



The Raphael Report

**Observations on marketing,
advertising, sales and
promotions
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How to Sell Anything to Anybody, Anytime, Anyplace

The cover story of *Forbes* magazine was about America's top salesmen and included Dan Rather, Michael Jordan, Arnold Schwarzenegger, Tom Clancy, Ralph Lauren and ...Sid Friedman.

Sid Friedman is president and chairman of Corporate Financial Services, a Philadelphia-based insurance, financial planning and consulting firm. He manages his firm's 200+ employees, runs three other companies and directs the Philadelphia chapter of the children's charitable foundation, Make-a-Wish. He was included in the *Forbes* article because his selling techniques result in personal commissions of nearly \$3 million a year.

Here is a typical testimonial from clients and people who attend his selling seminars, read his books or listen to his motivational tapes: "Sid knows how to sell anything to anybody, anytime, anyplace."

Q: This will be read by people in different businesses. They may respect your selling ability but will ask, "What does this have to do with selling my merchandise?"

A: Selling is selling. The concepts are the same. The products may be different but the techniques are identical. Somebody is selling something to somebody sometime somewhere.

Q: How do you start a sale?

A: It begins with discovery. I don't have anything to sell unless I know what's wrong. Just like a doctor. He'll take my blood pressure, look in my eyes, ears, take blood and give me an EKG. He wants to find out what's going on in my body. He looks over the tests and tells me what to do next. Now, if he does NOT do all that and still recommends a cure, I'll go somewhere else.

I do the same thing. I ask the client lots of questions including "where does it hurt?" – what's the problem they want solved?

Then it's easy to sell because I have analyzed the problem and come up with the solution. If I don't do discovery there's no sale. Ninety percent of the sale is made in discovery, not the close. This is all done one-on-one. I don't take orders over the phone. I must see them person-to-person.

Q: What's your next step?

A: After I meet with the client, I go back to my car and call my secretary. I give her all the information from the meeting. By the time I return to the office it is typed and ready for me. Based on this knowledge, I mail the client a Federal Express proposal the same day. I include a little red pencil for them to make any corrections and a Fedex envelope to send it back to me. I make two or three mistakes on purpose! Perhaps write the wrong age or spell a name incorrectly. Something

they'll catch and correct. This way they are involved. Now I have information we both agree on and I can proceed with my recommendations.

Q: How do you find a good salesperson?

A: Steal one. I'd find the best salesman in the city in your field and pay them more. You'll be up and running in a few minutes rather than a few weeks.

Q: How do you handle telephone calls?

A: I receive a phone call, on average, every eight minutes. I pride myself in taking the call or calling the person back within an hour. I make about 100 phone calls every day of the year. I'd suggest any businessperson call their business and listen to how they're handled on the phone. They might be amazed...

Q: How many hours a week do you work?

A: Some people work 52 weeks a year. I work 62 weeks year. Here's how: I come in one hour earlier. I stay one hour later. That's two hours a day for five days or ten hours a week. Or 500 extra hours. Or ten extra weeks!

Q: You speak about "managing time." How do you do that?

A: First, you have to master the four D's of Time Management. Take everything that's on your desk and put it in one pile. Take the first piece on top of the file. Look at it. You now have a choice of four D's.

1. Do it. That means now. At once.

2. Delay it. Set it aside for some other time. Put it in a folder labeled with the date you want to see it again. When that time comes, pull it out and do it.

3. Delegate it. Have someone else do it for you.

4. Destroy it. Because you're never going to do it anyway. I save an hour a day with just this one routine.

Q: Where do you find your ideas?

A: Everywhere. Reading, listening, watching. When I hear or read something I like, I write it down in my personal Idea Book. You have to keep on getting better. Studying, reading, taking courses. They say if you commit to reading one hour every day of your life, in five years you'll be a recognized expert in what you've been reading about.

Q: Do you ever fall into the self-importance trap?

A: I hope not. I take my work seriously but not myself. I know the size of your funeral depends on what the weather's like that day.

Q: When you say, "I give 100%" what does that mean?

A: Think of it this way: If we lived with a satisfaction rate of 99.9 percent, the Harvard Business Review tells us we'd have one hour of unsafe drinking water every month, two unsafe plane landings at Chicago's O'Hare airport every day, 16,000 pieces of mail lost every hour and 500 incorrect surgical operations every week.

Q: What's your attitude about a salesperson setting goals?

A: Think of your life as a journey. First, set a destination. Second, know your strengths and weaknesses. Third, plan your trip. I let people know I care, really care about them. On a scale of 1 to 10, my goal is to be an eleven! Here's my philosophy for selling success: "If it's to be, it's up to me."

Q: Are there steps to follow for successful selling?

A: Here's a formula that works for me:

First: Create an endless chain of prospects. You must get in many doors. Our agents make 100 cold phone calls every week. On the average, this effort will product ten appointments and, hopefully, two sales.

Second: Discovery. Find out what the prospect wants.

Third: Present a win-win solution that fills the prospect's needs.

Fourth: Answer objections. But be creative. Not the same old ones the customer has heard many times. Make them meaningful, to relate to what you learned during "discovery." The client then feels you understand his problems.

Fifth and finally: Get the order. And that's almost assured if you have done your discovery. One more: after you have the order, get referrals. Then go back to step one.

Q: What do you plan to do when you retire?

A: I don't want to retire. This is too much fun.