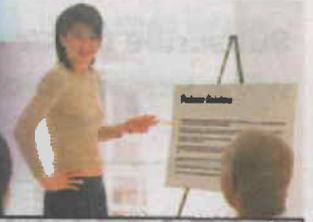


Advertorial

# ASK THE EXPERT



## IMPROVING SALES PERFORMANCE

**Q** I need to develop new accounts but don't want to make people feel uncomfortable. How can I close new business without becoming too pushy?

**A** There is a big difference between being assertive and aggressive in your sales approach. You can be highly assertive with a client without becoming aggressive by respecting their right to say "no" and by gaining their permission for each step forward in the selling process. You may want to start the conversation with an "Upfront Contract" in which you clearly signal the purpose for the meeting and your agenda. Then ask them for their agenda and how much time they have for this meeting. Finally, you can suggest the decision you would like for them to make at the end of the meeting. This decision might not be to sign an agreement or give you their credit card. It might just be to agree to take next logical step in the sales process. Ask them if they are comfortable making that sort of decision today. If they are not, help them determine a decision that they are comfortable making today (even if the decision is simply to agree to speak with you again). But always ask them to make some decision at the end of each meeting (even if the decision is to disqualify).

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 **Sandler Training**  
Finding Power In Reinforcement



## ANONYMOUS ADS

**Q** When advertising for opportunities, is it better to create an anonymous/blind ad or include company information so the job seekers see who the hiring company is?

**A** It depends on the situation. The positive to posting an ad that includes company information is that passive candidates who are looking at various job boards can reference all the current positions available. In addition, it helps with exposure and an overall reputation for offering diverse opportunities. This also provides applicants with a clear picture of what skills you look for which may lead to good candidates for future openings. In a situation when you need to move quickly, and can't immediately reply to all the incoming resumes, phone and email traffic, better to post a blind ad. Just generate, screen resumes, set up interviews and be done. Or you can call a staffing service and they will handle it all for you, confidentially.

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 **action**  
employment services, inc.



## REAL ESTATE LOANS

**Q** What are the three keys for successfully obtaining a real estate loan in Portland?

### 1. Understand your credit score.

**A** Credit is the single most important catalyst for obtaining a loan. Understanding your credit score can save you thousands of dollars over the life of your real estate loan. Ask your lender to review your credit report with you. If there are any mistakes or prior blips noted, you and your lender can put a credit plan in place to boost your credit score.

### 2. Understand the pros and cons of renting and owning.

The age old question continues regardless of interest rates, which, are historically low today. The answer will reveal itself through conversation with a knowledgeable lender and is specific to each individual's life goals and place in life. That noted, we have seen long time renters make the transition to home ownership based on today's interest rates making their mortgage payment lower than their current rental payment.

### 3. Work with a knowledgeable and professional lender.

Asking a colleague for a referral or seeking input from a local and trusted real estate agent will help narrow your selection to a couple of respected lenders. Using a local lender will help with understanding your particular needs and your story.

Michael Knapp  
President, MK + Associates  
Member, Entrepreneurs' Organization — Portland

 **Entrepreneurs' Organization**  
Portland

EO is a global community that enriches members' lives through peer-to-peer learning, once-in-a-lifetime experiences and connections to experts. For membership nomination inquiries, contact Kent Lewis, kanto@willmedianet.com. For more information visit www.eopdx.org



## EMPLOYMENT LAW

**Q** Can an employer in Oregon enter into an enforceable agreement that restricts the employee from competing after the employment ends?

**A** Yes, but only if the employer gives at least two weeks' notice of the restriction as part of the initial job offer (or as part of a bona fide advancement), the job is an exempt, white collar, salaried position that pays more than the median income for a family of four (~\$65,000), the restriction does not extend more than two years after the employment terminates, and the employee has access to confidential business information. But it is much easier to enter into an enforceable nonsolicitation agreement. Such an agreement does not stop the former employee from working for a competitor, but it can stop the former employee from soliciting or transacting business with your clients, or from recruiting other employees to leave, for a limited period of time after the employment terminates. All you need is a valid contract that is reasonably tailored to protecting your client and employment relationships and your confidential business information, rather than a broad agreement that seeks to prevent the employee from competing altogether. In these situations, pigs get fat, but hogs get slaughtered.

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law



\*This general information is not intended to provide individual advice. Schedule an appointment with an expert to discuss your particular situation and needs. Questions sent to our experts may be answered in the future "Ask the Expert" pages.