

YOU CAN SELL

RESULTS ARE REWARDED,
EFFORTS ARE NOT

SHIV KHERA

B L O O M S B U R Y
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*This book is dedicated to those professionals
who bring pride to their profession
through ethical selling.
To them,
the sky is not the limit.*

Selling is nothing but the
transfer of enthusiasm from the
seller to the buyer

Shiv Khera is the founder of Qualified Learning Systems Inc. USA. An author, educator, business consultant and a successful entrepreneur, he is a much sought-after speaker.

He inspires and encourages people, making them realize their true potential. He has taken his dynamic personal messages to opposite sides of the globe, from the U.S. to Singapore. His 30 years of research, understanding and experience have helped people on the path of personal growth and fulfillment.

Shiv Khera is the author of 17 books including the international bestseller **“You Can Win”**, which has sold over **3.7 million** copies in 21 languages. His other books are creating new records. His clients include Lufthansa, IBM, HP, Citigroup, HSBC, Canon, Nestle, Mercedes Benz, Johnson & Johnson and many more.

Tens of thousands of people have benefited from his dynamic workshops internationally in over 17 countries and millions have heard him as a Keynote Speaker. He has appeared on numerous radio and television shows.

He has been recognized by the Round Table Foundation and honored by Rotary International and The Lions International.

His trademark is:

**‘Winners don’t do different things,
they do things differently.’[®]**

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Preface

AS LONG AS YOU HAVE YOUR EYES ON THE GOAL, YOU DON'T SEE OBSTACLES

Unless there is a change in behavior, learning has not taken place. Transformation only takes place when information is internalized. Most people who fail in life do so not because they lack talent but because they lack the burning desire.

WHAT KIND OF BOOK IS THIS?

In one sense, it is a cookbook. It lists the ingredients – the principles – you will need to follow to become successful, and gives you the recipe for mixing them in the correct proportions. Above all, this is a guidebook – a step-by-step, 'How to' book that can help you turn dreams into realities.

HOW TO READ THIS BOOK

You Can Sell will help you establish new goals, develop a new sense of purpose, and generate new ideas about yourself and your future.

The concepts in this book cannot be absorbed by casual browsing or in one reading. It should be read slowly and carefully, one chapter at a time. Don't move on to the next chapter until you are sure you understand every concept in the chapter you are reading.

Use this as a workbook. Write marginal notes for yourself. Use a highlighter as you read and mark those words, sentences or paragraphs that seem vital, or especially applicable to you. As you read, discuss the concepts in each chapter with your spouse, partner, or a close friend. A second (and hopefully frank) opinion from someone who knows your strengths and weaknesses can be especially helpful. One of the purposes of this book is to help you create an Action Plan for the rest of your life. If you have never created an Action Plan, it defines three things:

1. What you want to achieve.
2. How you expect to achieve it.
3. Target date to achieve it.

As you read this book, keep a notebook handy. Divide it into three sections – your goals, the stages in which you plan to reach them, and your timetable for success.

By the time you finish reading this book, your notebook will be the foundation on which you can build your new life.

The principles in this book are universal. They are applicable in any situation, organization, or country. As Plato said, 'Truths are eternal.'

Throughout the book I have used the masculine gender, only for the purpose of ease in writing. The principles apply to both genders.

Acknowledgments

I want to recognize the support of my wife, my son-in-law and my staff, whose diligent efforts have made this book possible.

This book is an essence of my personal selling experience, the learning and training provided to me by my teachers, mentors, and thought leaders who have inspired me. I am sharing knowledge which I have internalized during my 35 years of experience in the field of selling. I have learned from many people, much wiser than me. Even though it is not possible to give credit to each one separately, I am deeply indebted to all.

I wish to express my gratitude to those who may have contributed to this work directly or indirectly even though they remain anonymous.

1 A Chosen Profession

CARDINAL RULE

ONE OF THE HIGHEST PAID PROFESSIONS IN THE WORLD IS THE PROFESSION OF A COMMISSION SALES PERSON.

Many times, I have been asked what profession I would pick if I had a rewind button and I could live my life all over again. Would I be a doctor, an engineer, an attorney or an accountant? My answer is, *'I have respect for all these professions, but the only profession that I will pick, and pick much earlier in my life, would be that of a commission salesman, not a salaried salesman.'* The reason for this is that a salesman on commission writes his own pay cheque. He decides his own compensation. He says, *'Pay me nothing if I do not produce!'* **The best part of selling is that a good sales professional controls and in fact, creates his own destiny.** Good sales professionals are goal driven. They realize that in life results are rewarded, not efforts. In cricket, no matter how many times a batsman scores 99 runs, nobody ever gives a grace run to call it a century!

THE START OF MY CAREER IN SELLING

It is not unusual to see many people enter the profession of selling totally by accident. I am such an example.

My career started in North America back in 1975, when I saw an advertisement in the newspaper saying, *'If you want to make some extra money do door-to-door demonstrations of vacuum cleaners.'* I responded to the advertisement thinking, *'During the day I will wash cars and in the evening I would do the demos.'* There were a lot of people there. We got a pep talk and were told, *'Go do the demos of the vacuum cleaner. For every demo you do, you will get paid five dollars.'* I was genuinely naïve and actually believed that I only had to do the demo and not sell. I would go to an apartment building, knock on the door and when the lady

**THE WORLD
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or man opened the door, I would say, 'Madam/Sir, you don't have to buy the vacuum cleaner, all that you have to do is take a demo and I will get five dollars.' Some people took pity on me and let me come in, but others slammed the door. That was all right too. One day I was doing a demo at an Indian family's home. The husband and wife were sitting on the sofa and I was on the floor. The entire time, the man instead of looking at the vacuum cleaner, kept looking at me. I asked, 'Sir, did I do something wrong?'

He said, 'No.'

I asked, 'Why do you look at me this way?'

He asked me, 'Shiv, have you ever sold life insurance?'

I said, '*Never, and I never will, because I remember, back home the life insurance agent was considered the pest who would not leave for three hours till I signed the application. I will never be that pest in my life.*'

He said, '*No Shiv, it doesn't work that way here. Look at me, I am a life insurance agent. Look at my lifestyle, I drive a Lincoln car.*' Later on I came to know that he was working for MetLife, and the manager there had a recruitment drive going on. If you recruited a new salesperson, you would get a Samsonite briefcase. So, to him I was the briefcase!

I said, '*Thank you, but no thank you.*' I finished the demo and left.

When you cannot go straight, you go the other way around. We were living in the same building; his wife became friendly with my wife and somehow she convinced her that selling life insurance was the right thing to do. My wife also knew that we had to do something different; we couldn't go through life washing cars. I had a family to support. We had a little daughter and my wife knew that it would not be easy for her to convince me either.

She knew how to handle the situation well. She said, *'Shiv, to sell life insurance you have to take an exam. Why don't you take the exam and if you pass, you have a choice. Right now, you have no choice.'*

I said, *'OK, I will take the exam, but I won't sell.'* I took the exam and passed. This person, who had gotten the whole process started, asked me to come along to his office and meet the District Manager. The District Manager was a very sharp, mature person by the name of Joe Bonny, who congratulated me and said, *'Shiv, if you decide to sell life insurance right now, I will make you an offer and I will give you time to think.'* Then, he pulled out his watch, and said, *'If you become an agent right now, I shall give you a draw of \$150 a week and you have thirty seconds to decide before I withdraw the offer.'*

I said, *'Joe, you said you will give me time to think.'*

He nodded and said, *'You have twenty seconds left.'*

I said, *'I will take it.'* Now I was a life insurance agent, something I never wanted to be! I was given the rate book, some training and told, *'Boy, go and sell!'*

For the next 3 months I went out selling and I thought I was putting in a 100 per cent effort. We all have our own perceptions of hard work. I broke the company's record. Guess, how many sales I made? None! My manager called me and said, *'I have been in the life insurance business for close to thirty-five years and I have seen some slow starts in my life, but I have never seen one like you. Don't come back tomorrow, you are fired.'*

I said, *'Joe, at least hear me out before you fire me. I am not a doctor, an engineer or an accountant. I am only a Commerce graduate and I failed in my 10th grade. I'm not an educated person. I have a handicap. How do you expect performance out of me?'* That day, somebody spoke very harshly to me, and I am glad he did, because that was not anger, it was concern.

Joe said, *'You shut up and listen to me today. You don't have a handicap, you have a bad attitude. It is people like you who ruin not only their own but their family's lives, too. Do you know who has a handicap? It's the doctor, engineer, attorney and accountant.'* I had never heard that before.

I asked, *'How do they have a handicap?'*

He said, *'Go check out all over the world. It is generally true (exceptions are different) that they have all picked their fields and they are stuck. You have not picked your field. Don't you see the world is open to you? In fact, the world is waiting for you!'*

I said, *'Joe, I never thought from that point of view.'*

He said, *'Now that you are fired, you have all the time to think. Please leave my office.'*

I left the office very depressed and dejected. That night I had an appointment about 30 miles away and I wanted to keep it, because all our appointments were made one week in advance. It was around 6.30 in the evening, and while I was driving I was feeling very low and depressed. I knew that I had no job the next day. In my bout of depression, involuntarily, I just started crying. I had a family to support, and didn't know how to earn a living. I had a little daughter and I didn't know how to put bread on the table for the family. I kept crying and I kept praying. Finally, half an hour later, around 7 p.m. I reached my appointment, got myself composed, went up and started selling. I started my presentation. By the time the man looked at his watch it was 11.30 at night I had still not made a sale. No wonder life insurance agents are called pests. The client said to me, *'Do you realize what time it is?'* I got the message that this was his polite way of saying 'get out'. Then he said, *'Do you realize that I have to go to work tomorrow morning?'*

I said, *'I am sure you do, Sir'*. This was another polite way of saying get out now. But somehow I was not moving that night. I don't know what got into this person's mind. He said *'Tell me, what will it cost me to get rid of you right*

now.' I thought he was asking me the rate. I opened the book, flipped through the pages, calculated to his age, looked at the factor, multiplied with the amount of insurance and I said, 'Sir, that will be \$27.58. (to the best of my recollection).

He said, '*Is that all? Why didn't you tell me that when you walked in?*' He wrote me a cheque and said, 'Take this and go.'

That was one of my first sales! I came home at midnight and the next morning I went to my manager and said, '*Joe, I have an application today. It is a **small** one but it is a bound one (a bound one is one with a cheque, because an application without a cheque is also without a commitment!). Joe, will you let me stay? Could you withdraw the papers to fire me, because if you fire me, I don't know where to go! The only thing I know is to go back to washing cars and I don't want to do it anymore. I make a commitment to you that I will not let you down. Please withdraw the papers.*'

He looked at me and said, '*Shiv, this is not your small one. This is your **big** one and I will only let you stay here if you make a commitment, not to me but, to yourself and your family. I will withdraw the papers.*' That day, I made a commitment to myself and that was a major turning point in my life. He withdrew the papers and let me stay. That year, I went ahead and sold close to \$1 million worth of life insurance. The next year, I sold close to \$3 million (including term insurance). The same year, I came to know from my manager that I had missed achieving the MDRT (qualifying for the select Million Dollar Round Table) status. The year after, I sold enough to qualify for and achieve the MDRT status.

After I moved to the US, I got into 3 businesses, and bought out a pension and contract administration franchise (around early 80s). My wife and I started an office in New Jersey with no clients and finally sold our practice in the mid-90s with close to 400 clients.

WHY DO I SHARE MY LIFE STORY WITH YOU?

1. The major reason – when my manager said, ‘*You shut up and listen to me!*’, he got my attention. That was the time I learnt a very important lesson – ‘**Sometimes in life you’ve got to be unkind to be kind**’. Leadership is not a popularity contest. He spoke to me as a parent and as a teacher. What a message!
2. All my life I kept failing and blaming the whole world for my failure, not realizing that I was my biggest problem. Nothing changed outside, but something changed inside me and gave me a new direction in life. Many times in life **aren’t we our own biggest problem?** That’s the time I learnt that **selling is more a matter of will than skill and we need both**. Between will and skill, will is more important than skill. Skill can be learnt, but when you are down and hurt, that’s the time when your sheer will is going to pull you up one more time, to get up and make one more call and that is the winning edge. Even though it has become a cliché, it still makes great sense. The difference between the ordinary and extraordinary is only the ‘extra’.
3. At my seminars I ask participants, ‘*How many have been to the horse races?*’ Invariably hands go up. The winning horse that comes first, wins 3 to 1, 5 to 1 or 10 to 1, depending on the odds. The question is whether the horse that wins 10 to 1 is ten times faster than the one behind him? The answer is no. The winning horse may only be faster by the nose, but the rewards are ten times bigger. Is it fair? Who cares? What difference

AN ELITE SALES PROFESSIONAL IS LIKE A RACE HORSE WITH THE WINNER’S EDGE AND THE ATHLETE WHO WINS BY A FRACTION OF A SECOND, BUT IS REWARDED TEN TIMES MORE.

does it make? Those are the rules of the game. Whatever happens at the horse races is exactly true in our human life, too. The question is – do we have to be ten times smarter than our competition? The answer is No! All we need is the nose and the rewards are ten times bigger in real life too. The difference between winning and losing, many times, is very little. At the Olympics, the gold-medal winner beats those behind him by probably a fraction of a second. Michael Phelps created a world record by winning eight gold medals at the 2008 Olympics in Beijing, China. He won the 100-meter butterfly race by 1/100th of a second.