer's CPU) where you plug in the phone or accessories – fax machines, modems, answering machines and so on – based on the number of lines you have. When it's time to expand, simply purchase an expansion unit, which piggybacks off the original.

Multi-line Phones – Check out South Western Bell's FT360 (\$90) two-line corded

phone, Cobra's two-line cordless, Intenna CP-492 (\$170), or Panasonic's two-line cordless KX-T3980 Ease Phone (\$210). Southwestern Bell also has a three-line phone: the FT383. Also consider an integrated two-line answering machine speakerphone like the Phone Mate 9870 (\$280).

NOTE With a multi-line phone you can make calls from your fax/modem line in a pinch.

700 Numbers – Another way to stay in touch with clients or business associates is by signing up for a 700 number from AT&T. For about \$7 a month plus usage fees, you'll get a permanent phone number that rings wherever you are (including your cellular

With a voice mail system, you're phone will be answered automatically even when you're on another voice call, on-line, or getting a fax.

SUPERTIP

phone) and long distance is charged to the caller.

Voice Mail Answering Services –

Telephone companies offer an answering service, similar to that of using an answer machine, commonly referred to as *Voice Mail*. With *Voice Mail* users receive messages by dialing into the phone company and entering a pass code (both numbers can be stored on a speed dial). The advantage of using *Voice Mail* compared to an answering machine is that your client never gets a busy signal. When you are on the phone with a client, the computers at the telephone company take and store a message of a second client. When you are off the phone, you will then hear a beep when you pick up the receiver next or

see a flashing light (depending on the service you purchase). The cost of this service is usually around \$5 per month.

Advanced Voice Mail – Rather than have a single message, for an additional fee, small business owners can create multiple voice mail messages. Since voice mail is usually associated with big organizations, a small business can make a BIG impression.

How to Use Advanced Voice Mail – With advanced voice mail, you can record outgoing messages quite sophisticated in the options they provide callers. A menu can direct your clients to press various buttons to get particular department within your organization. A voice mail system can be also used to relay basic information like your company

address, business hours, after hours contacts, as well as, take request for brochures or catalogs. Using voice mail for this purpose, frees up your time to do work you can bill clients for.

If a client gets a long list of voice mail messages, they are more likely to get frustrated and hang up.

POWERPOINT

A sophisticated voice mail system can also be used to promote your service in ways limited only by your imagination. For example, a health clinic might offer the following menu options: press one for eating disorders, two for agoraphobia, three for depression and four if you wish to speak to a health professional.

NOTE For an additional charge you can add paging services for all message or urgent messages.

Cost – Expect to pay anywhere from \$6 to \$12 a month for a residential line with a

two minute message and anywhere from \$20 to \$30 a month for a business line. For an extensive multi-line bulletin board, costs can exceed \$500.



Developing Good Telephone Etiquette



DEVELOPING a policy for how you want your phone answered makes good business sense, since quite often, the only impression customers get of you and your company is over the phone. Consider the following:

- Avoid machine-answering incoming calls
- If a secretary places a call for you, be ready to get on the line immediately to avoid keeping that person waiting. Better yet, place your own calls when possible.
- If you are unavoidably interrupted during a conversation, say, *“Excuse me a minute. I have to handle something.”* Take care of the problem with the mouthpiece covered, then apologize and resume your business.
- Normally, the call’s initiator signs off. However, if you’re busy and someone’s call interrupts you, say so and indicate a time when you will call back.
- Professional, courtesy needs to be evident upon answering a call. State your name what company or department you represent.
- Speak softly and clearly.
- When calling someone, identify yourself and with whom you would like to speak. *“This is Mrs. Jones. May I speak to Dr. Watts, please?”*
- When receiving a call for another associate, screen it so that your associate will know how to respond: *“May I say who is calling?”*

ADDITIONAL COMMUNICATION CONSIDERATIONS

PERHAPS a telephone, beeper, and answering machine is all you need to get a consulting business underway. But, considering that your first communication with a potential customer will create a lasting impression, give careful consideration to which solution offers you the best compromise between your needs and budget. Imagine what would happen to your professional image, if a client calls your home office and gets your four-year old son.

In the following section, the pros and cons of devices ranging from answering

Rule number one is not to let people know you're sitting in your office in your boxer shorts with your cat on your lap.
FUNQUOTE

machines to 800-number answering services are examined.

Answering Machines

One of the most useful functions of an answering machine is to provide clients with additional information about company hours, beeper numbers, fax numbers, or perhaps where key personnel can be reached during non-business hours.

When recording your announcement, make sure to speak in a clear positive voice, giving the name of your company, and exactly what it is you want the potential customer or client to do. Customers like to know right away they have reached the right number and then specifically what is required of them. They don't want to sound foolish as they try and

guess when to start reciting their message.

NOTE Answering machines will never replace human beings. The fact is most people dislike leaving messages on machines especially if they have an urgent problem.

Answering Services

Leaving a message with another human being especially during emergencies is far more reassuring to nervous clients than voice mail or an answering machine. A professional answering service will answer your phone with the name of your company and then say *Message Center*. Clients get the idea that there are three or four receptionists madly taking down messages, creating the impression

Leaving a message with another human being especially during emergencies is far more reassuring to nervous clients than voice mail or an answering machine.

that your business is larger than it really is. High-end outfits will also answer the phone exactly the way you ask them to, page you or forward all your messages (or only certain messages), or even hunt you down in the case of an emergency.

However, be careful when choosing an answering service provider. Don't just grab your nearest Yellow Pages and hope for the best. Talk to other entrepreneurs in your area who use an answering service. In many cases, you'll get what you pay for (prices range from \$40 to more than \$100 a month).

NOTE An answering service or machine playing the old standard "You have Reached Jones & Associates. We're either

with a client or on another call, so leave a message and . . .” is the oldest trick in the book and doesn’t fool anyone.

Cellular Phones

A few years ago, there were little more than 100,000 cellular phone owners. Now in the U.S., alone there are over 13 million users with figures growing at a rate of about 10,000 new subscribers per day. Cellular phones are the ultimate communication tool of the twentieth century. However, they’re expensive – both incoming and outgoing calls are billed to the cellular subscriber.

Typical bills average over \$200 a month and can easily reach over \$1,500. You also have to watch out for cellular phone crime. Clone Phones that steal code num-

bers from telephone users account for more than \$300 million a year in losses.

Cellular phones are also addictive, almost too convenient. Airtime varies considerably about 55 cents per minute peak time in Ohio and 80 cents per minute in New York, but you can reduce your charges by shopping around for promotional, discounts, and packaged regional service plans.

The cost of the phone ranges from \$50 to \$800 (or as low as one penny when you sign up with a service provider). A super light (7.4 ounce) model like the Fujitsu PCS with built-in pager goes for \$1,295 list.

A common way to control the cost of incoming calls is to provide your cellular

Clone Phones that steal code numbers from telephone users account for more than \$300 million a year in losses.

number to just a few important clients. Another way is to combine a paging service with a cellular service. Using this method, a caller leaves a message (with your voice mail, answering service, or paging service), your pager alerts you, and you call in to pickup the message. If urgent, you return the call from your cellular phone, or if convenient, a land line.

NOTE You can also have selective call forwarding, as mentioned above, to forward calls from a special list of key clients.

Cordless Phones

If you limit your wandering around to your office or house, or just outside your house or office, you might do well enough with a

Over the last few years, cordless phones have improved substantially in sound quality and are much more secure from eavesdroppers and more immune from conflicts with baby monitors and garage door openers.

cordless phone rather than a cellular. Over the last few years, cordless phones have improved substantially in sound quality and are much more secure from eavesdroppers

and more immune from conflicts with baby monitors and garage door openers. As opposed to the old 46/49 MHz variety the new generation of 900-MHz phones let you stray up to half a mile from the base and can even be used effectively in large city buildings. Two worth checking out are Panasonic's' pocket-size KX-T9000 (\$400) and Vtech's more affordable Tropex (\$299).

Fax Machines

The fax revolution has virtually spelled the death of telex transmission and increased

the telephone companies income by about \$2.5 billion a year. You can use a fax machine to send and take orders, ads, letters, news releases, instructions, or illustrated materials. It works this way: the page to be transmitted is inserted into the fax machine where it is coded by an electronic scanning device, sent over phone or electronic wires, and reproduced at destination anywhere in the world where the address-recipient has a fax machine.

NOTE Fax machines are not the best technology, but they are more user friendly when compared to other forms of high-tech communication. Everyone likes ripping the paper off a machine, even Grandpa. In addition, you can look at the fax whenever they want and al-

Line sharing devices can especially help home-based businesses or small business operators who have access to only one business line.

ways have a written copy (not like e-mail, which can disappear forever with the click of a button). People also like the fact that silently the machine kicks in – it's not obtrusive like a telephone call.

Line Sharing Devices

Line sharing devices can especially help home-based businesses or small business operators who have access to only one business line, but really need two: one to handle normal calls and one for their fax machine, computer fax/modem, answering machine or other device such as a credit card authorization terminal, point of sale terminal or a voice mail system. Line sharing devices work by picking up the line and listening for a few seconds to detect the fax CNG tone. If the

tone is detected the call is routed to the fax or faxmodem, if not, it is routed to the telephone. Two commercially available products are the ComShare550 which retails for \$149.99 and the Stick which retails for \$179.99.

It should be noted that a LSD device works best if it is connected directly to the line coming into your home or office (this line is not split up for extensions), and if your computer, answering machine and other extensions are close enough to run from the LSD. Putting a LSD on one of a series of extensions – for example a phone in your den – can create problems.

NOTE When an LSD is being used, the caller doesn't notice the line being picked

It should be noted that a LSD device works best if it is connected directly to the line coming into your home or office.

up because the unit continues to send a ring signal while it listens for the CNG tone. It usually takes only about one ring to be recognized. Another feature worth noting about newer LSDs is that if you pick up the phone to make a call while a fax is being received, you will hear a busy signal.

Pagers & Beepers

Before cellular phones came along, beepers were the chief means of contacting people on the go. Their use is still going strong for two reasons: they are much smaller, and more importantly much less expensive to operate, costing as little as \$20 a month.

If you have clients who need to contact you at a moment's notice, regardless of where you are, you need a pager. Studies

indicate that having a pager increases the probability of call completion to 90 percent.

Alphanumeric Pagers – Alphanumeric pagers display a brief message and the telephone number of the caller.

Numeric Pagers – Displays the telephone number of the caller. You can cut down on usage charges by choosing a local or regional paging plan rather than a national one.

Sky Tel's Nationwide Pager Service: If you Travel Frequently – Consider signing up for a nationwide pager service such as SkyTel's Sky Pager. Currently, it serves an estimated 175 United States and 77 Canadian cities, as well as several location in Mexico. Using Satellite networks and proprietary pages, SkyTel

In many Asian countries, such as Japan and South Korea, everybody has a beeper . . . EVERYBODY!
FUNFACT

can reach you anywhere you are, including taxis, airplanes, and the concrete and steel canyons of big cities. SkyTel also transmits E-mail, voice-mail notification, database information. Usage costs on average between \$35 to \$150 a month.

NEC's Business Card – Some of today's pagers are so light and compact that you won't even know they're there – until you have to. For example, NEC's Business Card (\$250) is the size of a credit card but is loaded with sophisticated features, including programmable alert modes, and alarm clock, time-stamped messages, and message storage.

Toll Free (800) Numbers

800 lines are finding more and more utilization in small business communication. If

many of your clients live outside your immediate calling area, it pays to have a toll-free number. For not only does it make you look monolithic – most of us remember the not-too-distant-past when 800 numbers belong to only to corporate giants – it also increases your likelihood of being called back.

Essentially, an 800 service expands your trading arena by allowing customers outside your local calling area to call your business at no charge to them. Even a one-person business can have an 800 number. Think about getting an 800 number if:

- You plan to start a mail order or direct mail business and want to encourage phone orders

A toll-free number gets more calls than a pay number – even if you invite the reader to call on your pay number collect.
SUPERTIP

- Your business is publishing software and you plan to offer customer support over the phone
- You hope to specialize in the selling of time-sensitive information

However, stay away from 800 numbers if your product will generate numerous questions. Toll free numbers can create a lot of work for you and at the same time no real benefit.

Installing an 800 Number – Below are 5 companies offering 800 number services:

AT & T Communications

23461 S Pointe Drive # 200
Laguna Hills CA
800-222-0400

MCI Telecommunications

800-888-0800

TeleConnect

500 Second Avenue SE

P O Box 3160

Cedar Rapids IA 52406

319-366-6600; 800-877-4000

US Sprint

P O Box 974

Burlingham, CA 94010

415-692-5600; 800-877-4000

Worldwide 800

P O Box 613

Nanuet NY 10954

914-735-8095

(International toll-free phone numbers)

NOTE *Office Depot Business Services*, charges \$5 a month and just under 15

cents a minute for interstate calls. It has no installation charges.

800 Number Services

Instead of getting your own 800 number, you might be better off using an 800 number service provider. An 800 number service provider answers the phone for you. At fifty orders per week, the typical cost of taking an order is 75 cents. If you want to rent an 800 number try calling:

Instead of getting your own 800 number, you may be better off using an 800 number service provider.

Ring Response: 800-338-3338

Dial America: 800-356-5656

National Communications Center:

1-800-824-7888.



MULTI-FUNCTION PERIPHERALS

MULTI-FUNCTION peripherals such as the Xerox WorkCenter 250 and HP's Office jet typically combine the features of an ink-jet printer, scanner, copier and fax machine all into one.

Xerox WorkCenter 250 – The Xerox WorkCenter 250 combines a plain paper fax at ten seconds per page transmission (has speed-dial numbers and can broadcast faxes); three page per minute 300 dpi inkjet printer; copier that can reduce and enlarge from 50 to 200% as well as collate; a scanner at 10 seconds per page with 300 dpi and 64-level grayscale (includes OCR software); and communications software that allows you to fax right from your

Multi-Function peripherals combine the features of an ink-jet printer, scanner, copier and fax machine all into one.

PC using the WorkCenter's own internal fax modem – no more printing documents before sending them.

The 3-in-1 for \$800 – Instead of purchasing a multi-function peripheral, you might be better off purchasing the following three pieces of equipment:

- fax/modem
- color scanner
- laser printer; or color inkjet printer

Although this trio will take up more space on your desk than a multi-function peripheral, it can offer a lower-cost/higher performance solution, enabling your computer to behave like a fax machine, printer, photocopier and scanner.

The fax portion of a fax/modem (which usually costs anywhere from \$75 to \$250) allows you to deliver computer documents to any other fax/modem or conventional fax machine, as well as receive. Fax software can also be used to schedule long-distance faxes after hours to take advantage of low rates.

Combine a fax/modem with a color scanner (which can cost as little as \$200) and you can toss your fax machine. Scanners are small peripherals about the size of flat coffee table book. Documents are placed on a glass screen and instantly transformed into a digital image on your computer screen. Once on the screen, the image can be faxed or printed. Even a low cost scanner will normally provide 1200 DPI scans

superior to those of a multi-function peripheral. A scanner is also a great record-keeping tool as it allows you to store copies of receipts, as well as, transform pages

Communicating Through the Grapevine

INFORMATION in hard copy – memos, letters, bulletins – fail to provide timely, vital information. Hard copy loses speed and relevance when traveling over a company's formal communication pathway.

Seasoned managers, however, know that the “soft” information they get from gossip, hearsay and the grapevine can be more invaluable.

Why? Because, while it sometimes has its credibility problems, this type of information has its finger on the pulse of a company's direction.

of text, using optical character recognition software, to editable computer files. No more endless hours of data entry.

Combine a scanner with a laser printer and you have a photocopier. Scan a document in and print it as many times and whenever you want.



Combine a scanner with a laser printer and you have a photocopier.