

*Answering the  
Questions of  
the TAS  
Industry*

# AnswerPlus

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Fall 2003

*The telephone answering services industry has overcome its early barriers and has been meeting and crossing every new technical barrier that has come along since. The industry will continue doing so for as long as there are men and women interested in owning and operating their own communication service business (page 9).*

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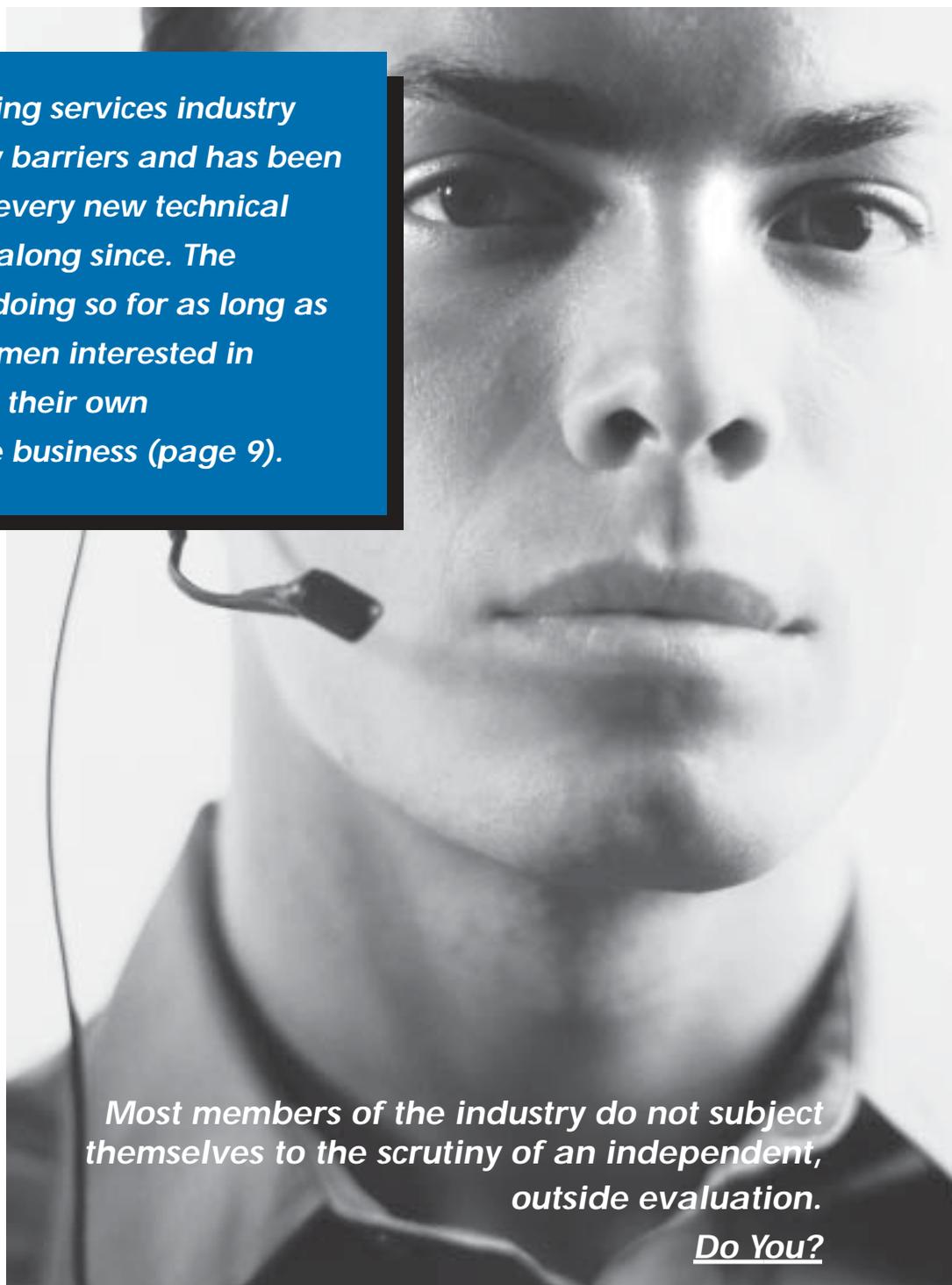
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*Most members of the industry do not subject themselves to the scrutiny of an independent, outside evaluation.*

*Do You?*



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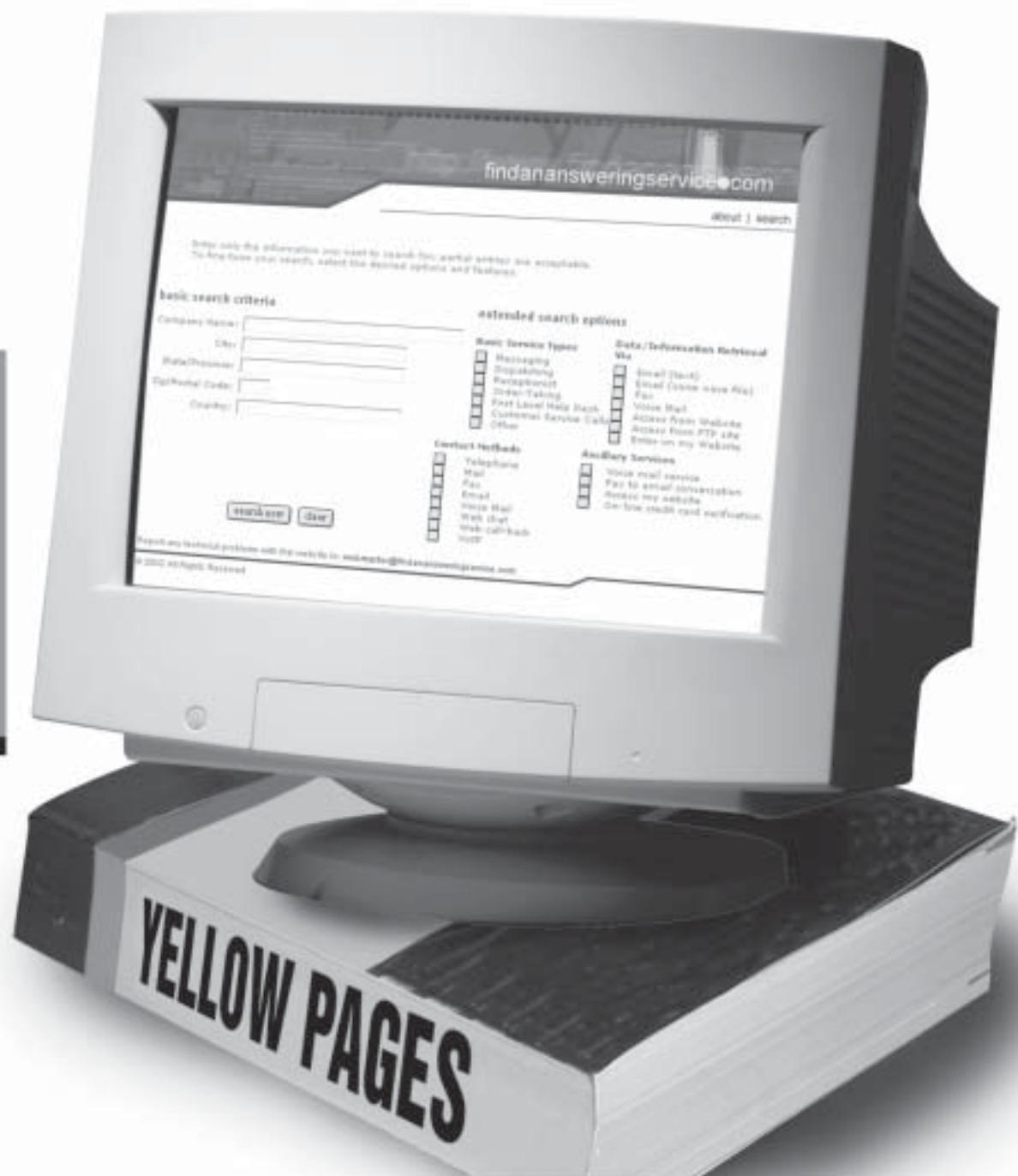
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## One Call at a Time

by Donna West

"Imagine! A telephone answering service that doesn't put people on hold! This is what some companies strive to achieve, thus calling it the one call at a time method. Let's take a closer look at what we achieve by taking one call at a time.

1. We no longer have the complaint of "I was put on hold forever..."
2. Nor do we hear, "She put me on hold three times and the person I needed to talk to wasn't even there!"
3. Messages that are not interrupted and are taken completely and accurately.
4. Callers are able to relay their message directly without interruptions. They remember all the details.
5. When a caller has the undivided attention of the person taking their message, they feel they are being treated with respect and that they are important to the person they are calling.
6. Your staff member feels much less pressure and is able to concentrate on customer service while getting a complete and accurate message.
7. Your customers and their callers have the impression of a professional, organized, attentive professional service.
8. Finally, your service is quiet. It does not sound like a call center to the caller.

Now you wonder why anyone would want their staff juggling calls! Let's make a few other comparisons. If only one call comes to my screen, I must answer the call. If three calls appear on my screen, I have a choice. Ah, but what if it is Dr. Impatient? I want my staff to answer his calls first. Every customer's calls are important and deserve to be answered promptly. And by answering one call at a time, they will be. Most equipment available today has an "override" feature, some way to prioritize calls, allowing certain customers go to the "top of the queue." This feature assures that Dr. Impatient's calls will always be answered first; it's in the account programming.

I can hear all you doubting individuals now, "Doesn't it take more operators?" "It

has to cost more money." "Don't you get a lot of overrings?" The answers are "No", "No" and "NO!" Listen to your staff members taking calls during peak times. You will hear, "One moment, Sir, I have another call; I will be right back to you." "Good morning, ABC Company. How may I help you?" "One moment Mrs. Jones, let me finish up another call; I'll be right back to you." "Thank you for your patience, Mr. Smith. You were saying that your computer has crashed?" In your office the phrases may be different, but the results will be the same, so much inefficiency.

Our average time to complete a TAS message is still between 45 seconds and a minute. Time it yourself, asking one person to hold, answering another call, putting them on hold, picking up where you left off with the first caller before the interruption, confirming what was said last...it all takes about 45 seconds. A full, complete, unstressed message could have been taken in that same amount of time! Instead, your operator has only accomplished taking small portions of two messages, irritated two callers and possibly two customers!

One call at a time works largely because given 45 to 90 second messages, someone is always hanging up and is available for a new call. We have found that if only two people are available to take calls, this system won't work well. With three people it is much better, and with four people taking calls, it's smooth sailing. Efficiency is gained as more people arrive.

We assure our clients that their customers' perception of their company (or their service) is one of greater professionalism when callers are not put on hold. When our customers come in to visit or just call in to give information, a quiet, calm background is impressive. Customers want this image for their business and many will pay premium rates to get it. The one call method is an excellent way to improve employee morale, to improve client service, and to ensure that your clients' messages are taken accurately. Excellence in each of these areas is what helps set one-call services apart from their competition.

## ATSI Award of Excellence Program

by Peter DeHaan, PhD



Peter DeHaan, PhD

The ATSI Award of Excellence Program is a useful tool and valuable resource. It is also an exceptional value; every ATSI member should seriously consider participating in it. In fact, I believe that the value of the program alone is justification enough to join.

There are three main benefits that the Award of Excellence Program offers, any one of which is worth the modest cost of participation. The first benefit is simply recognition among your peers and within the marketplace. The second advantage is having an independent, outside assessment of service quality for your operation. Lastly and most significantly, is the opportunity for improvement that comes by considering and analyzing the evaluators' scores. Let's consider each of these worthy items.

**Recognition:** We all enjoy being acknowledged by our friends and peers. This itself is rewarding and enjoyable. However, the real value of recognition is what it can offer in the way of opportunities for marketing and client retention. Being able to tell prospects that you have earned the Award of Excellence sets you apart from the competition, establishing you as a premier provider. Such credentials help to justify higher rates and reinforce your other efforts to paint a picture of providing higher quality service.

Obviously, you need to promote your award. Mention it in your literature, add it to your website, and make it part of your on-hold announcement for your sales lines and trumpet it whenever you can. Also, don't forget your existing client base. They, too, need to be informed about your award. This will reinforce their decision to use your service. "Award-winning" status may even become a requirement should your clients decide to shop your competition or seek alternatives. Therefore, the award can clearly be a client retention tool. Add it to the bottom of your invoices, send the press release to each client (and even former

clients – maybe they will come back), add it to your on-hold promotion for your check-in lines, and make sure it is mentioned in the client login section of your website.

This naturally assumes that you "won" the award. Each year about half of those who participate do not earn a high enough score to be publicly acknowledged. Even so, you can still use your participation to promote your company. Communicate that you are committed to quality and therefore take part in a regular independent quality assurance program. Talk about areas you scored well in, make notes about improved scores. Make sure to let prospects and clients know that *most of the industry does not even subject themselves to the scrutiny of an independent, outside evaluation*. Let them know that you do and it is part of your ongoing effort to continually improve quality.

**An Independent, Outside Quality Assessment:** Almost all viable answering services have an internal quality evaluation process. Regardless of how detailed, involved, or rigorous it may be, there is always a desire to know how relevant your internal program is within the entire industry. In essence, the Award of Excellence Program is a method of confirming and validating your own internal process. After all, if your program shows that you provide high quality and your Award of Excellence results concurs, then you have confirmed your program and its results. Similarly, your program may expose a quality weakness. Sometimes a need for improvement is hard to sell to your staff, but if an independent source confirms the same weaknesses, then employees become more open to correcting the deficiency.

Conversely, your results could vary significantly from the Award of Excellence Program. This would be a cause to re-examine or update your in-house program. The Award of Excellence Program has a 15 year history; it was withstood the test of time and is periodically fine-tuned to reflect changing caller expectations. You might find that your standards are higher and your criteria is more strict than the Award of Excellence Program. Or, you may find that a difference in results will indicate the opposite: that the Award of Excellence criteria sets a higher standard than does company expectations. Either way, you end up with an independent measurement of your own program.

**Opportunity for Analysis and Improvement:** The primary benefit and value of the Award of Excellence Program is not merely recognition nor independent assessment, but rather in the opportunity it affords for analysis and ongoing quality improvement. True, the results are just numbers. But given that twenty items are considered for ten calls by two evaluators, the

*Continued on page 6*

## Essentials of E-Mail Etiquette



by Gary Pudles

Your table manners may be impeccable, but when was the last time you brushed up on e-mail etiquette? Follow these tips to avoid an electronic faux pas.

Your everyday communications may be sending the wrong message about your manners. For example, many people now consider an e-mail with a vague subject line to be the height of rudeness. In addition, thanks to Internet viruses, many people now send all questionable e-mail straight to the “delete” bin. To make sure your e-mail gets read and understood correctly, stick to these etiquette rules:

Thoughtful friends send notes just to keep in touch. However, overworked people will send you e-mail only when they want something. These messages usually seek a specific answer to a question. When you write back, make sure you answer their question. Don't force the time-pressed message sender to ask the question again or conduct a lengthy series of messages.

**Avoid abbreviation frustration:** PC users have their own shorthand language that uses expressions designed to save typing, such as “IMHO” (in my humble

opinion) and “TTYL” (talk to you later). However, many people find these abbreviations unintelligible. You can't assume everyone is familiar with the endless acronyms circulating out there. WIDLTO – when in doubt, leave them out.

**PG-13 is keen:** Many companies scan all employees' incoming e-mail for “R-rated” keywords and image file attachments. Not only can images be inappropriate, but they also occupy valuable server space. Colorful messages, pictures, or jokes often violate e-mail policies and land recipients in trouble. Reserve anything you wouldn't want the boss to see for personal e-mail accounts. When it comes to content, you may be surprised to find out that your “entertaining” messages may offend some recipients. So think twice before sending e-mails to everyone in your address book.

**Response roulette:** Must you respond to every e-mail message? How quickly must you respond? According to the Emily Post Institute, every message other than spam or junk mail deserves a

reply. My theory: nobody has that much time to spare. However, notes from people such as your boss, your customers, people you care about, and people with whom you haven't spoken in a while always merit a reply. When sending e-mail, tell the recipient if you need a reply within a certain time frame.

**Six degrees of attachments:** File attachments deserve special scrutiny on the sender's part. For starters, don't send them to people you don't know. Chances are, the whole message will just be deleted without being read, due to virus fears. On top of that, large file attachments can take forever to download. Your son-in-law will not be amused when he's at the airport trying to get his e-mail and has to wait ten minutes for the photos from your birthday party. When possible, try to compress large attachments, especially photos.

**Fight the good fight:** E-mail can be one of the coldest, most impersonal forms of communication in use. So stop before you type. If you're angry about something, give yourself a cooling-off period (ideally at least 24 hours) before you write an e-mail. Also, be careful with criticism via e-mail. The mother who puts her arm around you and smiles before telling you “The Thanksgiving turkey was a bit dry” probably won't start a family feud. But the mother who writes an e-mail that says “Too bad about that overcooked turkey” may cause some problems.

**Spammer? You?:** Warning: You are now entering the zero tolerance area. Almost all of us end up on mailing lists

*Continued on page 6*

## ATSI (continued from page 4)

result is 400 data points. These discrete elements can be statistically analyzed, allowing trends and tendencies to be determined. Items of strength can be confirmed, areas of weakness uncovered, and most importantly the degree of consistency can be discovered.

Unfortunately, consistency is not a factor in determining the Award of Excellence scores, but it can be readily ascertained from an analysis of the 400 data points. Although it is important to know and attempt to correct weaknesses, consistency is an even greater issue, as being inconsistent is more problematic than being consistently weak. After all, if service is consistently weak in a certain area, clients will generally grow accustomed to it and will eventually accept it. However, if inconsistency exists, an excellent result one day will be in sharp contrast to a poor result the next; as a result, quality will be judged as seriously lacking. This is why new employees cause so much consternation among clients; new hires often magnify and exacerbate quality inconsistencies.

Correcting a weakness is the best way to improve your Award of Excellence score. *Correcting an inconsistency is also a good way to improve your score, but it is the best way to improve callers' perception of quality.* Therefore, you should attempt to correct both areas of weakness and items of inconsistency. What would such an effort have on client retention? Could you save one additional client a month? According to the July issue of Customer Inter@ction magazine, *an increase in client retention of only 5% (about one client a month for a medium to large center) has a 25% to 95% increase in bottom line profits!*

What would it be worth to you to increase profits that much? Certainly the investment in time and money to take part in the ATSI Award of Excellence Program is trivial to such a profound impact on the bottom line. The only way to lose is to not participate!

**For more information about the ATSI Award of Excellence Program, contact ATSI at 866-896-2874 or [admin@atsi.org](mailto:admin@atsi.org).**

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## E-mail (continued from page 5)

of family members, school chums, and the like. When you reply to these messages, make sure you reply only to the sender. In addition, if you forward one of these messages to someone else, just copy and paste the information into a new e-mail. Don't forward the message with that huge list of names on it.

Another no-no: Don't assume that new acquaintances want to be included on all your mailings – if you do that kind of thing. Ask for their permission first.

**The brief and the beautiful:** Some people think e-mail messages should be long and elaborate, but the best ones are short and to the point. Trim the message down after you write it. Don't bury important information. If you're sending an e-mail to express a particular point, make that point right away, in the first paragraph. You can add any delicious bits of unrelated news at the bottom of the message.

If you're sending a one-line response, consider using the subject line to carry the whole message – if it fits. That way, the recipient doesn't have to open your e-mail. For example: "Got your package of samples today, nothing broken. Thank you (no msg)."

**Prevent capital crimes:** Capital letters in e-mail messages make the writer seem arrogant or angry. So unless you want people to confuse you with LEONA HELMSLEY, don't use them.

And don't tell yourself that the recipient won't care that your "caps lock" key was stuck. Capital letters also prove visually tiring for the recipient, even when the e-mail contains happy news. So unless you've had QUADRUPLETS or you've really WON THE LOTTERY, skip the capitals.

**Subject matters:** In days past, an e-mail could arrive wearing nothing more than a subject line reading "dinner." Today, a message must arrive wearing a focused ensemble, such as "Dinner with Laurie and Jake on January 18th downtown." Remember: People use subject lines to prioritize the order in which they read e-mails, to sort e-mails into holding folders – and to decide which e-mails to skip entirely. Make the subject line as specific as possible without being wordy. "Please comment on enclosed proposal today" beats "per our discussion." If the recipient won't recognize your e-mail address, try to be extra clear.

And don't label your e-mail "urgent" when it really isn't. You'll start to annoy recipients. Subject closed.

*Gary Pudles is President & CEO of AnswerNet, Inc. This article first appeared in Newlinks and is reprinted by permission.*

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## An Interview with Frank D'Ascenzo



**AnswerPlus: Frank, you started in the telephone answering service industry in 1983, what did you do prior to that?**

Just prior to venturing into the TAS (telephone answering service) industry, I was involved in the television broadcast industry for almost 20 years. I started out working for a company or two and then helped form a company called Datavision that pioneered electronic generator technology, or electronic captioning, for the television industry. Datavision was acquired by the 3M Company in 1974, and I worked for them another nine years, the last seven as a business project manager in Minnesota

**AP: When you and Gary Beeson got together, what was the company's initial focus?**

I met Gary while working in the television business. He owned a company in Irvine, California, that manufactured video tape editing systems. We kept in touch after the Datavision acquisition. Gary had started a couple of small ventures, one engaged in

software development and the other in video teleconferencing technology and we agreed that I should join him for an equity position in the startups. We merged the two companies and called it Axon Communications. From there, we essentially "happened" into the telephone answering industry.

**AP: How did it come about that you ended up designing equipment for telephone answering services?**

It soon became clear to me that although video teleconferencing was a great idea, its time had not yet arrived – remember, this was in 1983. First, the available technology was expensive which meant only the largest of corporations could afford video conferencing. Secondly, the concept of conducting a meeting on camera was difficult to sell because people were not comfortable with the medium. Looking for ways to generate some needed revenue, we entered into a cooperative engineering venture with a small mobile communications company to develop an automated interconnect terminal. This work introduced us to telephone technology and interface requirements, as well as to the general telephone industry.

Then, during discussions with a telephone company representative, he mentioned the telephone answering service industry as something we might want to investigate. So, over the next 30 to 45 days I conducted a survey of telephone answering

services in the greater Los Angeles area and developed a product definition for an entry level answering system. This was in the latter months of 1984.

**AP: What was your first product?**

Our first product was the Axon/4 Answering System. The original concept for the Axon/4 was to replace a cord board position with a DID (direct inward dial) system that emulated, yet simplified, the cord board answering procedures. The goal was a very easy-to-use, paper-based system that the average cord board operator would not find daunting to use.

**AP: What was the target market?**

Axon/4 systems were purchased by large, medium, and small cord board-oriented telephone answering services in the United States and Canada. For these businesses, the Axon/4 was the first step into what was then the newly emerging concept of DID and call-forward answering. The Axon/4 was simple to install and use, it represented an easy migration for the cord board system owners of the day.

**AP: When was the first unit installed?**

The first system was installed in Greenwich, Connecticut in December of 1984 at Greenwich Telephone Answering operated by Mr. and Mrs. Paul Samuelson.

*The system was so popular that some of the competitors' sales representatives referred to it as the "Walnut Wonder"*

**AP: Technology has advanced greatly since then, what were some of the features of this pioneering system?**

When compared to current technology, it was nothing too exciting. However, the Axon/4 introduced the concept of small size, true one-button call-answering, and automatic call hold. The Axon/4, and its video counterpart the 4V, packed a lot of performance into a one-piece package that was very inexpensive when compared to available alternatives, and it was extremely reliable. In fact, there are still a few Axon/4 systems still in service today.

The Axon/4 turned out to be the right product at the right time. It was a small, relatively inexpensive, four-port, three-position, DID answering system. In fact, the system was so popular that some of the competitors' sales representatives referred to it as the "Walnut Wonder," referring to the walnut side panels we used to dress-up its appearance.

**AP: The Axon 8000 was the next product that you launched. When was it introduced and what was its target market?**

The Axon 8000 system platform was introduced in 1988. Like the Axon/4, the Axon 8000 was designed for emerging businesses that needed a feature-rich, reliable, yet reasonably priced system for their growing business. The development path for the Axon 8000 went from paper to paperless, through integration with other vendor products such as the Teledata FMDS, Keyvoice voicemail systems, Exacom voice logger, and DB Masters billing software, to mention a few.

**AP: What are the future plans for Axon?**

Well, that's in the capable hands of Telescan now. I know they are seriously dedicated to the continued support of

the Axon systems still generating income for their answering service owners.

Telescan recently moved the Axon operation to their St. Louis plant, which I believe will work to everyone's benefit for several reasons. More Telescan personnel can be trained on the operation and maintenance of the Axon platform, which will lead to better technical and customer support in the long run. And, closer proximity to Telescan's technical personnel will lead to a better understanding of the needs of current Axon owners.

**AP: The acquisition of Axon by Telescan was a good step to provide ongoing support for Axon equipment users. What specifically attracted you to Telescan?**

As you know, a business acquisition has to be based on mutually shared perceptions. The buyer needs to feel that the new business will complement their current business. The seller needs to feel that the buyer will be "taking care" of their customers and employees. Of course, money is also an issue, but it's not the only deciding factor.

I believe that Telescan and Axon, buyer and seller, had mutually good feelings about the merger of their businesses. Axon has a loyal customer base and we wanted to be sure that they would be protected; Telescan provided that assurance. Axon also had a small and loyal staff, and we wanted to be assured they were treated fairly.



**AP: Frank, thank you for your time and sharing with our readers about the history of Axon. Do you have any closing thoughts or other comments you would like to share?**

Over the past 20 years, we have witnessed the introduction of a variety of products and technologies that have changed the very nature of how we communicate and the very nature of our telephone messaging industry. The successful TAS business owner is now tech-savvy and looking for ways to improve his or her business through the integration of wide-band telephone service and web-based applications. What a change from 1983, when the concept of DID and the word "computer" were major technical barriers! The telephone answering services industry crossed those early barriers and has been meeting and crossing every new technical barrier that has come along since. The industry will continue doing so for as long as there are men and women interested in owning and operating their own communication service business.



*Compensation plans may seem straight forward and very basic, but they must be tailored very carefully in order to obtain the required result. Compensation plans vary widely. The key to successful sales management is to evaluate your structure regularly ensuring that you are not actually demotivating, over compensating, or actually encouraging poor results through your system. Please take a moment to complete our survey. You may even use it to review your current plan.*

**Your participation is important. Survey results will appear in the next issue of AnswerPlus!**

## Fall Survey Sales Compensation

**1. How are your salespeople compensated? Some organizations use more than one system to compensate sales representatives; please check all that apply.**

**A. Salary only**

Yes  No

1. Starting Salary?
2. Experienced Salary?

**B. Salary Plus Commission**

Yes  No

1. Base Salary?
2. Commission Structure?

**C. Commission Only**

Yes  No

1. Commission Structure?
2. Other Incentives?

**D. Other**

**2. How frequently are commissions paid?**

- Weekly or bi-weekly
- Monthly
- Quarterly
- Semi-annually

**3. When are sales credited to a sales representative for purposes that determine compensation?**

- When booked
- When billed
- When paid for

**4. If you pay commission, how do you calculate it?**

- Gross profit
- Gross Sales
- n/a

**5. If you pay commission, is it on a threshold plan or is it paid on a first dollar basis? A threshold plan is one**

**where commission is not paid unless a certain level or threshold, is attained.**

- Threshold plan
- First dollar plan
- n/a

**6. If you use a threshold, what percent of target or quota must be achieved before commission is paid?**

**7. What percent of income does salary represent for your typical sales representative?**

**8. What percent of income does salary represent for your highest paid sales representative?**

**9. What percent of income does salary represent for your two lowest paid sales representatives?**

**10. Which of the following choices best describes the ways that sales representatives' salaries change from one year to the next?**

- They don't usually change
- A cost of living increase is provided to salaries
- Merit raises are given

**11. Does your company compensate for experience? If so how do you determine how to compensate for the experience?**

**12. Does your company compensate for education or special training? If so how do you determine how to compensate for the special training or education?**

**13. Does your company compensate by using "spiffs" (a special bonus) on the sale of slow moving services or equipment?**

**14. What benefits are provided to the salespeople?**

# Running Efficiently?



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- **A case-study** segment, highlighting a situation in which a client's communication problem was solved.
- **A Q & A** section. This is an effective, yet subtle way to communicate facts and information about your business.
- **A profile on a particular service.**
- **Public service pieces**, such as fraud alerts or telecommunications advice.

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## Show Your Value to Build Client Base

by Kimberly McDowall, MMGT



Marketing an intangible service can be a challenge. For answering services, that challenge is often made more difficult when they are the best at what they do. When your answering service is professional and reliable, it is as easy for consumers to overlook as clean water and electrical service.

The key to successfully marketing your answering service in today's competitive environment is to clearly demonstrate the value that you add to your clients' businesses. In order to market your answering service successfully, your current and prospective clients must understand the unique value that you add to their businesses.

As you already know, your professional answering service offers significant value to your clients and adds value to their customers. Your answering service helps small businesses to provide first-class, round the clock professionals who are ready and waiting to assist their customers. In order to make the case for your business, remember to always approach your marketing and sales tasks from the perspective of the customer. Make a list of all the benefits that your

clients enjoy, as a result of engaging your services.

Some of the benefits may include:

- Improving a client's professional image and credibility.
- Improving a client's ability to focus on their key success factors.
- Improving the public's perception of your clients' level and quality of service.
- Improving your clients' public communications.
- Constraining the costs of doing business through outsourcing. Professional answering services are generally much more affordable than hiring an in-house receptionist or investing in expensive PBX systems for small businesses. In addition, the costs of answering services may be expensed as opposed to investments in capital equipment like PBX systems, which may be depreciated over time.
- Ensuring that your clients will be able to continue business in the event of a disaster, such as a fire in their place of business.
- Assurances that their business is represented by an expert in the field of business communications.

Once you know what unique benefits your service offers clients, you should begin to assemble a marketing plan. According to one report, only 14% of businesses have a business plan and fewer still have any sort of marketing plan. Taking the time to prepare a marketing plan will help you conserve your scarce resources, including time and money.

Your marketing plan should not be overly complicated. Start with your marketing budget. Look at your marketing expenses over the past three years

and evaluate the success of your marketing efforts over that period of time.

Then, identify your "target market." Your target market is the core group of individuals and businesses that are most likely to benefit from your services. Think about what those people do, what media they attend to, and where they are most likely to see your message. Use that information to assemble a marketing plan that makes the most of your marketing budget. Remember to leave some room for discretionary funds, as you will likely be called on to donate to various local events throughout the year.

Once you put together a simple, cost-effective plan, stick with it. Marketing plans help you conserve time and energy by identifying months in advance what, where, when, how, and why you will engage in a particular marketing activity. In preparing a marketing plan, you will be free to rely on your own judgments and experience to make marketing decisions.

Another important tool you may use to demonstrate the value that you add to your clients' businesses is by offering a service guarantee. You may elect to offer recorded sessions of the services you provide to a given client (complying with applicable laws and regulations).

Many clients overlook the distinct value that answering services provide, simply because they do not have tangible "products" to pass judgment on. Recorded sessions offer clients the opportunity to hear the quality answers provided by your service. When they can verify value, client satisfaction tends to improve. Client satisfaction is also correlated with client attrition. The more satisfied a client is, the more likely he or she is to continue using your service.

# 2004 Calendar

## **February 2004**

### ***1-4 • SNUG 17th Annual Meeting***

Hyatt Newporter  
Newport Beach, CA • Contact Dan at 800-317-8529 or visit  
[www.snugonline.org/calendar.htm](http://www.snugonline.org/calendar.htm).

### ***4-7 • CEO Annual Meeting***

Shelter Pointe Hotel and Marina  
San Diego, CA • Contact Herta Tucker at 703-751-1979.

## **March 2004**

### ***7-10 • NAEO Annual Conference***

Francis Marion Hotel  
Charleston, SC • Contact NEAO at 800-809-6373  
or visit [www.naeo.org](http://www.naeo.org).

## **April 2004**

### ***22-24 • PIN (Professional Inbound Network) Annual Users Group Meeting***

Center of New Hampshire Holiday Inn  
Manchester, NH • Contact Susan Fisher at 888-844-0091.

### ***April 25-May 1 • STA Third Annual Spring Cruise Workshop***

Contact Dan L'Heureux at 800-475-0857.

## **June 2004**

### ***16-19 • ATSI's 60th Annual Convention & Expo***

Sheraton Wall Centre  
Vancouver, BC • Call 866-896-2874 for more information.

## Circulating Online

*This story has been circulating online for some time through email. It is often attributed to a professor at the University of South Dakota School of Business. However, he tells us that he is not the author. Therefore, we offer it as an anonymous bit of food for thought.*

Let's put tax cuts in terms everyone can understand.

Suppose that every day, ten men go out for dinner. The bill for all ten comes to \$100. If they paid their bill the way we pay our taxes, it would go something like this.

The first four men — the poorest — would pay nothing; the fifth would pay \$1, the sixth would pay \$3, the seventh \$7, the eighth \$12, the ninth \$18, and the tenth man — the richest — would pay \$59.

That's what they decided to do. The ten men ate dinner in the restaurant every day and seemed quite happy with the arrangement — until one day, the owner threw them a curve (in tax language—a tax cut).

"Since you are all such good customers," he said, "I'm going to reduce the cost of your daily meal by \$20." So now dinner for the ten only cost \$80.00. The group still wanted to pay their bill the way we pay our taxes.

So the first four men were unaffected. They would still eat for free. But what about the other six — the paying customers? How could they divvy up the \$20 windfall so that everyone would get his "fair share?" The six men realized that \$20 divided by six is \$3.33. But if they subtracted that from everybody's share, then the fifth man and the sixth man would end up being PAID to eat their meal.

So the restaurant owner suggested that it would be fair to reduce each man's bill by roughly the same amount, and he proceeded to work out the amounts each should pay. And so the fifth man paid nothing, the sixth pitched in \$2, the seventh paid \$5, the eighth paid \$9, the ninth paid \$12, leaving the tenth man with a bill of \$52 instead of his earlier \$59.

Each of the six was better off than before and the first four continued to eat for free. But once outside the restaurant, the men began to compare their savings. "I only got a dollar out of the \$20," declared the sixth man. "But he," pointing to the tenth, "got \$7!"

"Yeah, that's right," exclaimed the fifth man, "I only saved a dollar, too. It's unfair that he got seven times more than me!"

"That's true," shouted the seventh man. "Why should he get \$7 back when I got only \$2? The wealthy get all the breaks!"

"Wait a minute," yelled the first four men in unison. "We didn't get anything at all. The system exploits the poor!" The nine men surrounded the tenth and beat him up.

The next night he didn't show up for dinner, so the nine sat down and ate without him. But when it came time to pay the bill they discovered, a little late, what was very important. They were FIFTY-TWO DOLLARS short of paying the bill!

Imagine that! And that, boys and girls, journalists and college instructors, is how the tax system works. The people who pay the highest taxes get the most benefit from a tax reduction. Tax them too much, attack them for being wealthy, and they just may not show up at the table anymore. Where does that leave the rest? Unfortunately, most taxing authorities anywhere cannot seem to grasp this rather straightforward logic!



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# AnswerPlus

## Answering the Questions of the TAS Industry

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## Summer Operator Wage Survey Results

The results from our summer survey are in! Here is what we learned from our survey respondents.

### Hourly Wages

Hourly operator wages among respondents ranged from \$5.15 for untrained operators to \$18.00 per hour for the most highly paid trained operators. The mode, or most commonly paid wages for starting operators was \$7.00. For trained operators, the most often-paid wage was \$9.00 per hour.

### Average Wages

Starting Operators: \$7.83  
Trained Operators: \$8.84  
Highest Operator Wage: \$11.28

### Paid Holidays

Most of our survey respondents offered paid holidays. More than 80 percent offer paid holidays on New Year's Day, Independence Day, Thanksgiving Day, and Christmas Day. Nearly that many offered paid time off

for Memorial Day and Labor Day as well. Smaller percentages of our respondents reported offering paid holidays for Easter Day, Christmas Eve, New Years Eve, and even Mardi gras.

### Percent Offering

|                  |       |
|------------------|-------|
| New Year's Day   | 81.3% |
| Christmas Day    | 81.3% |
| Memorial Day     | 78.1% |
| Independence Day | 81.3% |
| Labor Day        | 75.0% |
| Thanksgiving Day | 81.3% |

### Employee Benefits

Health insurance was the single most-commonly offered employee benefit. More than 80 percent of survey respondents reported to us that they offer employee health insurance benefits. Of those services who offered employee health insurance, more than 30 percent paid the full cost of the insurance. Half of survey respondents reported that their operators paid for a portion of their health benefits, up to 50 percent of the cost. Among responding answering services who offered employee health

insurance, only about 8 percent required the employees to pay for 50 percent or more of the cost of their health insurance.

The second-most popular benefit, according to our survey respondents, was dental insurance. Nearly half (45 percent) of answering services who offered dental insurance benefits paid for 100 percent of the employees' premium.

### Percent Offering

|                       |        |
|-----------------------|--------|
| Health Insurance      | 81.3%  |
| Dental Insurance      | 62.5%  |
| Life Insurance        | 46.9%  |
| Retirement Benefits   | 40.6%* |
| Disability Insurance  | 31.3%  |
| Vision Benefits       | 28.1%  |
| Accident Insurance    | 28.1%  |
| Tuition Reimbursement | 21.9%  |
| Cancer Insurance      | 12.5%  |
| Long Term Care        | 9.4%   |
| Legal Expense Plans   | 0.0%   |

\*61.5% of these offer 401k Plans

\*30.8% of these offer Simple IRA

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