



The Ageless Millionaire

The E-Zine of the Longevity Club

5 Steps to Stress-Free Money Calls A Guide for the Prosperity Challenged By Adriane Berg

Most everyday we are compelled to make calls that relate to money. They may be to ask for a refund, to renegotiate our credit card payments or to collect a debt. For many of us these calls cause anxiety and concern. We may procrastinate, fumble or never make the call at all. This is an area where the wisdom of inner journey theory meets up with business negotiating skills, to help you overcome your resistance and make successful calls.

As inspiration read Cynthia Killion's "Little Book of Prosperity Magic." Chapter 4 called "Clearing" reads, "Whenever prosperity doesn't happen, something has gone wrong." She then asks you to write up exactly what you want, and why you think you won't get it. Also, pick up a copy of the enduring masterpiece on negotiating, "Getting to Yes," in which Professors at the Harvard Business School, come up with the same conclusion. Know your goal, focus and assert yourself.

And, before you grapple with the 5 Steps to success, here are two strategies that DON'T work. First, don't hide behind your husband, your agent, or any surrogate to ask for any thing that relates to money. No matter how much you loath money calls, no one really knows what's best for you like you do. Use a surrogate only after you are so proficient in making the calls

yourself, you can supervise them. Second, don't lie. Be straight, direct, accurate and clear in your request. If you are the one turning someone else down for money, the same applies. Don't leave the other guy guessing or mislead.

Now for the 5 Steps to follow to arrive at a happy result through every money call you make:

1. Forget past money failures with others. Never mind that your colleague didn't get a raise from your boss, or your ex husband stole your bank account. That's someone else, and that was then. This is now. To "clear" yourself for the call, write down and then forget about (burn the paper if you like) all the reasons you won't get what you want.
2. Forget your past encounters with the person you are calling. On this call you will be different. Give them a chance to respond to the new you. By the way, if you have always had a successful call to the person, don't take them for granted this next time around. You may get a "no" and become stumped.
3. Know what you want to accomplish from the call, with precision, before you make it. Write out your goals. Compare how well you did after the call is made. It's a good record of your growing

progress.

4. Once you make the call, state what you want clearly and succinctly. Refer to your notes, if necessary. You can even say that you have jotted down some points, and read them one by one.

In many cases, there need not be a step 5. You will get a yes, or an equivalent with which you are happy. But sometimes the response throws you for a loop. Then, all the abundance theory or business training in the world can't help you from the very human reactions of anger, frustration, shame, and resentment. Often you get too confused to formulate a winning verbal response. That's when the money call becomes a nightmare. You might beg or curse or anything in between. But whatever you say, you have lost the thread of control that you had when you dialed.

That's when step 5 comes in. Step 5, which I call "Give In and Win", has been sited in so many areas of self-actualization that it's become a fundamental. Landmark Education, for example, calls it "commitment without attachment," Zen teaching often asserts, "the strongest tree is the one that can bend." All these are nuances of the same life-affirming tenant. My Mom puts it her way, "There's more than one way to skin a cat."

Step 5 calls on you for instant creativity. When you feel the pain in the pit of your stomach because the credit card company refused to reduce your rate, the boss turned you down for an extra week vacation, your client said "the check is in the mail," it's your signal to ignore the feeling and find alternatives that work for you.

At first, it helps to come up with several acceptable alternatives before you make the call. Prioritize them, and use them in a pinch. Eventually, you will be able to spout them as soon as you get a "no." Unfortunately, we are taught to ridicule people who keep asking as pushy salesmen types. None sense. If you can't keep striving for a "yes", you don't have enough commitment, in the first place. Besides, sometimes another's way is actually better.

Suggesting multiple creative requests and asking the other guy to choose from among them is another way to compromise. As you accept compromise as a "win," you experience more and more successful money calls. You begin to lose the "woe is me, nothing ever good happens" attitude. You begin to expect success. And it comes.

A Real Life Money Call: Get To The Highest Person On the Totem Pole

Here's are some universal principals to apply, in the context of a telephone call to get your water bill reduced:

Always know their policy before you make your request. If the water bill seems high ask, "What is your policy on reducing a water bill that seems out of line?"

Don't take "no" for an answer. If the reply is, "We don't give refunds; the inspector audits our bills, and they are accurate," ask for what you want anyway, with precision. Do not make them or their policy wrong. Make yourself an exception." I think your should make an exception, my bill is \$50 too high." If they stand their ground, explain how you arrive at your request. "I have used the same amount of water for 10 years and the bill was never this high. My neighbor's bill is lower, and they more people and more bathrooms."

If they still stand pat, engage them in pertinent conversation. "Has the water inspector changed?" "Have the rates per gallon changed?" Show that you truly want to understand the reason for the policy. Do not challenge it.

Nine times out of 10 they will not know the answers to your probing questions. Find out who does. "Gee. This could cost me \$600 a year, who is in charge of the calculations?" The higher you get, the closer you are to getting a "yes."

Be prepared to start the conversation over again with patience, only this time to a higher up.

If you really strike out, and have no concessions made for you, write to the President of the company, the Mayor or whoever is at the tippy top.

I know three people who ended up working at the company, that they called for a refund. By the time they made the “request rounds,” they knew many people there and understood how the company operated.

