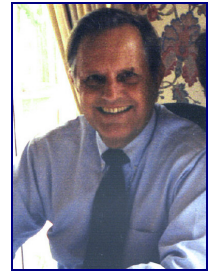


from **Chuck's Desk**

Affordable Business Services Inc.

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- Learn to Say No!

Learn to Say No!**Volume 9 No. 1***"from Chuck's Desk"*

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I welcome any comments or suggestions you may have.

Please call or e-mail me at your convenience.

If you enjoy reading my newsletter, the highest form of compliment I can receive is a referral to your friends, family and business associates.

Chuck Donovan

It is about time all of us develop the ability to say no.

Every day we seem to be encountering situations where a Yes or No answer is strongly demanded. Whether the demand is from a child, relative, friend, salesperson, or telemarketer, money seems to be involved more often than not.



We feel coerced into making a decision and respond usually by saying yes. We end up regretting our decision and criticizing ourselves for being so foolish.

It is not Easy to Say No

Requests from children, relatives, and friends come from people with whom we want to preserve relationships.

A No answer may break up such a relationship, something we may not want. **Saying yes is just so much easier and maintains harmony.**

However, if we do not learn the word No, we shall continue to encounter these situations, wearing ourselves out, exhausting our time, energy and emotions, and seeing our pocketbooks emptied. It is not a very satisfying thing to look forward to.

Taught to Say Yes from Childhood

From childhood we were taught and learned to be kind, courteous, friendly, and helpful. All the tracts associated with saying yes. Being mean, impolite, unfriendly, and not helpful are associated with no. We were never taught how to handle situations involved with saying no.

Now we have to teach ourselves how to develop the ability to say no to anyone or anything. Like every other experience we learn during our lifetime, we can acquire this skill by practicing. The best way to hone it is to think up situations where requests requiring a Yes or No answer may occur and where No is surely the better response.

You should rehearse all possible responses to each situation so you will be ready when it comes up. In this way you will not feel pressured when you are asked to make the decision and your No reaction will be spontaneous. After all, practice does make

things better and easier.

Some Other Actions

Here are some other actions you can take or do when you are asked for a Yes or No answer.



Affordable Business Services provides a complete range of tax, accounting, and consulting services to individuals and businesses at affordable fees.

Chuck Donovan started the firm in 1993 with a single principle in mind – to provide quality financial services that meet and suit his clients' needs. He has built a successful operation by combining personal attention and expertise with quick, accurate, friendly service.

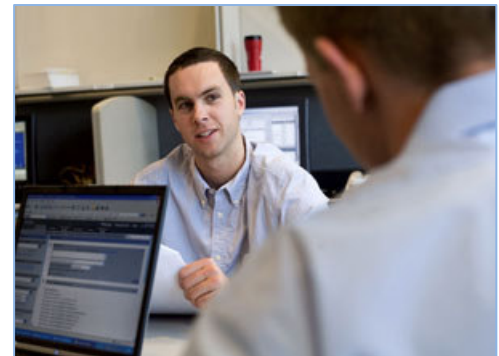
The company's growth has been fueled by referrals from existing clients and peers. The hallmark of Affordable Business Services remains the individualized service that addresses clients' unique requirements small or large.

Chuck is a graduate of Dartmouth College and has a MBA in Accounting and Finance from American International College.

- **Take a minute to think the request over.** The person who has asked you has probably spent considerable time thinking up all the reasons why you should say yes. You have not and **need time to consider it.** Tell the person "I need a few moments to think it over" and go into another room to do so.

- **Do not panic yourself into a bad choice.** It is human nature to become emotional when we have to choose between two bad alternatives. You think to yourself "if I do not loan him the money, he will never speak to me again.", so you panic yourself into giving him the money. The chances are that you have quite a number of options beyond the two bad ones and need time to think about all of them. Doing so will save you from making the wrong choice.

- **Take control of the discussion.** Do not respond to the arguments for your saying yes. Instead, as soon as possible, **state what you will do and will not do.** It lets the person know where you stand and gives you control of the conversation. It will soften the no response and tells him the response is not a personal reflection on him, but rather your strong beliefs.



- **Encourage the person to solve his problem.** In other words, turn the situation around. By encouraging him to solve his problem, you show that you are offering to help in a way that does not go against your strong beliefs.

Common Situations

There are three situations which seem to come up in everyone's life: (1) a child or relative asks to borrow money or co-sign for a loan, (2) an automobile salesman pressures you, and (3) you receive a call from a telemarketer, so how do you handle them.

You can now find back issues of *“from Chuck’s Desk”* on our web site www.affordabl.com

Click on the Newsletters tab for the issues of the newsletter from 2002.

1. A child or relative asks to borrow money or co-sign for a loan.

The challenge is **how to refuse without destroying the relationship**, when you know you want to say no.



You solve the problem by not making your turn down sound and appear personal. If you speak in a calm voice, the person will recognize your decision has been made and it is not based on him but on you. It tells him **“it is not you, it is me”**.

There are **several good responses** to use to achieve this personal approach.

- “Co-signing a loan means putting my credit at risk and I cannot afford to do that.”
- “I have decided not to lend any more money to family and friends. I have had relationships go bad over money and do not want that to happen with you.”
- “I have got clear financial and relationship boundaries I do not want to cross.”
- “I am really not in a financial position to do that right now.”
- “I do not want to be put in the position of being a collection agent. I know that probably will not happen with you, but I cannot take the chance.”
- “How can I help you without putting money at risk I can't afford to lose or putting myself in the role of a collection agent?”
- “Is there a way I can help you without lending money or endangering my credit?”

2. An automobile salesman pressures you.

Being able to say no and meaning it is essential when negotiating to buy a car. The most effective way of saying no is by leaving the car dealership when you do not get what you want. In fact, some experts claim you should leave at least twice before agreeing to buy a car.

The best solution to avoiding the high pressure antics associated with car buying is to find a salesperson who can take no for an answer.

In other words, **you need to be comfortable with the salesperson, a person who understands no means no.** You do not want someone who constantly says to you “Why not?” or “Didn’t I tell you about this or that?”



Knowing exactly which car you want and arranging the financing beforehand stops efforts to sell you more car than you can afford. Still you have to be clear about what you’re looking for. The salesperson has to feel he is solving your problem rather than creating new ones.

Striking a deal with the salesperson is only the beginning of the difficulties in buying a car. At many dealerships you then meet with a closer and the financing and insurance person. They look at the agreement with the salesperson as the beginning step to sell you more things you probably do not want and need.

You have to **trot out your No training again** to get by them. You could tell them "I want to wrap this up now" or maybe "This deal is going to be a lot more expensive than I thought. I guess I can not go through with it today." Either one should stop their efforts.

3. You receive a call from a telemarketer.



We get telephone calls from people wanting to sell us something every day. Even when you have registered on the Do Not Call List, they can get away with doing so if they are representing a company with whom you are currently doing business, for example, the telephone company. **The best No answer you can give them is to hang up immediately.**

You have to remember the telemarketer gets a commission if you buy something, so he will do everything possible to keep you on the telephone to get your Yes reply.

Getting into the habit of hanging up solves the problem and doing so is not being mean, impolite, unfriendly, and unhelpful. It is just good common sense.

Conclusion

Developing the ability to say no to anyone or anything is critical in handling many of the situations we encounter in our daily life.

If we do not learn how to say the word No in a kind, courteous, friendly, and helpful manner, we shall continue to encounter these situations, wear ourselves out, exhaust our energy and emotions, and see our financial position decline. It is not very satisfying.