

Republic of Ripoff

Confessions of a Home Improvement Salesman

By Buddy Marr

Confessions of a Home Improvement Salesman

Table of Contents

Chapter 1	Confession
Chapter 2	I Want My Money!
Chapter 3	The Pitch
Chapter 4	How It All Began
Chapter 5	The One-Legger
Chapter 6	Racial Profile
Chapter 7	Clients From Hell
Chapter 8	The 20th Century: Sales Go Ballistic
Chapter 9	Pencils Have Erasers
Chapter 10	My Teacher Greg
Chapter 11	How We Find You
Chapter 12	Buyers As Liars
Chapter 13	I Said NO
Chapter 14	Get Out!
Chapter 15	Adventures in the Twilight Zone
Chapter 16	The Betrayal
Chapter 17	Your Turn
Chapter 18	Brother, Can You Spare a Quarter Million?
Appendix:	Notes and References

REPUBLIC OF RIPOFF

Confessions of a Home Improvement Salesman

Chapter I

CONFESSION

I am a veteran home improvement salesman. For almost twenty years, my job has been to dazzle owners with the ways and means to create materialistic delight, then to cajole them into signing on the dotted line. Like a former US president, I can state plainly that I am not a crook. My carpenters, roofers, plumbers and electricians always do good work. Yet the overriding goal was, is, and always will be to squeeze from wide-eyed innocents as much money as possible -- regardless of the true cost of labor and materials.

Home improvements make America, well, America. According to the 2000 Census, 66.2% of Americans own their own homes. That's 198 million owners, each whom possesses wallets or pocketbooks. Current national sales figures, compiled by Harvard's Joint Center for Housing Studies, show the industry raking in approximately \$205 billion annually -- a large segment of our economy. The out-of-pocket "cash deal" is icing on the cake that is not even included in these official statistics, yet represent the

most desirable component for many contractors, for reasons readily grasped by everyone who has not just arrived here from Mars.

The secrets to follow, as chapters unfold, directly impact every homeowner. Who among us, after all, isn't an unwitting babe-in-arms when faced with someone who knows every trick, can deflect any hesitation, sooth any worry, and parry any objection? Those at my level of expertise have virtual PhDs in Tenacious Persuasion, as we set up our lucrative practice not in some ivory tower, but in your home. Living and working in New York City, the largest, most ethnically diverse urban area in our country affords me unique insights into this industry, whose practitioners and clients cross all economic and social divides. "Old Blue Eyes" - Frank Sinatra – was perceptive when he sang, *"If you can make it here, you'll make it anywhere."* A successful New York salesperson can go to any city in our nation and then sell anything, for one simple reason: After a few years on the job in Gotham, he has seen and heard it all. Will anyone in sleepy Peoria have the psychic stamina to resist an onslaught honed in the city that never sleeps? Not likely. One singular advantage of the "Big Apple" is working with very large ethnic groupings: Hispanics, Blacks, Jews, Italians, Indians, Pakistanis, Africans, Haitians, West Indians, Eastern and Western Europeans, Asians of many persuasions. And yes, even the occasional WASP (White Anglo-Saxon Protestant).

Each group has its own way of negotiating. And profiling is alive and well in the sales arena. Thus the seasoned professional is capable of feints and right crosses, resulting in the knock-out punch, in ways that would enthrall any avaricious-minded audience.

New York has five parts. Manhattan is of course the business capital of the world, but, surprisingly to many outsiders, also has tens of thousands of private homes, virtually all of the brownstone row-house style. The Bronx, the only borough attached to the mainland, has over fifty thousand private residences. It was so named with “The” as part of its designation, because “Bronx” is an English language variation of the Dutch name Bronck, a wealthy 18th century family who owned the entire area. When someone wished to visit, they would say “we’re going to the Broncks’.” Staten Island is the most rural and outlying borough, but still has twenty-five thousand homes. Finally we come to the largest population areas and the richest mother lode for salesmen of every stripe: the enormous boroughs of Queens and Brooklyn, with over 100,000 homes apiece.

Into this teeming mass of humanity, enter *me*, in the year 1990, fresh from five years of convincing small retail store owners to install roll-down security gates at their shop’s front to protect themselves from the big bad wolf.

From then till now, I have sat with over 3,800 families at their dining tables, attempting to convince them to part with hard earned currency to remodel their homes. Along the way, all of human emotion and frailty was laid bare before me. It’s doubtful that any politician, census taker, or family social worker living in America today has spent more time learning what motivates our fellow Americans and, especially, what buttons need pressing to create a desired response. In this case, the warm, wet, neuron-filled, infinitely complex human brain is effectively distilled to a machine with only two buttons: to buy or not to buy. My job was to render the “not buy” button dysfunctional.

These pages may elicit emotions in the reader. I expect you will be enraged, enthralled and humored. After all, what I am about to confess isn’t nice, and these are

real people. Your head may shake, your eyes may roll and still you will have paid only a small fee for avoiding the psychic and financial roller coaster ride of your lifetime, for it is my intention to teach you how to overpower my colleagues and me.

Bob Villa made millions showing down-home folks all they needed to know about fixing their houses. Home Depot and Lowe's cater to zillions of owners and also contractors. The cable network DIY – Do It Yourself – provides endless hours of visual how-to's for bathrooms, kitchens and sundry other projects. Along with these comes the ultimate American remodeling show – Extreme Makeover, Home Edition. These golly-gee-wiz programs, which provide viewers with fuzzy warm feelings about their new basement family room, have their place.

Nonetheless, leave them behind, if you wish to enter the lion's den of reality. Only the very smallest percentage of homeowners dare tackle major jobs like kitchen or bathroom remodeling by picking up hammer and saw themselves; most are smart enough to leave it to professionals. Another small percentage happens to be graced with a competent, honest contractor, plumber, carpenter or electrician in the family, and I needn't say another word to them, either; they're set, and good luck and blessings upon the project.

For the rest – meaning the vast majority who wake up one Saturday to realize that their bedroom windows are too tiny, their kitchen too dark and old fashioned, their bathroom too disgusting, their roof too leaky, or their back deck or porch simply nonexistent – they will start by asking friends or neighbors or picking up a phone and getting advice. This process often leads to a visit from the home improvement salesperson.

When he materializes, he has not come because he is lonely and wishes to chat. He has not driven a sample-laden, low-gas-mileage SUV because he wants to dine in Omaha and your home is en route. No, he's there because he has a surly tattooed teenage daughter about to enter college. He knows he must sell you the job.

How does he do it? What truths and realities does he spin to get your greenbacks? What is he thinking, and what can short-circuit his frontal cortex so that you still get the work done while yet he leaves with only half of your life savings instead of all of it *plus* interest?

And what are *you* thinking when you negotiate with the contractor or home improvement specialist? What motivates you, the home owner, to part with tens or even hundreds of thousands of dollars? In this *game*, rest assured, you, to him, are just that - "game" to be put upon the table for a good meal.

But why am I going to spill the beans after these many years? You want the truth? My appetite is now sated. I'm looking for a kind of absolution. The unexpected happened: I've grown weary of parking my scruples while doing and saying anything necessary to close the deal. Most of my clients were honest and hard working, folks eager for a piece of the American Pie - their own picture-perfect home - and I'd like to atone by sparing at least as many potential buyers as the ones I have overcharged.

And another thing: Along the way I've had so many bizarre encounters, met so many characters, that I have perhaps as many good stories to tell as the 19th century explorer emerging from the jungle after a decade of being given up for lost. These are too good not to share.

And yet the street is two-way, as you will meet customers who were certifiably psychotic. Not to mention those whose diabolical deceptions rival the least scrupulous of my kind, and make a politician's nature seem by comparison like that of Saint Thomas.

So strap yourself into your most comfortable recliner, in your not-yet-remodeled living room, and hold on.

During this odd journey into my world, here is some vocabulary we commonly use:

SIT: the actual meeting with homeowners.

LEAD: having a prospect's vital information - name, address and phone number, along with their stated desire for some remodeling work, potentially leading to an appointment for the 'sit.'

ONE-LEGGED: a scheduled appointment or an actual visit to the home, with a critical decision-maker not present.

PITCH: the complete sales presentation.

EQUITY: the difference between the present value of a home and the balance of the existing mortgage.

The stories you're about to read are true. The names have been changed to protect the guilty.

Chapter II

I WANT MY MONEY!

We are sitting around the dining table, its table cloth slightly stained. The kitchen in the modest Queens, New York one family house is small and '60s looking, with green Formica counters and overly-lacquered oak cabinets. I am here to sell 20 replacement windows. Mr. and Mrs. Salagusta, she, short, of light olive skin, black hair with salt and pepper roots, he with a similar look without the dye, face me from the other side, looking longingly in my direction. They want to hear that I am about to give them a price they can afford for this much needed commodity. Ninety minutes earlier I told them they would be given my regular sales representative's price at the end of the presentation, but that I had a very special deal, as I was the senior field manager. Now I look up from my calculations and un-scrunch my wrinkled forehead that I expect has conveyed a sense of great carefulness and caring.

"I have an offer," I tell them.

"I believe it's an excellent offer. If I can put up a good job here, other jobs in the neighborhood could follow. This is New York. And, in New York, you never get something for nothing. Let's face it, in this city, can you get anything unless one hand washes the other?"

"No," he replies, with the missus nodding in concurrence.

“Well, I can bring this retail price down, and I mean *down*. Not just a couple of hundred dollars, but thousands down, but...only if you scratch my back. And then I’ll scratch yours.”

A knowing smile becomes discernable on Mrs. Salagusta's overly lipsticked lips. The hubby remains stone-faced.

“I want three things from you tonight for me to be able to bring this price down tonight to where I know you’ll love it. I’ll be able to bring it to where the two of you will look at each other and say, ‘that’s good; this we can afford.’ But, for me to do this...again, I need three things from you. First is -- a job sign. When the men arrive to start the work, we’re going to put up a sign at the front of your lawn. It’s not big. Maybe 2x3 feet. It will have our company name and our phone number on it. Now, it will take two days to install your windows. And, when the men are finished, they’ll clean up and leave. But, the sign stays -- for thirty days. And, you must maintain the sign. If it falls down, pick it up. If it disappears, call our office and a truck will come by and put up another one. And, it must be up for thirty days.”

I dramatically pause, then, “Will you do that for us?” - wanting this to sink in.

“Sure, that’s no problem,” says he, suddenly animated, scratching his nose with eager anticipation. Maybe this is going to work out after all, he feels on some level.

“Good. Now the second thing.”

As the words fall from my tongue, my right hand pulls out from under my clipboard pad a small stack of encased-in-plastic-sleeves “thank you” notes and letters.

“After the work is done, and after you have the windows for awhile and experience all of their benefits, I want you to sit down and write me a letter just like these.”

I spread them as a blackjack dealer in Vegas fans a deck of cards across the table.

“Now, keep in mind we get letters like these all the time, so I want you to send one to us. Of course, you must be happy. I’m not asking you to say anything you don’t truly feel and believe when the job is over.”

A second “sure” is heard.

I hearken back to the infamous scene in David Mamet’s screen version of *Glengarry Glen Ross* where Alec Baldwin bellows to a tired group of salesmen, “ABC...always be closing!! ALWAYS...BE...CLOSING.”

I mentally shake my head like a wet dog after a bath, saying to myself, *stay focused*.

“The third, and, most important thing” – and here, I whisper conspiratorially – “is...confidentiality of the price. Many times neighbors or friends will look at new work and say, ‘hmm, good job. How much?’ Folks, my field rep could never give your neighbors the price I’ll be giving you, because, as mentioned before, I handle the advertising of the company, and the discount I’ll be giving you comes from that budget. He can’t put this ad money into a job the way I can, so, please, don’t discuss the price. Okay?”

“Why, sure, we never tell anyone what we pay for things,” eagerly chimed Mrs. Salagusta. It scarcely mattered that I didn’t believe her for one second. If she thought she’d gotten a bargain, of course she’d tell her friends. All of them. She’d tell everyone at

her beauty parlor too. And strangers on the street. She'd rent billboards and banner-towing planes, for God's sake.

"Good," I respond, with seeming enthusiasm. Actually, my enthusiasm is genuine. It is my words that are scripted. It is all an act, or, more accurately, a play with *three* acts. Act I is the warm-up; Act II is the presentation, with Act III coming down the stretch as the "close." Even the applause is part of the recital - the contract signed and their check in my pocket. I have performed it thousands of times. They have never seen it. So, who has more control, they or me?

"So, let's review. A sign on the house for thirty days, and you maintain it?"

"Yes."

"A note saying we're wonderful as long as we *are* wonderful?"

"Yes; sure."

"And, confidentiality of the price?"

"Yes, these are easy."

A smile crosses my face, as it does theirs.

"Well, great. Then, since you're giving me these things, let me reverse the "give-me." If I can bring this price down thousands, to where you look at each other and say, 'hey, that's good; that's easy for us.' If I can do *that* for you right now, where it's absolutely affordable for you, then – can we do business tonight?"

It now begins. The battle. What I know is: most folks who think about an offer too much do not go through with it. So, closing the deal tonight is everything. They must not be allowed to do anything else with their lives – not see their children, have another meal, or even take their heart medication – until they sign the paper.

The give-and-take that determines who wins has now begun. I say nothing. I just look at them. When I say, “Can we do business *tonight?*” their faces go through subtle changes. Those two little lines that show up between eyebrows when consternation sets in, now appear. Suddenly the situation of “scary big renovation” and “give this guy tons of money” has gone from the safely hypothetical, from something merely to be discussed, to an actual, potentially irreversible reality. The corners of their mouths go from slightly up to slightly down. Their postures in the chairs change. It is all too familiar.

And I say nothing.

He who speaks first, loses. And it is usually the customer who loses.

I am there for one reason, and one reason only. My money is in their pocket. I want my money to make a speedy journey out of their pocket and into mine by any means necessary, as long as it is legal. This last truism was *not* a line of dialog in Mamet’s dead-on play, but it should have been. For, this is the *raison d’être* for any salesperson: *make it happen*. Yes, enjoy what you do. We veterans thoroughly savor our talent for making the sale. But what we absolutely enjoy is going to the bank. What we *don’t* like is dealing with emotional clients, and especially those who knee-jerk, “Well, that seems like a good price; we’ll have to think about it,” which is equivalent to hearing from your doctor that you have a brain tumor. “Think about it” is a euphemism for, “You lost the game; let’s close the board and put away the pieces and we’ll never play again.”

They are very bad words because “thinking” is a process we require potential clients to avoid. Can we thus overcome this canyon-sized neural obstacle? Is there some way to helpfully prevent the client from excessive thought?

Absolutely.

There is normally one spouse in the couple who is in control of the money. In blue-collar families, it is usually the wife. So it was with the Salagustas. He is a postal clerk; she, a registered nurse. It is Mrs. Salagusta who answers my question with, “Yes, as long as it’s affordable.”

I then spring into action as lithely as a gazelle avoiding the lion. Grabbing my calculator, I furiously punch numbers. It actually made no difference what buttons are pressed; the machine is another stage prop. It might as well be missing its batteries. I have already figured the inflated “retail” pricing *and* the price I am willing to take prior to my just-completed “spin.” There is, *always*, some padding even in *this* price, as I’ll need it for further give-and-take negotiations as the evening progresses. It is my time against their money, and the prospect of making a \$3000 commission for three hours work gives me all the time I want.

The act continues: I show them my price.

And, like hundreds of times before, I now listen to those famous and dreaded words heard by salespeople across the nation, “I have to think about it.”

“Hmm, Mrs. Salagusta, I asked you that if my price was absolutely affordable, could we do business tonight? You said ‘yes.’ I do hope everything I told you about my company was okay.”

“Oh, yes, your company sounds just fine. Good Better Business Bureau record, many years in business.”

“Hmm, I do hope that I didn’t say anything to get you upset. I hope it isn’t me.”

“Oh no, you’re fine. You seem like a nice man and you’re very knowledgeable.”

“Well then, if everything is okay with the company and with me, then -- is something not right with the pricing? Is it the down payment? Is it the monthly payment?”

“Well, actually, it’s the whole price.”

Isolate and Confirm – cardinal rule number one with “closers.” Always be sure one knows the true and only reason for an objection. Merely guess and assume the answer and the sale is probably dead.

“Oh, wow, that’s all - just the price?” I say, as if this issue was as negligible and as easily brushed off as a bit of lint on my shirt. “Well, that’s the easy part. I thought it was something else. Okay then, what concerns you about the price?”

“It’s too much money.”

Well, *duh*, I think. But what I actually say in mock bewilderment is: “Oh, I see. Too much money? Compared to whom?”

“Well, actually, you’re the first we’ve seen about this.”

And there it is, sales’ cardinal rule number two: Buyers Are Often Liars.

Yup, that is the reality. In this case, the client’s answers started with, “it’s too much money,” which suggests they already had a figure in mind, provided, probably, by an earlier estimate. Then it went to “you’re the first.” Well, which was it? In truth, the mechanism behind the unfolding “let us think about it” tragic play often has an even simpler explanation. This is, the potential buyer is reacting with all-too-human fear and emotion. It’s a lot of money. It’s psychologically easier to procrastinate than to decide. Maybe they still want to collect a few more estimates for comparison. Perhaps their friends have warned them against hasty decisions. Whatever their underlying reasons –

which might even be subconscious -- my response is the same. Hit them from all angles with logic and reason. *My logic. My reason.* They have made a decision not to make a decision. The most critical 20 minutes of the sit is happening right now.

The moat to the castle has just been flooded. They have placed garlic around their necks, the crucifix is staring me in the face and the sun is coming up.

Not to worry, three thousand eight hundred times before, I have confronted these same rituals. They are familiar. The customer has been here, oh, maybe once. So, who has the control? A masterful presentation leads to the logical close and I am going to close you.

There are five “Ps” surrounding an objection to any sale: Preference, Procrastination, Priority, Pricing and the all-important Poverty. Four of the five can be overcome.

Preference: Has my presentation made you orgasmic? Am I *the one* you will want to do business with? I have shown you exactly what you want and have heard “yeses” each time I ask, “As long as it’s affordable, is this just what you want and need?” Therefore, I *must* be the one.

Procrastination: is now the time to do business? When first sitting down with "prospects," a professional will always ask, “How long have you been thinking about doing this? What has stopped you? Is everything fine with personal circumstances, *and* your finances, in order to move forward if this fits your budget?” If these owners are just shopping with no intentions of buying, we’ll get that on the table now. If they are “just shopping,” then the consummate closer kicks in with: “Oh, gee, well, that may backfire on you economically, for, as you know, fuel, materials and labor have been going through

the roof. We were hit with three price increases in the past seven months; thus, if you wait, your bottom line will increase. It would be wise to lock in the price with a contract and deposit to, understandably, get the best deal.”

Touching all the above bases usually cures fence-sitting.

Preference: Is the product, design, my company, what I’m wearing, my flashing blue eyes, my bright smile, how I’ve communicated, whatever, all in order and exactly, Mr. and Mrs. Prospect, what you want? *Of course* it is.

Pricing: the most difficult to pin down. Get them to agree to your logical pricing and the sale is consummated. More on this in a moment.

Poverty: impossible to overcome. One cannot bleed a rock. We attack this at the pitch’s beginning, two hours earlier with a “Market Survey,” by asking the potential buyer “what monthly payment would be in your ‘comfort zone’?” Do they earn, before taxes, \$6,000 a month, and their expenses are \$4,000?? Is their credit down the toilet? Bad scenarios. At this point we just might cut the presentation short and simply walk.

One additional caveat exists – the client’s possible unique condition, a special circumstance. Is a job in jeopardy, a car that must be bought, a large, surprise medical bill? Are they serial killers? Any such item can, unless it’s discussed up front, vaporize the sale.

Ah, but I’ve moved away from our tale. Back to the close. We left off at the client’s fictitious, “You’re the first one here,” or, at the not-so-fictitious “It’s too high a price.”

“Well, ma’am,” say I, “I can easily understand your need to speak with others.”

A smile appears across the Missus’ face.

“It’s logical to want to compare,” I conclude.

A larger smile.

I appear to be very sympathetic to her reasoning. My fish is given enough line, tires out and is reeled in.

“So, let me ask you a question. If, *before* my arrival, you had spoken to other companies, obtained lots of information, including prices, and then I came tonight, and you saw that you liked my company, the design and products, and you realized that my price was very good, *then* could we have gotten together tonight and done business?”

This is a set-up. They don’t know what is coming.

“Well, sure,” chimes Mrs. Salagusa, “then I would know for sure.”

“Great, then. Let’s...go...shopping.”

As these staccato words trip off my lips, I reach into my case, swooping up several important remodeling industry publications that show prices in every major American city for every conceivable improvement. In print – in black and white, no gray areas to confuse them. I spread several of these magazines across the table. A hush settles over the owners. Their eyes flash several times between each other and me.

“Now, Missus, look at these important journals. They’re published for us, the professional. You’ll see no prices on the covers, as you cannot buy them on a newsstand; they’re available only to me, the professional. We could also go online right now and see the same thing.”

I pick up one and thumb the pages to the one I want, showing the customers the exact price for the quality level of windows they desire. I then calculate, using the price per window shown. Of course, the sum is more than I am asking. I say, simply, “Folks,

you see that, based on the investigation of people who have access to information you'd find difficult to get, based upon the real prices that are much *higher* than what I've shown you, what is there to think about?"

Again, silence.

"Hmm, honey, whaddiya think?"

"Honey, what do *you* think?"

1955's Oscar-winning film *Marty* has a superb scene, reminiscent of what was occurring in front of me. Marty's friend, Angie asks, "So, Marty, whaddiya feel like doin' tuh-night."

"I dunno, Angie, whadda *you* feel like doin'?"

I wait and watch.

There is silence and tension.

No one wants to make the first move.

Then, after fifteen seconds, a long time of silence – do nothing, sit in your chair and just look at your watch for those fifteen seconds to see just how that plays on your senses – the wife speaks.

"Well, *if* we did sign tonight, how long would it take to get the windows?"

I smile. It's over.

Mrs. Salagusta, now leaning forward in her chair, looks at me intently. She then glances quickly at the hubby. His face reveals nothing. Good. He is, at least, in agreement. At most, he is simply not going to argue with the missus.

"An important question, ma'am; I'm going to answer that. However, I do need to understand. Are you saying that, if the delivery and scheduling fits your needs, we can

move forward tonight? And, I should address this to your husband. Sir, if this is okay with your wife, is it okay with you?"

Another cardinal rule in closing – always confirm exactly what they are saying *and* thinking. Plus, when one interested party makes the move, always confirm that both are in agreement.

"Sure, if my wife wants it, then it's okay with me."

"Fine," I say quietly. "The windows will take approximately one month to arrive in your home and two days to install. Remember, these windows are custom-made; we have no stock – they're manufactured just for you."

"Then let's do it," says the wife as her mate smiles and nods in agreement.

The contract is produced, written up and a deposit check is signed.

Deal done, and it took only two and one-half hours. I'll not get home until 10PM, but, so what? I can sleep 'til nine the following day and then bring the papers to the office. Close just two of these a week, take four week's vacation, and walk away with \$175,000 gross. This is good; but others do even better, pocketing \$250,000 and more. Yet, for many reasons – horror-show stories that will unfold in some of the upcoming chapters – it is not easy. Our days often are never-ending.

Think of the average worker, arriving home between six and seven P.M. each evening. They wash up and sit at the dining table to enjoy a leisurely meal with family. There are laughs and stories about the day's events and then some guilty dessert to cap it off. Not so for the in-home sales person. We are highly paid taxi cab drivers and go where the fare takes us. If the homeowners want us during the morning or afternoon, it is a superb pleasure, as this is during normal business hours and we may take as long as we

need to bring the falcon home to roost. But, most folks get home in the evenings and they eat their dinners and *then* we show up. For the client, it is wind-down time. For us, it's "show-time." Broadway actors have it easy compared to our hardy band of connivers. Each sit is unique, from the clients' personalities to the structure of the home to their finances and their needs. We must bob and weave and swim through rivers of piranha to get to the Promised Land. Car sales, real estate, insurance? No, it is the home improvement salesperson that has the hardest sales job in America. It is the land of the one-call close. One shot. It's get it or forget it. Bids? BIDS? There are no bids for closers.

What exists in their place is a free-for-all circus, whose performers do and say bizarre things. A theatre with plotlines so strange, tensions sometimes so snapping-point high, unintentional comedies so piquant, the plays deserve official historical preservation or, at the least, to be memorialized in its own nonfiction book.

This book.

Chapter III

The Pitch

Buy a book, toothbrush, house, or a pair of shoes. The final retail customer in Macy's or Wal-Mart buys it from someone who purchased it from someone else. The shoes are made from leather and rubber that were bought by the shoemaker from processors of the raw leather, bought from the slaughter house where the cows were killed whilst their meat was used to feed most of us, vegans notwithstanding. The rubber was processed from the gooey white latex sap purchased from Asian plantations.

Nothing in this world moves without someone selling something to someone else. Thus, when a potential buyer says to a salesperson, "You're the first one we've seen," this is throwing epoxy into the whole works. Selling home improvements is the Gold Standard of spending hours backing a client into a corner to elicit the ultimate "Yes" or "No." And, just as there is a script for plays and movies, so there is one for us.

Well, in reality, this is not so much a definitive, word-by-word work of Shakespeare. It is more of a guidebook. Before we plunge into this vast pool of wisdom regarding the "whys and wherefores" of mind-controlling our prospects, it will be helpful to see how we categorize the various groups of people with whom we interact.

The Mooch.

No, not the always-borrowing kind. When we say "mooch" we're referring to our best customer. These are virtually all blue-collar, hard working people; salt of the earth, really - the foundation of our country - tens of millions of homeowners with a couple of kids and a mortgage and car payments and a bit of lawn who together earn about \$60-80,000 a year, both working their butts off. We'll call them Bob and Sally.

When Bob and Sally were in school, education was a requirement to slough through so they could finally enter the workforce. Truer for Sally than Bob, as she became a nurse's assistant. Bob entered government service, becoming a sanitation man - good, steady pay, dependable, with a pension at the end of the rainbow. Many Mooch families are religious, which makes them fundamentally trusting in the good, if sinful, nature of mankind. Sophistication with business dealings is not their strong point. This is where con-artists and salesmen succeed.

What makes them our dream team? It is the ease with which they will say "yes." The salt-of-the-Earth types *want* to believe that the person sitting across from them is who he says he is. They need the bathroom, roof or siding and they've been thinking about it for months or years. Working long hours has kept Bob and Sally from getting it done. And now we sit across from them at the table. The TV has, upon firm request, been turned off. The dog – out of sight; hopefully put in a room. The kids, if they're older than four, are under control (more about children later).

Professionals can close Mooches about fifty percent of the time.

The New York Post customer

Luis and Maribel are both a bit more savvy and educated and, possibly, streetwise. They have gone to Home Depot or Lowes to investigate tiles or cabinets or windows, whatever meets their need. It's possible they have been visited by "tin men" months or years ago, but never moved forward for a myriad of yet unknown reasons. They may be resistant to making a decision the same day. Home is very important, as they have strived to get a leg up from their usually immigrant families. They still speak

the language of the old country. Sometimes blue or entry-level white collar, Luis and Maribel can be persuaded if they believe in the veracity of the salesperson on the opposite side of the table. They want and need what is presented, and negotiations can take over an hour from the moment of “could we do business tonight?” to the ultimate closing “Yes.”

We’ll have Mr. and Mrs. New York Post’s names on a contract about 35-40% of the time.

Mr. and Mrs. Wall Street Journal:

Kimberly and Jonathan are clients most closers really do not want to work with. We are now entering the realm of higher education - college, possibly post graduate degrees. Each earns over \$100,000, are mid level managers and are used to having people work for *them*. It will take, IF the sale is consummated, weeks of negotiations. Kimberly and Jonathan will *over-shop* in every store catering to their construction needs. Upon the salesperson’s arrival, he will see, strewn across the table, twenty catalogues rife with paperclips, earmarking important items. Their computer’s keys have been worn down by the incessant pounding of fingers in a quest to hit every website known to mankind having anything to do with their project, even tangentially.

The worst part begins *after* the contract is signed – it is something akin to making a pact with the devil.

The higher up the education/income ladder, the more difficult the client. They trust no one. It must be continually proven that we are not taking advantage of any slight gap in their knowledge. Rarely will a “thank you” or “nice job” be heard during the

project. They are continually wary. And don't *think* of placing a nail 1/16" off center. The tanks will roll and missiles will fly. Most contractors age ten years for every six months of work in Kimberly's home. Yes, there are contractors who work with the top-of-the-food chain. And yes, there is the occasional tooth that must be pulled. Personally, I'd rather have it yanked with a rusty set of pliers sans pain killers than work for a 5th Avenue money manager's wife.

The closing ratios here are 10-15%.

Professionals follow a tried and true itinerary when making a presentation to a prospect. The paramount goal is to establish, in the clients' minds, three essentials: need, urgency and greed.

We always want to start by discussing needs, not wants, with a client. "Needs" must be done *now* - and now is all we care about. "Wants" are thoughts to be addressed towards the end of the universe as we know it. When properly broached, this whole procedure of filtering out the abstract future *wants* and leaving only the concentrated essence of here-and-now *needs*, firmly establishes urgency. And urgency is good.

Secondly, we always tell the client that today's offer is...*today's* offer. In other words, more urgency.

One cannot walk into a store on the seventh of July expecting to get the same one-day July 4th Independence Day deals. The sale is over. It is the same with us. The client may exclaim, "Are you saying that, if I call tomorrow, I wouldn't get the same price?"

"Yes," I retort.

“Mrs. Jones, I would be lying if I told you that my price today *is* only for today and then, if you called tomorrow, the company would give you the same price. We would lose the integrity we’ve established. So, yes, I’m under the gun. After today, I must release any advertising incentives back to our regular budget. We cannot hold this money awaiting someone’s call sometime in the future. You understand, don’t you, Ma’am?”

Lastly, “greed” must be all encompassing. This deal means a lower price and we all want a bargain. Thus, when a client is presented with the reality that they need this project done and “today” is the day that the sale exists, their greed, that little thought *'Aha...I can do better than my neighbors and friends for the same thing'* in everyone's head – works to the closer’s advantage.

Let us now enter the lion’s den.

The Warm Up – When walking up to a home’s front door, we often ring the bell, then turn towards the street, perusing the neighbors’ homes. This enables us to tell the home owner, later in the presentation, that their neighborhood is rife with other owners needing work. This creates an opening for our end-of-presentation, “I am seeking your help for local publicity” pitch. Once in the house, we quickly scan the arena of action: Are floors scraped or shiny, do we see a nice choice of paint colors or interesting furniture? This is material that will help us facilitate a conversation about their home. We always want the owners to talk about themselves and *their* interests, as we need to show we’re interested *in* their interests. Rapport must be established within five minutes to give the closer entrée into what will most likely occupy two hours of the client’s life. Conversations start with anything and everything *except* business. This is the one period

when we're willing to be their therapist, advisor, friend, lover, masseuse, anything whatsoever that brings us closer together. We keep this going for up to ten minutes, or longer if the client is "on a roll," until that specific moment when we salespeople "feel" we should move on.

"Mr. and Mrs. Jones, I see that painting of Elvis on dark blue velvet hanging over your living room sofa. It's beautiful, where did you get it?"

"Oh, yeah, you like it? Wow, we went to Memphis last year. I love Elvis and I just couldn't resist."

"Hello, Mr. and Mrs. Tyrone. Gee, I just saw those two big cement lions on either side of your porch. They came with the house, or did you have them installed?"

"Yeah, I like them," smiled Mr. Tyrone. "Saw them at the masonry yard last year and had 'em put in. You like them?"

"Oh, absolutely. They're the biggest lions I've ever seen."

The task at hand is to compliment the client on anything possible. We must find common ground, some hook on which to hang our hat. We need immediate smiles from our prospects. We must get them to feel that we are of their clan rather than an unfathomable outsider.

The show begins with listening carefully, closely watching body language and observing the movements of both wife and husband. Who speaks first is vital, followed by observing their partner. Does one, through a slight smile and lowered eyes, defer to the other? More importantly, does the one answering my question blurt it, while the other shows a bit of disdain? The pro must ascertain on whom more time must be

ultimately spent *convincing*. Knowing what we are up against leads us to all-important control.

“Mr. and Mrs. Kowalski, please share what brought me to your home; what can I do to satisfy your needs tonight?

“Oh, we need a new roof because it’s been leaking on and off!”

“Hmm, okay, I do understand. Now, an important question. How long have you been thinking about this?”

“Oh, honey, how long?

“Gee, I’d say at least six months.”

“Well, wow, what stopped you from getting it done before now?”

“Oh, well, you know,” says the wife. “You think about it and then something gets in the way. Then you think about it again and the same thing happens.”

“Yes, I can understand that. So, let me ask you, as long as this is affordable and manageable for your budget, how soon would you want to see this project finished?”

Remember need and urgency? Hearing, “As soon as possible” is good. “Yesterday” would be better. These delicious answers are what we need, as later they will help us overcome the inevitable objections to signing tonight.

The Company Story – we now shift to our clients’ overall needs. To maintain that all important “control,” the agenda is presented.

“Mr. and Mrs. Smith, what I’m going to do today is tell you a bit about my company, a moment about me, we’ll then discuss all of your construction needs, we’ll walk around, survey and evaluate, design everything to the last detail and then discuss the numbers. Fair enough?”

Everything to be done whilst in the home has been placed upon the table. Later, if the client tangents off into space, talking about their daughter's elopement with a Mexican drug cartel middleman or any of a million other items, we can bring them back to earth by gently reminding them that we should get back on track and continue to gather 'round the wagons of their needs.

Clients are now presented with a bit about the company's founding, years of experience and volume of business annually – home owners are more comfortable with larger, well established enterprises. It is then onto the breadth of our goodies – windows, roofs, siding, baths, kitchens, basements, dormers (building up), extensions (building out). Clients perceiving us as “well-rounded” is the ultimate goal.

Integrity counts.

“Folks, we're not handymen. We are, as I mentioned before, a large company and have a philosophy – ‘Get it right the first time, with no mistakes, problems or surprises. Let's face it – what you're looking for is a group of honorable people, where words and actions are the same. You want the best materials, installed perfectly. You want to have a smile on your face and everything should be affordable for your budget. You want us to clean up and disappear as if we were never here, and, finally, you need to know that, if, sometime in the future, you have a concern about our work, all you have to do is pick up the phone and call us and we're back here quickly. I do hope our credo matches your desires.”

Do notice the quantity of "you's" in the above monologue. There is purpose. Frequent mention of "you" enforces our desire to *satisfy you*. Plus, people want to hear about themselves, it's human nature. It explains the appeal of things like astrology.

Up to this point there really has been nothing for the client to say except, “I agree.” We’ve presented what wordsmiths would call *tautologies* – statements that are inarguably true and have no possible rebuttal or alternatives, where disagreement is impossible, as in, “You are presently conscious, is that right?” We’ve covered every aspect of the project exactly as they wish it were done. The result is a series of head nods and yeses. This is hopefully producing inertia, the tendency in nature for things to keep moving in the same direction.

As I introduced myself, I passed them my business cards. It is rare that they initially give it more than a cursory glance. But now, fifteen minutes or so into my presentation, one or both owners actually pick up my card from the table and take a good look at it. I love this moment. I have just crossed through that sci-fi “other dimension” and gone from an impersonal hologram they cared nothing about to someone they now sense may impact their everyday lives forever and ever.

Who is this guy and who is this company? is their current thought. They are actually interested in doing business with me, and it took less time than watching the evening news.

My Story – a critical part of any presentation.

“Mr. and Mrs. Jones, I’ve been with the company since 1994 and help run the operation. I’m not the president of the company, however, I’ve been working closely with him for these many years. (This, incidentally, is true.) I used to go into many homes, but now I train the field force, handle the financing of projects and am in charge of our advertising program. (This is not true). It’s now rare that I go into homes. (Alas, totally untrue). Bob, the salesman assigned to your area, couldn’t come, as his daughter

developed a 103 degree fever and he had to back off from the appointment, so the office asked me to come instead. (Now we're in the land of science fiction. I could hardly be less honest if I told them I was a visitor from Neptune with special powers). And this is important for you. Earlier, when I was parking the car, I saw that many other homes in this area need new work. Now, I don't know about inside the homes, but the outsides, well, many need new roofs, siding, et cetera. It could be very good for you that I'm here today, as I can do much better as far as the bottom line than my salesman can. Again, I handle the advertising, and I'm thinking that, if I put up a beautiful job here, other jobs in the neighborhood would follow! Wouldn't you agree that word-of-mouth advertising is the best advertising?"

"Oh yes, as a matter-of-fact, we know someone on the block who had their driveway done and that guy did three other houses on the block," says Mrs. Jones.

"Good. Well, I'm glad you agree. Therefore, as I said before, it could be good for you that I'm here, and also not so good. Good, in that I'm thinking that my advertising budget could be a part of our agreement. Good, in that I can do much better than my regular field rep, Bob, could do, as far as the bottom line. Not so good that I'm here today, because, with my crazy schedule, I cannot come back again and again. Therefore, I'll be asking for your business today. I'll accept a good 'yes,' I'll accept a polite 'no,' and I'll accept either."

That we're going for the gold, *today*, has just been established, and is job-one for us veteran closers. What if Mrs. Jones balks, saying, "Oh, we're not signing anything today." Not to worry.

“Ah, I do understand,” we say. “All I ask is that, in good faith, you keep an open mind.”

“Yes, sure,” she replies. This is good enough. It keeps the avenues open.

The Market Survey – This is a group of questions, all-important tools, which the closer now utilizes to gain vital information. This guides the client into their own conclusion that the discussed remodeling is indeed an all important “need.” They enable the pro to “cover all bases,” and should immediately rout out all potential objections that would otherwise throw the proverbial wrench in the machine. If this must happen, it should happen now rather than two hours into the sit, when the salesman silently and ominously thinks, “Oops.” Ideally, we now want to guru the owners into having an epiphany of understanding that problems are worse than they thought and it is vital to get the project done and over with so they may go on with their suddenly poorer lives.

Gathering the 411-directory-info personal facts must be accomplished with care and finesse; every question has hidden meaning:

1. “How long have you owned your home?”

Very important, as more years *may* mean more available equity. This will enable the closer to have more leverage with the owners to obtain a secured loan to finance the larger projects. Conversely, if the home was either recently bought or refinanced, their equity may be limited. They could have spent their own money moving, buying furniture or placing bets with their bookie, resulting in the appointment being solely a “wish list” and nothing more. I am not here to be their companion or therapist.

2. “How long are you planning to stay?”

Are they selling the home in one year? Are the improvements simply to cosmetically enhance the house for a potential buyer? Or, happily for the closer, *is this* their home for years to come, with quality work necessary for the long haul? Their agendas must be known to control the sale.

3. "How long have you been considering doing this work?"

This opens the dialog. Have the owners thought about their windows or kitchen for the past two years and done nothing, or did it enter their minds only two weeks ago? Their answers lead us to the overriding issue - money. *Was* it lack of funds preventing earlier work; a family condition; other priorities? We pros must know why the work is not already completed. Getting the Jones' to acknowledge that all is fine within their world means, as long as the project is affordable, nothing will stop signatures on the dotted line.

4. "Have you done other improvements, when, and were you happy?"

Are the prospects knowledgeable? How many times have they hired contractors and did those fellows do a good job? We need to establish their comfort level with having strangers traipse through their hearth and home. A previously bad experience makes it much more difficult to now establish rapport and close them in two hours.

For many years, energy conservation - saving on gas or oil - has occupied the minds of home owners. With the current emphasis on 'Greening,' along with the 2009-10 Energy Credit available to reduce an American homeowner's tax burden, awareness has been greatly heightened. Thus questions abound about their monthly bill, previous energy saving purchases (i.e. - a new boiler) and air conditioners (or central air) - all to raise the level of a homeowner's energy paranoia.

We play the game of lists. Think David Letterman's "Top Ten." People love number lists: "Twelve Ways to a Thinner You!" Therefore, we ask a "one to ten" quantifying question, as it establishes just how upset they are when writing checks to the oil and gas companies. The ultimate goal is to create overwhelming anxiety, be it for a disintegrating kitchen or their dollars flying out through old windows. Thus:

5. "Mr. and Mrs. Jones, on a scale from one to ten, how concerned are you about having your work completed?"

"Oh, gee, hmm...I'd say a "seven."

If there is a less-than-ten answer, we probe.

"Hmm, folks, as you told me before, your kitchen cabinets are old and greasy. I see the laminated counter is chipped in several places and the ancient vinyl tile floor is peeling up. Pieces are missing and we can see the older linoleum underneath. Your walls appear to be cracked and you spoke of leaks from the old plumbing. So, as long as this meets your budget, isn't your need for a new kitchen rated as a *ten*?"

In sales, we usually get several "no's" prior to a "yes." Thus, we always counter with logic. Perhaps surprisingly, logic trumps emotion. The client's follow-up answer is often just what we want.

6. "Mr. and Mrs. Jones, have you seen other people regarding your kitchen?"

Asking "do you have prices?" is verboten. Too confrontational. So we ease our way into their hearts by caressing the obvious: if they have seen another contractor, then they have a price. Having this information, we next ask: "Well, what did you like about the things they showed you? Did they design everything to your desires? What stopped you from moving forward with them?"

“Oh, well, this was about eight months ago, and we decided to hold off.”

Good answer. It confirms that money was probably the issue.

“I understand. Uh, did you like what you saw?”

“Well, yeah. We didn’t get into a full design, but he seemed okay.”

“Good, folks. So, at this point, as long as we can design everything to fit your needs, the walls, floors, cabinets, counters, backsplashes, lighting, sink and faucet, and it’s affordable, are you ready to move forward? Are you now in a better position to have your kitchen installed soon?”

Follow-up queries, continual digging into their psyche is how closers control a sale. Knowing why they did not call and hire a previous contractor, asking whether they shopped with another pro prior to my arrival, and if so, did they like what they saw and heard - all play into our ability to control the direction of the pitch.

7. “Should you decide to invest in your home, and you want to finance the project, what investment would fit your monthly comfort zone? Five hundred to seven hundred? Four hundred to five hundred? Three hundred to four hundred? Two hundred to three hundred? One hundred fifty to two hundred?”

This money question is *the* most important. It is a distinct understatement to say we would rather the answer not be in this lowest grouping. At that level we know we are in front of people with limited available funds. Thirty windows and a new roof for \$175 a month? Nope...aint' gonna happen!

With trepidation, we await the answer. Only two replies are ever heard. The client indicates their affordability, which enables us to both gauge interest in having the home improved quickly and what they’re willing to part with monthly. Or else we hear,

“Well, I can’t answer that. I really want to know what the project will cost before I can figure that out.”

Now we have to maneuver around this obstacle. Parry and thrust.

“Oh, yes, I agree with you and can understand that. Actually, this is just a question for off the top of your head. You probably know your existing monthly budgets and payments, yes?

“Sure.”

“Good. So, putting the total investment aside for a moment, if the project cost \$3000 or \$30,000, what monthly payment would be best for you?”

This second sword thrust to their gonads is needed to keep them focused whilst enabling us to know if they can afford anything. At this point, clients will often give us the answer we need. If they again balk, the pro will back off - we do not want to alienate them as this can be addressed at the close. We may not have all the information and this may backfire on us, however, 98% of something is better than 100% of nothing.

8. Credit information is the final requirement to really know if the client can afford to move on a project. If cash is not on the home owners' agenda, then, with the climate current in today's banking, a mediocre credit score with "lates," collections or a court-ordered judgment on their record may require us to immediately apply the brakes, shake hands and skedaddle. We cannot bleed a rock.

There are many times when people are just shopping and will never buy.

David Mamet's *Glengarry Glen Ross* is both a play and 1992 movie showing, in stark, harrowing scenes, the life of salesmen convincing couples to invest in Florida land. It echoes much about sales' dark side.

Jack Lemon's Shelly "The Machine" Levine arrives in the office the morning after a big \$82,000 sale. He ebulliently waves a contract and announces to the sales manager that he sold a big one.

The boss gazes contemptuously both at him and the contract, then laughs, saying that *others* in the company had already pitched these clients; the contract, in other words, is fish-wrap.

"The Niborgs? They're nuts. Didn't you see how they were *living*? The people are insane. They just like talking to salesmen."

The more people we see, the more we sell – but it also exposes us to more who may cancel. Eliminating this ulcer-generating, heart wrenching aftermath is part of the reason for our warm-up. The only hurdle we wish to jump over at the presentation's climax is the price objection. Why bother courting a beautiful woman if, after ten dates, she proves to be an android sent here from a parallel universe? Find that out from the get-go.

With the one-call-close sale, every possible avenue of escape for a client must be blocked. Any minute item left unsaid will come back to haunt us hours after we've commenced our attack.

The play continues. Broadway actors have it much easier than we. They have their script and know how it will end. For us, every pitch is a tsunami and we never

know just how deep the water may get. And too many times to recall, the floor of the sea goes off-the-sonar.

Chapter IV

How It All Began

An excited seven-year-old runs into his parents' bedroom.

"I know what I want to be when I grow up!" he proudly announces. Mommy and daddy exchange amused glances. What's he going to say? An astronaut? A doctor?

"What will you be?" asks mom, keeping a straight face. The boy holds out his chest, proudly.

"I want to be a salesman! I'm gonna sell things to people in their homes!"

Has such a bizarre event ever happened? Maybe not in our lifetimes. But it actually occurred, so far as we know, nearly two centuries ago. That youngster was to change the course of sales in America, and ultimately rechannel a cascading torrent of trillions of dollars.

The boy's name was James Guild, and he left his Tunbridge, Vermont beginnings in 1818 to ply a talent he believed he might have, to convince strangers to buy things they never knew they needed. According to Harvard historian Walter A. Friedman, in his definitive *Birth of a Salesman, The Transformation of Selling in America*, Guild left Vermont and his boring farm existence to travel through New England and New York State, eventually reaching South Carolina. His was a straightforward calling: He wanted to sell, and it didn't seem to matter to him what the product was. His diary, which was later used instructively by generations of fortune seekers, comments on sales strategies as well as his experiences when presenting whatever wares he carried. He recorded with amusement some of the various insults hurled his way. "Get out of my house this minute,

or I will horse whip you, you dam profiter and pedler, you ought to have a good whipping by every one that sees you," [sic] said just one irritated non-buyer.[1]

But Guild learned from his failures, and early among his realizations was that, like all peddlers of the period who rarely saw their prospects again and who did not represent well known businesses such as the 20th Century's ubiquitous *Fuller Brush Company*, he needed to make the sale on the first call. No care was taken about client dissatisfaction. It was "get it or forget it."

Bargaining was a "given." In early America, barter, and the notion that nothing had a truly fixed price, was as large a part of the prevailing scenery as the Elm; three-fourths of American labor lived on farms where give-and-take exchanges were integral to survival. Most importantly, Guild found that *how* he presented a product and what he could discern about the potential buyer determined how much he could charge.

Unfortunately, then as now, it was buyer beware. Guild apparently was an honest purveyor, and he probably represented the majority of salesman even then. Sadly, the public's perception of door-to-door salesmen soon became tainted by hordes of scoundrels. In 1973's *Paper Moon*, which accurately zeroed in on later Depression Era con artists, Ryan O'Neil's character Moses Pray attempts to scam the sale of a bible to a recent widow. He and his child accomplice Addie drive along the back roads of Middle America, scanning the obituary columns of local, small town newspapers, seeking names of deceased males. They employ a small printing gadget to impress the name of the widow under, "To my loving wife...." After the gratuitous knock on the door, they present the grieving woman with a bible supposedly ordered by the husband as a gift for her. A one dollar deposit was secured for the order, Moses explains, but now at the

doorstep he feigns learning the news of her husband's passing, and offers to return the dollar and be on his way. The sad widow, instantly touched by her husband almost reaching out from the grave for one last show of his love, insists that she pay the balance for this precious keepsake. Five dollars is exchanged, which seems to be, as Moses' face shows, a large sum and nice profit in 1933 America.

At one stop during their con game, while Pray hopes to gain yet another green-back Abe Lincoln, Addie notices that the widow on the porch is well-dressed and, from what she discerns from the furniture and finishings seen through the door and windows, this broad's got bucks. As Moses is about to give the answer to the widow's question, "Well, how much is the balance?" Addie blurts, "...twenty five dollars." Money is exchanged and the two scammers skedaddle. Tacit echoes of Mr. Guild over a hundred years earlier highlight this saga and cardinal rule of salesmanship: *A product has no intrinsic value*. Rather, its worth is precisely what the buyer is willing to pay.

How historically important is sales in our country?

On the morning of July 10, 1916, three thousand salesmen, managers, and executives from various industries gathered in Arcadia Auditorium in Detroit for the first World's Salesmanship Congress. President Woodrow Wilson, the keynote speaker, urged his audience of salesmen to travel the globe and promote the goods that, he believed, had come to symbolize prosperity -- and the promise of America itself. "Lift your eyes to the horizon of business," he began. "Do not look too close at the little processes with which you are concerned, but let your thoughts and your imaginations run abroad throughout the whole world. And with the inspiration of the thought that you are Americans and are

meant to carry liberty and justice and the principles of humanity wherever you go, go out and sell goods that will make the world more comfortable and more happy. . .” [2]

By the early 1900's, the nation was emerging as a worldwide economic force. "The American Century" had begun. Back then, salesmen peddled books, kitchen utensils and other household goods by presenting themselves as characters of the highest purity, trying to project auras not far inferior to that of the angels. Along the way, they learned additional tricks from more experienced pros while chugging from town to town aboard the regional steam choo-choo trains.

They exuded unflappable confidence, even if their products were little more than syrup. The familiar "Snake Oil Salesman," hawking, "Tell ya what I'm gonna do..." brought to popularity by 1930s and 1940's Hollywood Westerns, would often start by having "drummers" planted in the crowd to drum up business by stimulating the potential buyer's interest. "Say ya gotta bad back? Say ya got Lumbago in ya loins? Well, folks, Momma Fletcher's Secret Serum's gonna take 'em all away. Just two teaspoons twice a day's gonna rid you of every ache and pain in your tired, overworked body. Yes, folks, only seventy five cents to rid your life of pain forever. That's it folks, c'mon up and git yer bottle 'fore they run out...."

As decades turned into centuries and the nation grew exponentially, human nature stayed the same. But the Art of the Sale underwent an evolution.

Early on, there was the evangelical tie-in. If we visualize an Elmer Gantry preacher in a large tent, circa 1920s, or Jim and Tammy Faye Bakker on television's PTL Club from 1976 to 1987, we see the connection between selling and evangelism. Transforming a skeptic to true believer is the *sine qua non* of both.

The connection between selling and evangelism was particularly clear in sales of life insurance, a business with antecedents in 19th century church-operated societies that pooled money for the indigent. An agent for Connecticut Mutual viewed his tasks in such terms: "I returned yesterday morning from a short visit to Portland and Colchester during which time I have agitated the subject of Life Insurance," he wrote. "At Colchester I found the people (in the language of the missionary) in the most heathen darkness on the subject of Life insurance, and very much in want of the sated preaching of the principles of our *faith*." [3]

Even when it is the customer who initiates the transaction, sales still often entails the creation of a conversion. Say a potential customer has thoughts of changing the siding on his home, and has phoned my company. The look, color and insulation to blanket the outside of his home are a part of his thoughts, but the price is what really obsesses him. I, the salesperson, must convince him of the *error of his ways* – that price is secondary, unimportant. What instead he should be examining is his up-to-now procrastination, and his deserved and (if I'm successful) now-inculcated guilt at spending more heating money than needed over past years. I must help him to become that true believer, which includes trusting me to be the deliverer of his home's salvation.

The idea of selling as a form of religious or spiritual conversion has continued to exist alongside more secular approaches to selling. The roots of commercial salesmanship, argued Thorstein Veblen in 1923, were found in the history of evangelism: "The propaganda of the Faith is quite the largest, oldest, most magnificent, most unabashed, and most lucrative enterprise in sales-publicity...." [4]

After evangelical guilt and God-based sales approaches, the second early sales dictum was simply to endear oneself with the potential customer. Even way back then, people enjoyed being complimented. Flattery worked. In the 1830s, door-to-door salesmen plied their trade with charm as their opening ploy. The professional did not need to sell the best product, but did need to fully grasp *how* to sell it. In that era, long before the birth of Freud or Jung, flattery and human nature were well understood. There is the story of one peddler who, upon reaching the home of the local church deacon, waxed eloquent of the impressiveness of the deacon's physique, his home and land. Simultaneously, the salesman postured in a manner designed to instill a sense of trust and character, and always made sure to drop a few words about being of the same church branch, though they could not pretend to be members of the same congregation, since all parishioners were familiar to one another in that era when few travelled, and when the vast majority of marriages were between people who lived within 20 miles of one another.

The third early sales idea to emerge from that John Guild epoch was the notion of the salesman creating in the prospective customer an urgent sense of needing the product. For example, the shelf clock was a new addition to homes starting in the 1830's. One pro's ploy was to request that a couple do him a small favor by temporarily keeping and shelving a clock as he meandered through the countryside selling to his neighbors. Upon his return to retrieve, the mister and missus, having grown accustomed to the chimes and tick-tocks, would usually then want to buy it. The theory? As written back in 1853 by one Thomas C. Haliburton in *Sam Slick's Wise Saws and Modern Instances* ("saws" is

flattery): "We can do without articles of luxury we have never had, but when once obtained, it is not in "human natur" [sic] to surrender it voluntarily."

Commissions, and the independence salesmen enjoyed as compared to their office or shop-bound contemporaries, drew many into the fold. Clerks, from their unblinking observation posts across the counter, would see goods roll in from the man who sold them to the store's owner. Those peddlers were nattily dressed and usually glib of tongue, and seemed exotically alluring to the youth trapped in his parochial small-town existence. Envy played a part in the evolution of the sales force too, as the potential for more money and a better lifestyle beckoned. In 1860, a clerk could earn \$100 per month; a peddler twice that amount (over \$5,000 today); thus the ranks of salesmen soared. Geographically, America was expanding and the population was, through both high birthrates and mass immigration, exploding. Markets were opening. According to old census records, the number of "hucksters and peddlers" grew from over 59,000 in 1890 to about 163,000 twenty years later.

A famous textbook case of sales-success is a gentleman named David Hall McConnell, who, in 1886 Brooklyn, New York, formed a business called the California Perfume Company. Through hard work, trial and error, and a bevy of women who saw the potential of reaching out to homebound housewives and mothers of the period, this unknown concern transformed itself into the mega company represented by lovely ladies announcing, "Avon Calling!"

Around the same time, insurance companies such as Metropolitan Life of New York, Prudential Life of Newark, New Jersey and John Hancock of Boston sold millions of policies door-to-door and, by 1909, Metropolitan had over 13,000 agents. No racial or

ethnic groups were excluded from this sales frenzy as, even with the country split along racial lines, black insurance companies thrived. The North Carolina Mutual Life Insurance Company and Atlanta Life Insurance Company filled the gap by offering policies to the racial population that was shunned by the white-owned companies.

At this time in the evolution of sales, the systematizing of the pitch - its opening strategies, the guiding of a prospect to say all the "yeses" a salesman needed to hear during the presentation, plus various "closes" and the strategies for the overcoming of objections - came into being. The one-call-close was part of this, along with sales techniques sharpened by peddlers of more expensive products such as sewing machines, office equipment, and pharmaceuticals. These sales were geared to the repeat customer, so that purveyors of the period prided themselves on maintaining personal relationships with all existing clients. But whether taking the "single shot" or returning again and again to a reliable, repeat buyer, the central dictum of all presentations of the period was an unabashed -- and what today would be an embarrassingly obsequious, over-the-top -- stroking, embellishing and ingratiating oneself before the purchaser's feet.

Then a little more than a century ago there came the notion, along with the brand new field of psychology, that there are legitimate tactics and strategies in sales. How-to books abounded prior to World War I. Charles Lawrence Huff's *Huff's Talks on Real Salesmanship* (1912) was quickly followed by Burt Clifford Bean's *How to Persuade and Convince* (1913), and Thomas D. Rust's *The ABC of Salesmanship* (1914) to name just a few.

They taught the rules of engagement, from the first handshake to the contract signing. Back then, many young men recruited into a sales career came from small towns

and farms. They were fundamentally shy or reserved, but eager to get ahead, and it was therefore essential to transform these wannabes from taciturn plow-pullers to aggressive money-pullers. Confidence, enthusiasm and ambition were the order of the day then as now. In *Selling Things* (1916), the author, Orison Swett Marden, described salesmen as aggressive go-getters ("men with vigorous initiative and lots of pluck and grit"). These gentlemen had to have the guts to seek and get the business and to understand the "science of salesmanship."

These skills had to be practiced daily. Perhaps most importantly, the professional had to acquire a thick skin. To stick with their chosen calling, they had to reject rejection. Of course no one likes being insulted, pushed away, or told, "No!" about anything. Yet salesmen then and now learned that rejection is part of the job, and should never obscure the goal of signatures on the dotted line. If it's not this prospect, well, there's another one around the bend. To paraphrase Abe Vigoda's character, Tessio, as he is being "taken for a ride" in *The Godfather*, "Tell Michael it was nothing personal. It was only business."

So almost from the get-go, a pro must develop the psyche necessary so that rejection is never an obstacle because it has been taken personally. The rejecter doesn't know you; doesn't care, really. They just don't want to spend any money right now, or they don't see the value or benefit of your product. We just move on without emotion like Data in Star Trek, plying our nefarious trade.

Marketing pretty much plodded along with hits and misses until the late 19th century. Visualize a lunch counter at the local drug store, circa 1887. You've ordered a ham sandwich with a bit of mustard. Time for a drink. What about that new beverage that's all the rage - Coca Cola? So, you order one and, until the cocaine was removed in

1895, you enjoy a taste unique in all the world *and* get a small energetic buzz for dessert. Well, a fellow named Asa Griggs Candler was the marketing genius of Coke. Stroke and stimulate - a sales commandment. And did he ever. Salesmen were hired to market the new drink at soda fountains, hotels, restaurants, delicatessens and anywhere else their ingenuity could conceive. Sales went from \$1,500 one year after its birth in 1886, to over \$228,000 in 1897 to more than \$3.3 million by 1907. Today, Coca Cola's earnings were reported, in the summer of 2009, to be \$2.04 *billion*. Mr. Candler, take a bow. You triumphed in the positive-stimulus approach. But the negative-stimulus usually worked even better.

After establishing a friendly rapport, the salesman's earliest job is to generate fear in Mr. and Mrs. Prospect's mind. *Do the old windows stick when rolling up and down? Hard to clean? Cold? Drafty? Will they only get worse?* I will, in addition to enjoying their replies that the windows have "seen their day" and must be changed, look carefully at both owners as they answer each question, hoping to discern frowns. I'm establishing the customer's fear of losing money because of them, of having to put a shaky ladder up to the second floor to clean the outsides. Of another cold winter and more money flying out the door. This ploy is old. *Fuller Brush* salesmen would use a script: "You know, the one thing we have against the brushes is that they last a long time, and, wow, isn't that just dandy? Yet, if you could see what the back of a bath brush contains after it has been used a few times you would not have one in the house." The salesmen were instructed to "look disgusted," and "draw a picture so realistic of germs, that the customer will throw away her old brush on the spot." [5]

National Cash Register (NCR) was started in 1884 by John H. Patterson, who saw a way to have a machine both help the shop owner keep better track of sales *and* make himself a millionaire. His prices were so high that his salesmen had to persuade shop keepers that the register would actually “pay for itself.” To accomplish this, an executive of NCR advised salesmen to, "Attract attention, maintain interest, and create desire."

NCR's aim was to heighten customer fear and uncertainty, mainly the fear of stolen revenue. One advertisement, proclaiming "Stop the Leaks," depicted shop owners ruined by clerks who stole from their cash drawers. As the business evolved, they switched the fear factor from theft to that of losing profits through sloppy record-keeping and inaccurate data. Back in 1887, the company actually provided a sales script for their field representatives.

To appreciate what a help (a National Cash Register)...would be to you, we must see what things you do in your store of which you keep a record. I think the ordinary daily transactions with your customers may be arranged in five classes, thus: 1. You sell goods for cash. 2. You sell goods for credit 3. You receive cash on account. 4. You pay out cash. 5. You change a coin or bill. Am I right? Now sir, this register (point out what is referred to) makes the entries.

This indication of the transaction shows through this glass. The amount of the last recorded transaction is always visible, and the records are made by pressing the keys. [7]

Sales has always been a cat and mouse game - the give and take of negotiations and tossing objections to the four winds by first acknowledging the potential client's complaints, then countering it with logic. NCR's Portland, Oregon agent, one A. T. Webb, back in 1895 said:

My method of taking orders, I presume, does not vary much from that of other managers. If the party...is a stranger, the first thing is to learn and know my man, his residence, business, etc., and get his confidence; then, I settle down, and will sell him the register best adapted to his wants and business; or, if he has made up his mind that he wants one like his neighbor's, I sell him that one, no matter if, in my judgment, it is not entirely best suited to his business.

High prices, of course, are one of the hard things to contend with. On this point I generally say, 'to you, no doubt, the price seems high, and I don't blame you one bit for thinking so, because you lack experience and the knowledge of what our register will do.'...Frequently, in the course of my talk, I will tell the P.P. (prospect) that I don't want to sell him a register, and will not, if I think he has no use or don't care to use the register according to our instructions. As a reason for this, I tell him that one register misplaced might possibly spoil the sale of a dozen. [8]

Here we see the first inklings of what would soon be called the *psychology of sales*. Ninety years ago, *Salesology* was a magazine devoted to mastering the art of the dollar. On a 1923 cover, a young boy of about twelve is shown handing a sign reading, "Smart Boy Wanted...Apply Within," back to the seated executive who had seemingly placed it on the window of his office. The theme: it was never too young to start.

Psychology has surely always been an important player in the sales game, but a little over a century ago it suddenly and forcefully became actively acknowledged as such. At the beginning of the twentieth century, Walter Dill Scott, fresh from studies of the human mind and hypnotism, a tremendously popular topic at the time, applied his own education in psychology to the theories and practices of sales. He zeroed in on

delving into the personalities, motivations and capacities of people on both sides - the prospect and the salesman. He asked questions: what creates and stimulates human wants? Is it something instinctual or environmental? Is it possible to alter human wants through selling and advertising? What motivates salesmen to work toward success?

These powerful currents grew into the Madison Avenue strategies that came to be applied everywhere, and in every advertising medium. This power of persuasion ultimately went beyond creating desires for an existing product. Companies learned that it was also possible to profitably conjure and market a new product that served little or no purpose and then stimulate a widespread urgency in the public mind to buy it.

In the 1980s a new such product - FDS Feminine Hygiene Deodorant Spray - hit the market. For the past 20 years, whenever a conversation would turn to “superfluous products in our society” I’d informally asked women whether or not they needed something to stem the potentially pungent “whatever” odor emanating from down below. The result? This seems to be a product in need of a customer. No matter. Its advertisers plied the TV airwaves with relentless ads touting the urgency for all women to be aware that this was a vital need in their cosmetic arsenal.

What need? Did women do impossible bends to sniff their private areas just as they would check their armpits? Did their husbands or lovers demand they do something to stem the stench ala bad breath? No, it was advertising that created the faux need, just as a face-to-face salesman will create a need in his prospect.

Indeed, CBS's *60 Minutes* did a 2009 segment on the fact that Americans buy, per capita, more medical and drug related products - headache medicines and pills for

every ache and pain and allergy - than any other country in the world. Salesmanship at its best? Or its most sinister?

Yet, in our society, all this remains economically vital. The manufacturers or suppliers need markets. Advertisers or salespeople stimulate the desire for the products produced. Workers making the stuff have a job, the company earns, as do the people hawking said stuff and the money they all make is spent on other things *they* buy. If it were make-believe materials serving no conceivable purpose at all (and sometimes the product is exactly that), the entire process would still be salutary to the nation as a whole.

I remember a wonderful skit performed by the late great actor Art Carney:

"Hello there! As you can see, I am about to prepare a dinner. As you can also see...I am a chef. Now...dis table is loaded with old fashioned household gadgets. Dat's why I'm da 'Chef o' da Past!' Boy oh Boy...what a hard job trying to put a meal together with these old fashioned household gadgets...like dis piece right here and dis cork screw ovah heah! Whew! I wish someone would invent a household utensil that would do the work of all o' deese!"

With those words, Ed Norton begins one great sales pitch in a scene from the memorable *Honeymooners* show, *Chef of the Future*. This program, first aired in 1955, was supposed to be funny, and yet it touched on actual golden American sales traditions honed and sharpened for over two hundred years. The patter, if not the accent, was repeated with a straight face 30 years later by the late Billy Mays, who became famous, or infamous, thanks to billions of relentlessly effective *Oxyclean* commercials incessantly interspaced between short bursts of movies on local TV stations.

My techniques of customer “need, urgency and greed” have not strayed too far from these predecessors. The only things that have evolved these past hundreds of years are technology -- mechanical, electrical and electronic such as typewriters, cars, and computers -- and medicine. The human psyche has *not* evolved. The novice buyer is just that, a novice. What worked for the Dutch settlers when they did business with the Native Americans, and worked for John Guild, works now. When encountering the seasoned salesman, the issue remains the same as always: who wins, they, *or me*?

So with all this history, I can almost sense the spirits of countless long-gone salesmen hovering over me as I drive up to a new house in my SUV:

"I have an offer...and it's an excellent offer...if I can put up a good job here, other jobs in the neighborhood could follow...."

Chapter V

THE ONE-LEGGER

I arrive at a Brooklyn brownstone row-house in Bedford-Stuyvesant, an old neighborhood with a checkered history. Fascinating neighborhood, Bed-Stuy. It is filled with one-hundred year old homes, similar to those near Central Park in Manhattan which fetch five million dollars. Most of these Brooklyn once-incredible mansion type homes are in need of maintenance. Here, in today's market, one can be bought for between \$500,000 to \$650,000 depending on condition, and,5 if it is a two or three family abode. Its steps, all thirteen of them, are of heavy masonry. The massive front cast iron rail posts, along with thick, heavy banisters and vertical spindles that resemble bowling pins, are beautiful to behold. That is, when they're in decent shape and have not been excessively neglected. The homes are from an elegant era one may only read about, or glimpse in FX-enhanced New York period-set Hollywood films. Inside, some even have little "L" shaped metal caps protruding from room and hall walls, the remnants of gas lighting which had been sealed when electricity was installed.

Up the steps I bound, holding in my right hand a black and bruised Samsonite attaché case filled with pads and tape measure and calculator and mortgage rate book and contracts and those special magazines I have told you about. In my left is a sample folder with little pieces of black "rubber" roofing. Brownstones have flat roofs, the type that, years ago, people of a certain age will remember as old fashioned "tar" roofs - the old "tar beach." Remember the smell? Today's material is a man-made petroleum-based sheeting, about 1/8" thick.

I ring the bell and wait thirty seconds when a middle aged black woman, Agnes Connelly, opens the door. She looks to be about fifty, somewhat large around the middle, wearing a purple wool knee length, high collared, buttoned up-to-the-neck dress, with a wide black leather belt. Her very large feet are sheathed in black leather flats.

“Well, hi there, c’mon in. You must be the contractor.”

“Yes. You’re Mrs. Connelly?”

“Yes. How’re you?”

“Fine, ma’am. And your husband, he’s here too?”

This is a very, very important question. If Mr. Connelly had been at the door, I’d have asked for Mrs. Connelly.

One *never* talks business unless all decision makers are present.

“Oh, he couldn’t make it. He had to work late. But that’s okay, you can speak with me and I’ll discuss everything with him tomorrow.”

Oh no, you won’t.

We in the industry have never been able to figure out why homeowners believe that it is okay to take hours of our precious money-to-be-made time to get all the information *they* want, including a price, while we get *nothing*. If a contractor believes it is normal to speak with only one vital party whilst the other t’ain’t there, then that contractor believes in the tooth fairy.

One never “sits” a one-legger.

“Oh, I see – well, okay, let’s sit at the kitchen table and we’ll talk a bit.”

The house is long and narrow, twenty feet wide and stretching to fifty-five feet in length. There are, in brownstones, two front entrances. One is under the large set of

outside stairs, leading into the lower level, housing a sitting room and the kitchen, with the occasional ½ bath thrown in. The main entrance stands atop those massive thirteen steps. It opens with two narrow but very tall twin wooden doors; decorative glass enhances the middle of each. This entrance leads to the parlor floor. On the left there is a large stairway leading to the upper floors. Directly in front, a narrow center hallway heads straight back to a closet and a second set of stairs leading back down to the lower level. To the right of the entrance, opposite the ascending stairs, are twin pocket doors. Slide them open and you have entered the main living room with twelve foot ceilings and eight foot high windows. Against the wall is a fireplace. The floors are usually shiny oak. Walk toward the back of the living room and you pass through a spacious dining room. Yup, the food has to be carried up. Well, actually, when these homes were first built, the center hall housed a “dumb waiter,” a miniature elevator that passed from the lower level to the main floor. The cook of the time sent the food to the butler of the time. Yes, these were mansions.

From the dining room, one can pass through double doors to two bedrooms and the home’s rear. The third floor has three bedrooms and a white tiled bathroom with a claw foot tub and a large white enameled pedestal sink with old fashioned twin faucets, one for hot and the other cold. I always wondered how it was for people years ago to turn on both spigots and have to cup their hands and first put cold water into them, then put their cupped hands under the hot to ultimately get warm water to wash hands or face. This was fine at the time, but in today’s lazy society it would simply be too much daily effort, and twin faucets have essentially vanished except in homes like these.

We sit at the table.

“Well, Mrs. Connelly...oh, may I call you Agnes?”

“Sure. No problem.”

“Good, and my name is Buddy. I’m not sure just how far we’ll go this evening, so I wanted to see just how I could help you.”

It was “stroking” time. Warm up the client; get them to understand that you’re there to understand every need. However, after a few minutes of chit-chat, reality must whack her between the eyes.

“So, my office asked me to come to see you and your husband about changing your roof. How long have you been thinking about this? Are there any leaks?”

“Oh, yes, we’ve seen several; one in the front and two in the back.”

“Hmm...how long have you been noticing them?”

“I’d say, on and off, about a year”

“An entire year?? What stopped you from getting this done before now?”

“My husband went up and patched it. Didn’t last long and now it’s happening again.”

“Well then, as long as it’s affordable and manageable for your budget, would you want to see this taken care of immediately?”

“Of course.”

“Good; however, we’re at a disadvantage right now. You see, your husband isn’t here and it’s important for him to be here so he’ll hear and understand everything about the roof replacement.”

“Well, as I said before, he’s not here now. So you tell me and I’ll let him know what we talked about.”

“Hmm, no, that wouldn’t be the best. You see, your husband is an owner, right?”

“Yes, but just tell me. I’ll let him know!”

“Yes, I can understand you wanting me to give you the information. However, he is not present to hear what we’ve talked about. He’ll know nothing about my company, about me, who we are and why we do certain things and why we don’t do others. He’ll never see the materials, and he’ll never have met me. This is quite important. As you and I converse, you’re forming an opinion of me and deciding if I seem professional enough to continue. He’ll never have that opportunity. He will hear only two things when you speak with him: the word “roof” and the price. He won’t hear anything else. Ma’am, *could your husband give a review of a movie he never saw?*”

These are the words that must sink in. I am busting my hump trying to make a living and she’s just gathering information. Not this time. No, what is happening here is simple – sell a new appointment. You cannot close anyone who is not there for the sit.

“Yes, well, we’ve spoken about it and I know what we want.”

“Oh, I believe that. You’ve talked and decided you need a new roof and, after I’m finished here tonight you’d tell him everything.”

“Yes.”

“Well, as I mentioned, it is impossible for Mr. Connelly to give you his opinion of something he hasn’t seen. How will we demolish the old roof? How and what will we do with the gutter or drain pipe? What about the parapet walls? What different types of materials could be used to accomplish the job? These are many options that need to be discussed with both owners at the same time, so no one has any questions later on. Matter of fact, your husband may have ideas that you and I never even thought about.

So, wouldn't you agree that having him here, so both of you will be on the same page, is the best thing to do? Tell me, when is it the best to have you together – days, evenings or Saturdays?"

"Look, he works a lot and he leaves these things to me. So, just give me the information, okay?"

Sure I could – *Give me the information and get the hell out of my house*, is often a homeowner's primary goal. But not mine.

"Mrs. Connelly, I can definitely understand your feelings."

Again – never pitch a one-legger. Reschedule. Any remodeling professional worth his salt is foolish if he continues without the other decision maker present. If you let the owner take control, all is lost. You have nothing, no contract or money, and, if you DO do what she wants, you lose. She will shop for the lowest price and – I will now admit this *here* but never to the client -- we are *never* the lowest. The company has to get their 20% lead fee (they spent money getting the appointment), the roofers have to be paid and we, the commissioned salespeople, have to get ours. We can never compete with the little guy who has an office in his garage and actually goes up on the roof and swings the hammer. So on the basis of price alone, she will call you back only when the sun explodes into a supernova. Thus, it is: get a new appointment or this deal is dead. The homeowner will have what they want – the price. The contractor will *not* have what he wants – the contract. It is possible that, IF the remodeler can bring the job in very low, he *may* get a call-back. This said, the professional is *not* there to give prices, but to get the job, and they will never make a decent living if they "hang their hats" on giving estimates with follow-up calls.

Remodeling is not for order takers. It is for assertive closers.

I look at Agnes thoughtfully.

“Throughout our many years in business, ma’am, we have learned that the most educated clients are able make confident decisions about our company and the construction we do when all interested parties talk with us at the same time, so everyone understands everything at the same moment in time and all questions and concerns have been answered. If the person who isn’t available has an important questions to be answered, isn’t it better if they are here with us so all concerns can be addressed? It’s very logical, wouldn’t you agree? And, one more thing, this protects you legally.”

I am now at the state of “shit-or-get-off-the-pot.” All else has failed. I have not convinced her of my position, thus, the fear factor card is now played.

“Mrs. Connelly, years ago, when we first started the business, we did what you wanted us to do. After the person who saw us spoke to the other party, we would sign a contract and the work would begin. Sometimes, the person who was never there to see and discuss everything would say, once the work began, ‘Wait a minute, this isn’t the way I visualized or thought the job was going to go. Stop the job!’ Legal problems would ensue. So, please understand. It’s important that both of you be here. So, again, when is the best to have both of you together?”

“Well, I understand. I’ll have to speak with him and get back to you.”

“Okay, I have an idea. Let’s pencil in a day and time about three or four days from now. You could speak with him and, if there’s a change, we’d have plenty of time

to re-schedule again around his availability. So, would Thursday night be good or is Friday better?"

Another item that is fixed-in-stone – always book some sort of appointment. Without it, they may agree to call you solely to get you out of the house.

"Well, Friday would probably be the best."

"Good. Would six be good or is seven a bit easier?"

"Oh, I'd say seven."

I pick up my pad and write it all down. Note: throughout this particular chat, I never ask a "yes" or "no" question – it is always a "choice." This assumes that they will choose one of two of the options I've offered, rather than giving them a reason to say "no." I have succeeded in, at least, keeping the deal alive.

We are in your home to get the order. Do not think you will be able to get what you want while we do not get what we want. If, at the end of the pitch, after I back you into a corner and keep hearing you say "no," and the deal is dead and business will not be consummated at any price, I can then at least write its obituary and move on to my next appointment. I have not been jerked on a string interminably. My sense of control includes the control of my own defeat.

CHAPTER VI

Racial Profiling - "*What did you say?!*"

Stereotypes abound in our great country. There is sometimes a bit of truth to them, sometimes not. We won't dwell on the complex historic reasoning for these views, they just exist. Blacks eat watermelon, Latinos are lazy, Chinese cannot drive, Jews are cheap, Indians cheaper. We've all heard them. Our conscience and morals dictate that these odious stereotypes should not exist.

Yes, and I've a beautiful stone-tower bridge connecting Brooklyn and Manhattan that I'll sell to you really cheap. The fact is they do exist. And another fact is, we in the home improvement business have our own separate racial and ethnic profiles, and they dictate how and with whom we do business. These differ from the classical ones. I have no idea whether or not African Americans eat any more watermelon than anyone else, and I do not care. What I do care about is that, as a group, they often are good customers and behave more-or-less predictably as home owners when I am attempting a sale, and I would be a fool not to exploit these positive characteristics. On the other hand, some ethnicities' traits make them as a whole so difficult to "close," we simply do not bother. We shun them totally.

Of course, none of this is politically correct. But being politically correct is not always the same as confronting reality, and salesmen, above all else, must concretely deal with the real, not the wishful or the ideal.

The socio-cultural explanations behind the generalized behavior or common stereotypes of various groups make for college courses and doctoral degrees. The reasons

do not matter to the salesman in the least. Certainly, no one in the remodeling industry gives them weight.

What matters to us is that there are certain ethnic groups that we simply wish to avoid, end of story. We conclude this knowing full well that exceptions often prove the rule, and shunning entire ethnicities undoubtedly means cutting ourselves off from some in those groups who might be perfect customers. But, business is business, and salesmen in our industry have learned to play the odds. Our goal in seeing clients is to create an atmosphere conducive to concluding this business. We are always going for the one-call close and are *not* there to give a quote and walk away. So, yes, the dirty little secrets are that there are groups of people with whom it is virtually impossible to conduct one-call business that arrives at the all-important contract-signing conclusion. They are often immigrants and come from backgrounds where bobbing and weaving is a way of life.

What do I mean, specifically? Simply that many or most people in identifiable ethnic or racial blocs:

- commonly don't believe or trust anyone, and I require trust to operate
- often come from countries where corruption is rampant
- see in America a society whose existing laws may be easily skirted
- feel that the act of negotiation is a sort of open-ended sport that should rarely reach an endpoint, and even more rarely result in speedily moving forward with the work.
- Just want to know what a project would cost, in an abstract way, and nothing more.

These people have wasted our time again and again, to where they have become *ethnicity-non-grata*. Thoroughly anathema to us devoted band of sales professionals.

Now, I have nothing whatsoever against these people in any and all other contexts, in the same way that black taxi drivers in New York are hardly racist when they do not pick up a surly-looking group of black 15-year-olds at 2 AM, but then throw a barbeque the next day for relatives sharing the identical profile. In that case as in mine, we're merely looking after our business, with no offense taken or meant. So, who are the groups we've learned to avoid?

Indians

We are not speaking about Apache or Cherokee, but those of Mumbai and New Delhi.

In the early 1980's, long before descending into the remodeling maelstrom, I began my construction career in the physical security arena selling roll-down gates at storefronts, large commercial garage doors, steel plating in-between two sides of sheetrock walls and other sundry items to prevent criminals from completing their criminal acts. At that time, the crime rate in New York was much higher than now; break-ins were rampant. Most small store owners in New York City are from other countries, here to realize the American Dream. Being new to face-to-face one-shot sales, I wanted to present my product with knowledge, and give the customer just what they needed. My territory was Manhattan and I drove from appointment to appointment. If ever you have attempted to drive on this island during business hours, you know the true

meaning of Buddha-like patience. My beard grew noticeably while attempting to move just three blocks. However, I was intrepid and I parked the car in a lot and walked the two blocks to the store. I had been selling gates for three weeks.

In New York, people from India are often in the convenience store business and Mr. Patel owned such a store.

“Hello Sir, I’m from Great Gates and you called.”

“Oh, yes, thank you much. You see, last night I was broken into and they took my small floor safe and cases of soda and candies! I lose at least 5,000 dollars of things,” says Mr. Patel, a medium skinned, wiry man with jet black thinning hair and a pencil moustache that runs at his lip line. He wears light and dark gray plaid pants with a maroon short sleeved shirt festooned with large pink flowers. I don’t believe the outfit came from Bloomingdales.

“Okay, Mr. Patel, I do understand. I see that your old fashioned scissor gates were easily cut. Would you want a solid steel roll-down gate covering your door or one that covers your plate glass windows and the door?

“Which is cheaper?”

I look around the shop. I notice posters from various beer companies covering most of the plate glass windows. They had been taped to the glass with silver duct tape and had been there for years. Most of the color has faded from the pictures and print. All that remain are light blue and purple. The shelves are populated with stuffed animals, little plastic toys from far away countries, and greeting cards randomly stuffed into those little slots; wedding and birthday and sympathy partially conceal one another. At store's

front are scores of “girlie” magazines. Behind the register area are walls of cigarette cartons.

“Well, the door-only gate is less, but it doesn’t cover your glass and next time they might try breaking it.”

“Okay. Give me price on both and I decide.”

I proceed to survey and evaluate for the plate glass-covering, larger one first. I go to the right and left sides of the store front, looking for points of purchase for the steel angle irons to be welded onto. I measure the width, then carefully measure vertically from ground to the top of the store glass. I then add sixteen inches to include the size of the gate roll. It’s a similar process for the small door gate.

After fifteen minutes outside of the shop and having figured my costs, I re-enter. The owner is just emerging from behind a curtain at the store’s rear. I had heard an “okay” in a female voice.

“Mr. Patel, the larger gate needs a chain mechanism to help you to raise and lower the gate. This is an iron chain attached to gears at the top of one side of the gate axle. If you tried to raise and lower this sized gate with just the strength of your arms, you’d have a difficult time. Now, this gate is \$1,800.00. If you want just the door gate, you could easily operate it manually. This one is \$500.00.”

“Oh, my God,” says Mr. Patel with such anguish and terror that I thought he might be experiencing a heart attack. He truly acts as if I had just informed him that his family has perished.

“What are you doing to me? First I am ripped off by evil criminals and then I am being ripped off by a gate company!” Just after hearing this, I noticed a Rolex watch on

his wrist, a real one - not the \$20 item sold furtively from cardboard boxes on portable luggage stands along the city streets.

“Mr. Patel, please, I’m not trying to hurt you. You need this gate. It normally takes two to three days to get the order into the shop, fabricate it and get it here for installation. To give you an inflated price is not my goal. I’m just here to help you. These are the prices.”

“Oh no, I cannot afford this...too much money. I do not believe they would break my glass, so just give me the small one, and I give you \$200.00.”

I am amazed. I just presented him with the true price of the gate. This was over twenty years ago. Think – steel angle irons for support, “C” shaped tracks that are bolted onto these left and right supports, a spring mechanism that is an ultra-heavy duty version of a window shade, its curtain constructed of 1/16” thick steel slats, the width of the gate and six inches top to bottom that are interlinked to create a solid break-in proof barrier, finished off with a thick steel bottom angle with handle and thick bolts going through holes in the side tracks and curtain to secure padlocks. All of this, plus the truck, two men, gas, tolls, salaries and some sort of profit for the company and a bit of commission for me. All of this, for \$200.00?

“This is impossible, Mr. Patel. I must get the \$500.00; there is just too much work for this amount of money.”

“Oh, yes, yes, yes - you can. So, just write up the order and I give you the money when the gate is done.”

“Mr. Patel, firstly, I can’t do it for this price and, secondly, if we do install your gate, I need half up front and the other half at installation.”

“No, no, I don’t give you money now. If I do, how do I know that you will take my money and not do the work?”

“I can understand your point, but, how do I know that if I build the gate and install it, you won’t say to us you don’t have the money and you’ll pay us some other time? This is custom work and you have to give us a deposit.”

“No, no. I give you money at end of job.”

“Please, Mr. Patel, try to understand. I’ll give you an example. Let’s say you want to buy a custom-made suit. You choose the fabric and discuss just how you want the suit made. You can’t ask the tailor to make you a suit that would take two or three fittings and lots of work and not get any deposit. Don’t you understand?”

Mr. Patel stood there, thinking. And, he thought...and thought some more. It was almost three minutes before a sound was uttered.

“Well, okay, I give you deposit, so write it up for \$200.00.

This is now, from my arrival, approximately a half hour of back and forth nothingness. It is a new and unpleasant experience. What am I to do? I am at the necessary number to do the necessary work and couldn’t deviate.

“Mr. Patel, I cannot lower the price. I could call the office, but this is not a big gate with, maybe, some negotiating room. So, I’ll call and see what they say.”

This was before cell phones, so I asked to borrow his phone.

“Wait a minute, is this a local call?” says the owner, with frowns and scowls as accompaniment.

“Yes, it’s just to Queens.”

“Okay, okay.”

They authorize a \$30 drop, as it is as tight as they could go.

When I tell Mr. Patel, he throws me a nervous chuckle.

“Oh, this is no good. I will have to think about it. You call me in a couple of days and I let you know.”

“Mr. Patel,” says I, with the Rolex watch now becoming more visible, at least in my heightening state of annoyance. “This is an emergency. You need this gate and now you don’t even have the scissor gate anymore. How can you think about it? These guys might come back if they see that you haven’t protected your store!”

“Yes, yes, yes, I understand. I will have to call you.”

“Mr. Patel, I’m confused. You just said you understand, but, if you do, then don’t you think that \$470 is worth it so you don’t have to worry anymore? You said before that you lost \$5000 worth of money and stock. Why do you need to think?”

“Yes, yes, yes, I understand. I will call you. Thank you. I call you.”

I gather my things and walk out of the store, surprised and shaking my head. I walk about fifty feet when I hear Mr. Patel – “Okay, come back, I want to ask a question.”

I walk into the store to see Mr. Patel, with a big smile, standing with a short, stocky ebony skinned woman with a red dot on her forehead. She is wrapped in a red, green and aqua sari-type dress, her black hair in a long pony tail.

“I am Mrs. Patel and I was in the back and heard you talking. I will give you \$300.00”

“Oh, you’re Mrs. Patel? Oh, why didn’t you come out when we were talking?”

“Well, I was doing things and I left it to my husband.”

“Well, Mrs. Patel, I cannot do it for \$300. It has to be the \$470 I told your husband before.”

“No, no, I know you can do it for the \$300.”

“Mrs. Patel, how can you know? Who can do this for \$300?”

“Oh, there are other companies that said they would do it for \$300.”

“I don’t understand, if there was another company that could do it for this, then why did you call us? Did you want to see if you could get it for less?”

“Well, of course!”

I ask them both to walk onto the sidewalk. I peruse other shops on the block and see one of our gates as well as others from the competition.

“Look at our gates, Mrs. Patel, I’ll be giving you three inch tracks, the other companies will give you only two and a half inches.

“Oh, this is good,” she says, with her husband saying nothing.

We return to the store.

So, write it up for \$300 and we have a deal.”

“Mrs. Patel, I can’t. Call the other company and get it for \$300.”

“No, no, we like you and we want to do business with you so give it to us at \$300 and we will recommend you!”

“Thanks, ma’am, but I can’t.”

“All right then, \$350.00”

Now this is wearing me down. But then, suddenly, I realize everything. They hadn’t gotten another price, they knew they would have to pay more and they are purposely doing what I just said – wearing me down.

“Mrs. Patel, our price is \$470 and if you want this I will write it up. If you don’t want this price, then I’ll leave.” Whereupon I again gathered my bag and was turning, when Mr. Patel says, “Okay...wait, we talk.”

Heated conversation begins between them in their language. It goes on for ten minutes. They are acting like we are discussing building the Taj Mahal. Finally, the wife looks at me and said, “All right, we give you \$450 and no more.”

“Mrs. Patel, you’re holding back twenty dollars. Twenty dollars!! We have to get the \$470 because this is exactly what we need to do the right job and pay everyone’s salary and take care of insurance so if the welder starts a fire and burns your shop down there will be money to rebuild it. There is no more room, so, please, let’s sign the papers at \$470.00.”

“Oh, no, no, no, I said \$450 and no more.”

I stand there, angry and withered. I want to walk, but my sense of “get the business” overwhelms me.

“I’ll have to call my office.” I proceed to take the phone, dial, and speak with the boss.

“Take the money and run,” he says, “they’re ‘dots.’”

I didn’t know what he meant; I frown, squint my eyes, think a moment, then I hang up and say to them, “Okay, you have it at \$450.00.”

Smiles spread across their faces.

“You are a smart man,” said Mr. Patel.

I pull out a contract, fill it out and am given a fifty percent cash deposit, but only after I wrote in large letters “RECEIVED CASH,” with my initials.

“Now, do not screw us,” says the missus with a broad grin.

“Mrs. Patel, I would never hear the end of it if I did. We’ll do a good job.”

I walk out of the store emotionally spent.

Ninety minutes and I have left with a commission of \$45.00. What was I doing here? What did I just experience? Why had they played such a long and exasperating game for, what ultimately resulted in a \$50 difference? The wife was part of the conspiracy, listening while I negotiated with the husband. Their “tag-teaming” me until I’d drop was a plan.

I arrive at the office the next morning to turn in the previous day’s contracts, three in total. After producing simple drawings needed by the workers for better knowledge of just how the gates would be installed, I turn to another salesman, a veteran of several years with the company.

Sy was a tall, slim, silver haired, bespeckled gentleman who always wore a suit to sell gates.

“Sy, you know, yesterday I had a very difficult sale. When I called in to get a better price, I told them they were Indian.”

A tremendous smile crossed Sy’s lips, soon followed by a bellowing laugh. Five other seasoned salesmen, sitting at desks doing what I was doing, immediately joined in the laughter.

“You’re kidding; you don’t know about Indians?”

“No, what do you mean?”

“Oh my God, they’re the most difficult people to do business with. They’ll always say the price is too high and I’ve seen them get robbed again rather than put in a

gate! They're incredible. They're the classic example of being pennywise and pound foolish. They'll live in a nice house and will hassle you over five cents."

Another scene from Mamet's *Glengary Glen Ross* comes to mind. Al Pacino's character has just been given a three-by-five card with the name and address of a lead.

"Patel? Rabadam Patel? How am I gonna make a living with these deadbeats? Where'd you get these leads from...a morgue? Oh, c'mon...what's the point? ...I'm selling your dirt to deadbeats. Money in the mattress. ...Patel? Fuck you. If fucking Shiva handed this guy a million dollars, told him 'sign the deal,' he wouldn't sign. And the God Vishnu too. Fuck you."

Actual versions of this particular "play" have since been performed so many times, on so many salesmen, that, at all sales offices, the presence of an identifiable Indian name on the list almost always means: forget it. In the often-crude lexicon of many working class men, the office staff doesn't hesitate to assign one-word monikers to each group, including our own ethnicities. My own Jewish genetic pool has earned no exemption from these contemptuous one-word summations. In New York City, Indians are simply "dots."

Will the above get me crucified? Stabbed by Lord Shiva's triton? Probably. Yet this is how our industry functions.

Greeks.

In all my many years of remodeling sales, I have never sold a Greek person. Well, I did “sell” a siding job to one family for an extremely low price back in 1993. It was a 60ish couple, thick with accent, along with daughter and son-in-law, both born here and in the house that night to help the parents. I spent three hours bargaining and, finally, we signed a contract.

I arrive in my office at 11 A.M. the next day, heralding the triumphant victory over all odds. The owner looks at me, eyes slightly downcast and blurts, “the Greeks kicked.”

“What happened? I made sure that everyone was happy and secure in their decision. Matter of fact, I role played with them, coming up with various scenarios of others “getting” to them and discouraging the deal. I talked about low-end handymen doing a cheap job and never returning if there’s a problem.”

“Yeah,” sighs my boss. “They called at 8:30 this morning. Their reason? The son-in-law spoke with *his* brother, who remodeled his own house, personally, from top to bottom. He advised them to buy all the materials and bring in a few of his friends to do the work. So, I shot back, ‘What about insurance in case someone falls from a ladder? What about warranties two years later if something happens?’ So he says, ‘Nah, they ain’t falled yet and they’re friends, why would friends screw us?’

“We gotta move on, my man. Some people just can’t evaluate risks and possibilities.”

The Greeks gave us Aristotle and Democracy. As a people, they're magnificent. But they usually won't get house calls from our company.

Jews.

I'm Jewish, and in New York City there are almost one and one half million.

My background gives me advantages. Nonetheless, this group is widely known to be unpleasantly hard bargainers. I was *Bar Mitzvah'ed*, and thus had to learn some Hebrew. Additionally, my grandmother, while serving me mounds of pot roast and potato pancakes (latkes) would sometimes speak Yiddish, a little of which stayed with me. That's why I am able to tell them when they are overstepping in their "*hondeling (bargaining)*." Many are orthodox and "Hasidic" or "Lubavitcher," with beards and black suits and coats.

Oh it's such a deal doing business, you wouldn't believe.

They are sellable – difficult, yet possible. Falling into the same arena as other groups, they are always looking for the lowest price and don't believe that quality has anything to do with it – a window is a window, a kitchen is a kitchen and, as a potential client said to me one day several years ago, "My cousin Sammy got a kitchen done for \$10,000!"

"Well, Abraham, what was the size of the kitchen? Did he have basic, stock cabinets or high end furniture grade? Were the counters laminate or granite? Did he have in-the-ceiling "high hat" lighting or just a ceiling fixture? Was the floor ripped,

with new cement underlayment and good tiles, or was it left as is? Were the old, cracking walls ripped, reframed and sheet rocked? "

"Oh, it was a nice kitchen and I'm looking for the same price."

"But, Abe, a kitchen is like your fingerprints, there's no one else with the exact same set. Same for a kitchen; they're all custom designed and pricing is based the variables I mentioned before."

"Okay then, what's your price?"

"I won't know until I sit with you and your wife and discuss all of your needs."

"Look, you should just walk around and give me a "ballpark." I have to leave soon and I'll get back to you."

"I understand, yet there are so many parts of a kitchen, I could never just give a price."

"Of course you can. You seem like a nice boy and this I want to get done, so what's your number and then I'll think about it."

"Sir, I'm not a handyman who jumps out of his beat up van and pulls out a tape measure, then jumps back into it in fifteen minutes having left you a price on a smudged business card. We design and build and this could take several hours to understand the type of cabinets, counters, fixtures and overall layout. You and your wife must be here for the entire time needed. So, let's reschedule."

"No. If you can't give me a ballpark price now, then we'll forget it."

"Thanks for your time, Sir. Good luck on your search. Bye."

Calmly walking out, I was secure that there was no way we would or could work with Abe. He was looking for the cheapest price, running the risk of something going

wrong. It is much better to work with a reputable company with experienced workers, delivering a good job, on time. Yes, it costs more. Yet, is not one's peace of mind worth it?

Asians.

The most diverse ethnic groups thrive in New York City. Visualize all those Hollywood movies you've seen showing Times Square. One can walk but a few blocks and hear dozens of foreign languages. That's just fine. What is *not* is that some groups virtually never do business with anyone other than their "own." Chinese, Filipinos and Koreans dominate the Asian population of the city. In all my years in the remodeling business, I have sold improvements to one Chinese family.

There are a growing number of Chinese contractors populating the boroughs, the areas of the city other than Manhattan. Most of their workers are "off the boat," speak no English and work for little money. Thus, competing is impossible and, as their communities are often insular, it is rare we will even get a call from one. Koreans will often do business similarly.

The nursing field is dominated by Filipinos; thus many live in NYC, home to dozens of major hospitals.

Mrs. Marcos, 60ish and a chain smoking nurse, owns a home in Queens. Her husband is both disabled in a car accident and is in the beginning stages of Alzheimer's. Her home was, at one time, lovely. It sits on a corner lot, surrounded by swaying willows. The large front living room is dominated by a ten foot wide bay window. They have neglected the house for years. Water has penetrated both the roof and the front wall

at this large window. The slats of her oak floors were bowed and warped from continual soakings.

“We put out buckets,” she says when I query why they have not taken care of this worsening problem. “And we said we’d have to get it done, but, you know, one thing or another got in the way.”

“Okay, Mrs. Marcos, I understand, however, this is not a small problem. As long as this is financially doable, are you ready to get this done? I mean, you can’t live with this; the floor’s buckling, the ceiling has fallen. When I look up while standing here in the house I can see light coming through roof holes and the large bay window is sagging.”

“Oh, yes, yes, we have to do it; it’s time,” she says with seemingly sincere emotion.

We are standing during our chat; her husband sits against the wall on a folding chair about ten feet away, puffing on a cigarette, oblivious to our conversation.

“Would you be discussing this with your husband?”

“You can see he’s not good; no, no need to. And I have a power-of-attorney to make all decisions regarding the house.”

I guide her to the dining table and I begin my patter.

It is about one hour into our conversation when I arrive at the close. I have shown her the recommendation letters, show many before and after photos and all through the sit she says she feels confident about conducting business with me and the company. Everything seemed a “go.”

“Well, before I make any decisions, I’ll have to check out your company,” she blurts out.

“You told me earlier that, during the last rain, the leaks were worse than ever. You haven’t taken care of these major problems for years and now I am here. I can lift this burden off your shoulders and put it on mine. Why would you, after you have confirmed that both everything we’ve spoken about is what you need and the price seems reasonable, not move forward? Think back to when I first arrived and showed you our Better Business Bureau report; you said everything is as you want it.

“Well, I just have to think.”

I say nothing for about ten seconds...just walk around the living room area. I then turn to her.

“Hmm...Mrs. Marcos...gee, everything seems to be just the way it needs to be – the work, the price, everything. Is it the money?

She stares at me, eyes narrowing.

“Well, there are people who rip people off and I have to think.”

“I absolutely agree with you; there are, in our big city, those who will do that. Yet, please help me to understand. You’ve been having major issues in your house for years and have not done anything about it. Have you not done it out of fear someone will screw you?

“Well, that’s part of it, and...”

“You’ve put this off again and again because you’re afraid someone’s going to hurt you?” I loudly exclaim.

“I’ve heard stories.”

It was then that I let it all hang out.

“Mrs. Marcos, you come from a country where, sadly, there’s lots of corruption. In your gut, you may feel that I can’t be trusted. Have you brought this baggage along with you?”

Silence.

“If you don’t decide now, you’ll never decide, and the house will fall apart.”

Still silence.

“What should we do?” I plead.

“I’ll let you know. Give me the weekend to think. I can’t make a decision now.”

I thank her and walk away from the house, shaking my head, wishing that I had been wrong in pegging the real reason for her inertia. We never speak again, as she does not return the three messages left on her phone. I drive by her house, twice – at about three months past our “nothingness,” the second drive-by occurs almost a year later; the house sadly sat, worse than ever.

We are all prisoners of our background and experience. And, my own experiences make me cringe at the thought of having to negotiate with a five-years-in-America Russian immigrant who has had to lie everyday of his life back in his native land to survive.

And, with deference to Walter Cronkite: *that’s the way it is.*

CHAPTER VII

Clients from Hell

“Shame on You,” segments have graced local television news broadcasts nationwide. Ruthless home improvement contractors are a favorite topic. Many a television blurb highlights Genghis Khan reincarnated as a remodeler, running amok in Mrs. Johnson’s home, installing faulty plumbing, wavy sheetrock and light switches that do not function, yet after a few up and down flicks, she receives a phone call from someone in Buenos Aires saying, “Cut it out!”

There is another side, the one the public never hears about, as the media never highlights it. Behind the exposes of sales ploys, deserved by some, are many thousands of good guys, plying their trade in an industry that wants to provide fine work. Even my own confessions here revolve solely around charging top dollar, not about shoddy workmanship, for which there is neither excuse nor amusement. We are, presently, frequent favorite victims of the media.

Well, no more. I’m mad as hell and, to paraphrase Paddy Chayefsky in the movie, *Network*, I’m not going to take it anymore.

I have had to deal with clients who climbed up from the ooze of evildom, who have made Ida Amin and Osama Bin Laden seem like teddy bears; yes, clients from hell.

“Hi, Mrs. Iona, it’s Buddy Marr, your contractor. I’m calling, as we’ve finished sheet rocking and taping the entire apartment and, as in the contract, I’ll be coming by to get the next payment.”

“What!? I didn’t say I’d give you more money when that’s done,” said middle aged, slightly overweight, short dyed-blond-hair Mrs. Iona.

Having lost her mother months prior, she had contracted us to gut and fully remodel the now vacant second floor apartment in her two-family home.

“Why, of course you did. Just take a look at the payment schedule on the contract; all the benchmarks are there.”

“I’m busy and I don’t have the contract with me, but I know I don’t have to pay you now.”

“Mrs. Iona, I really don’t understand. Why would I call you with this if it weren’t true?”

“Well, I’m not paying you now.”

“Ma’am, it’s on contract. How about I jump in the car, I’m only thirty minutes away, and show you the contract and payments? We made this agreement in good faith and it’s important to take care of this. We don’t want miscommunication with our clients.”

“I’m leaving in one hour, be here fast.”

“Will do.”

I careen down the streets of Brooklyn, cursing all the way, thinking, *Why do these damn customers do this? We do our best and give a good job and, every now and then, I get hired by Leona Helmsley!*

Mrs. Iona, with penetrating steel blue eyes shooting daggers in my direction, stands at her front window as I pull up. She quickly opens the door and shouts, “I don’t have time for this, so make it fast.”

The contact is tucked under my left armpit. I quickly grab it with my right hand and with one flinging motion, unfold it and walk into the home, holding it with both hands against my chest.

“Please look here, under the payment schedule section. It clearly shows everything. The next check is for \$15,000.”

“Yes, I see it. Damn, why would I have signed such a thing,” she bellows. “I don’t care. I’m not paying you now; I don’t care what it says.”

“But Mrs. Iona, we have an agreement. The night you, your husband and I signed it, we carefully went over all the construction requirements and we discussed just when and how we would be paid. You read it carefully, then signed. If we’re not paid, I’ll have to stop the job until I clear this with the office; this isn’t fair.”

“Look, you call my husband tonight and talk to him about it. I don’t have time now for this crap.”

She walks to the door, with me following, flings it open, moves briskly to her car as I walk to mine, shoots me a die-a-violent-death look and disappears behind the wheel. The car revs quickly and she burns rubber as she peels away. I stand there, slowly shaking my head and think, *What am I going to have to do with this person to get paid?* Our work was fine and there seems no logic to her actions. Later that night, I call the hubby. He consoles me, saying, “My wife is a pain in the ass. I’ll cut you two checks, 50-50. One will be for now and the other you can cash next week. Would this be OK?”

“Sure, Mr. Iona; and thanks for being a gentleman.”

This is satisfactory. Though they do not adhere to the contract one must decide just how and when to fight a battle. Our problems with the wife continue throughout the

project, and payment hassles endure until the end. We are ultimately paid in full though my salt and pepper hair becomes noticeably whiter.

A Bronx woman hires us to undo the shoddy work of another contractor. Mrs. Martinez complains of having brought in one company, whom she kicks out after one month for supposedly ruining her wiring. She hires a second, whom she boots for, says she, bad tile and sheetrock finishing. Upon inspection, we see nothing amiss, save for some jagged one foot square holes here and there in several rooms-in-work. We begin remediation and then proceed with installing new sheetrock in a basement area. Within a week, two bedrooms and a family room area are rocked and spackled. My men finish this phase on a Friday.

Monday's call from our carpenter, Leon, is strange. "Buddy, several areas on two bedroom walls have cracks where we taped and we know everything was good on Friday. The owner is yelling at us that we don't know what we're doing."

I arrive an hour later to a howling maniac accusing us of being just like the others. The red flags begin waving in my brain. I tell the crew to patch and calm her down with pleadings that it may have been a bad batch of compound and not to worry.

The next day, it is the same thing. Her Sherman tank is ready to fire a salvo. More cracks and now we find small one-inch irregular holes in the ceiling sheetrock. Alarms are now accompanying the red flags. Weeks earlier, while signing the contract, I see a construction company's business card on her kitchen counter, half hidden under the toaster. I make it a point to jot down the phone number. Thus, after again going to the mats with her, I call.

“Oh yeah,” rages the manager. “The ‘animal’ is what we called her. She kept complaining about stuff we never did and she shorted us on our money. We’re \$11,000 in the hole with her. So, you workin’ fuh huh?”

“Yep, she hired us and we’re the third. Seems there was another guy in there after you and, hey, what’s going on?”

“I think I can find out who she hired next; wait a minute.”

It takes him ninety seconds to speak with one of his workers who, coincidentally, knows a worker with the second company. We conference-call.

The story is the same. We suddenly realize she was hiring contractors and sabotaging the work with accompanying accusations of shoddiness. She is having her house renovated by bringing in contractors who steadily finish things, then throw them out, pay only a partial amount, then hire others and do the same again, further advancing her remodeling project.

A scam.

The next day, the owner of the company I represent drives by her home and knocks on her door. He has secreted a mini-tape recorder in his coat pocket.

“Who’s there,” she timidly says from behind the door.

“Mrs. Martinez, I’m Larry Brioni, owner of Always Be Closing construction.

“Why are you here?”

“This is important. It concerns our ongoing work, so please let me in.”

She opens the door and the usual amenities are said. He stands in the middle of her living room.

“I’m here to let you know we are, along with two other companies, going to the office of the District Attorney to formally accuse you of fraud and grand larceny. We have all the evidence we need to prove you have been cheating three construction companies with your wanton accusations and destruction of our work. You owe us \$9500. You will, to avoid any legal action, go to your bank with me, withdraw the balance you owe us, and give it to me in cash. You will then contact the other companies and make arrangements to do the same with their balances. You have messed with the wrong people. Do you get it? If you do not pay us, I will laugh in criminal court as they drag you away to prison. It’s your move.”

The whitest bed sheet could not compare to her ashen face. Her lips quivered and her body shook. Tears welled.

“You motherfucker. I don’t care what you say.”

“Pay all of us what you owe. We will disappear from your life; otherwise, see you in court.”

She stands in her bathrobe and floppies. Her rage calms. She is caught.

“Come back in two hours and I’ll have your money.”

“No. How do I know you won’t have five guys with baseball bats waiting for me?”

“Listen, I want you gone. I never want to see or hear from you again. You call me and I’ll meet you outside of my door and you can look around before you come. I want this over.”

We got the money. We never knew what happened after that. We did not want to.

In life, each of us has a story to tell of someone who, unfortunately, enters our arena of contentment, and, without asking permission, seeks to destroy it. Such a man arrived in the form of Mr. Calabria.

I park the car near his home one sunny afternoon several years ago. It is nestled on a tall tree lined street in Flushing, a middle-class area in Queens. The red brick, two-story attached row home is identical to the other twenty on the block. All have flat roofs and thus appear as little boxes lined up for a child's game of blocks.

I knock. A thin, slightly stooped bald man, save for the white wisps of hair around the periphery, opens the door.

"Oh, you must be the contractor," he spurts in a gruff voice tinged with edginess. "Yeah, come in."

The small living room's oak floor has seen years of wear. I observe large dark spots under two radiators where wood is rotting from the incessant dripping of water out of faulty pipe connections. Clear plastic slip covers encase a paisley patterned fabric sofa. An old, frayed maroon area rug lies under a small brown rectangular coffee table, replete with coffee stains. I see ten old TV Guides strewn this way and that. Further into the house is an open dining area with a dark wood dining table. There are several plates redolent of old food. Determining how long they are there would require forensic expertise.

"Hello, Mr. Calabria, good meeting you...and...is your wife here?"

In walks Estelle, small and gray haired. She wears a nondescript house dress accompanied by black clunky and scuffed “grandma” shoes. She greets me with averted eyes and says hello without smiling.

OK, think I. What is happening here and what dynamics did I walk into?

Well, Mr. and Mrs. Calabria, I’m Buddy of ABC Construction and I understand you want some new windows?”

“Yeah,” stabs the husband. “Let’s sit down and talk.”

With Estelle slowly approaching the table, we sit. She hesitates, looks at her mate deferentially, then slowly takes the seat next to him.

What proceeds is everything from Chapter II. During all of it, Estelle says nothing. When I ask her what she thinks or wants, she quietly says, “Whatever he wants is okay with me. He’ll do what he wants no matter what I say.”

I park these words on my mind's back burner, believing I might need them later.

He was a tough negotiator. However, within forty five minutes from “can we do business today?” the contract is signed for both fifteen vinyl windows and outside concrete sills. On brick homes, windows sit atop a slab of concrete, approximately two inches thick and six inches front to back. We would be replacing two of the old ones which are cracked and crumbling. The cement sills would come to haunt my company and me.

I thank them and leave.

It begins the next morning.

The office calls me, saying that Mr. Calabria called to cancel.

“Cancel” – *the* curse word of the industry – our long, hard work for naught. Why was he “kicking?” What did I do or say? It is, virtually, always about the money.

I make the call.

“Oh, yeah. Look, I thought about it and it’s too much. I don’t wanna spend \$11,000 dollars.”

“All right, Mr. Calabria, I need to come to see you about the contract. I can be there in about one hour. Will you and your wife be at home?”

“Yeah, but you don’t have to come, I just want to cancel.”

“Yes, I do understand. I must come to do paperwork for the cancellation, so I’ll see you in one hour, OK?”

Never negotiate on the phone. Always go to the house to see them eye to eye. Owners often, with further discussion, rekindle the project, be it with a price reduction.

"Go-backs" to save a contract are fraught with doubt. The over-all impetus to the project falling into quicksand is money. The emotions a closer experiences are as intense as receiving an “F” for one’s abject defeat in tackling high school trigonometry. We will depart the client’s abode in the knowledge of our having surmounted and conquered Mt. Everest, only to have our spirits dashed with one simple phone call to our receptionist.

Thus off I scamper, across and through the highways and byways to confront this nemesis of all salesdom.

Upon arrival at the Calabrias, I am unceremoniously ushered to the dining table.

“Yeah, your price is too high, so give me back my \$500 deposit.”

Then the painstaking give and take begins, culminating with my prying truth from the owner’s lips.

“Look, I like your stuff, but I don’t want to spend this money,” he admonishes.

“Mr. Calabria, you said your windows are in bad shape and you were enthused yesterday. What would I have to do to earn your business today?”

“I want a cheaper price,” he coos, with voice low, demeaning and sinister. “Disconcerting” is mild compared to how he speaks.

This is a bad man, I think. Hope he doesn’t play more games later on.

I smile and aim my 105MM howitzer with “Well, I cannot lower the price sir, I gave you the lowest numbers yesterday ‘cause you’re permitting me to put up an advertising sign at the front of your home...remember? However, several windows in your small attic could be removed and I’d still give you fuel savings guarantees on our work and this would lower the price. C’mon, Mr. Calabria, you were happy yesterday and I know I can make you even happier today.”

“Well, OK, tell you what. Yeah, remove those four attic windows. That’ll reduce the price. Look, there’s an old awning over the back kitchen door. Reduce the price, put in a new awning and we have a deal.”

We walked through the kitchen, opened the old wooden door and descended two chipped redbrick steps. Overhead was a small, ancient aluminum awning, about four feet wide and three feet deep. Its white enamel finish had flaked off from what must have been forty years of weathering. One of the metal brackets supporting its left side was bent, tossing it askew with the right side three inches higher than the left. It would cost me \$300. I could include it and survive with a modest commission of \$1200.

We return to the table. All the while, Estelle sits in the living room, watching yet never moving or commenting.

“So, sir, are you saying that, if we remove the four windows, and give you the awning, and you like the new price, we can move forward?

“Yeah. Waddiya gonna give me?” the owner spits, his face red with tension.

I show him a small, four page brochure of basic awnings with colors to choose from. He wants to duplicate the existing all white.

“OK, let’s do it,” he smiles. "Gimme a new awning and we gotta deal."

I mentally heave, saying to myself, *this man wants to win. I'll pull out the calculator, press buttons, hem and haw, call the office for mock authorization, and get this over with.*

The revised \$9000 contract is signed fifteen minutes later. It calls for a payment of \$4000 at commencement of work, \$3400 at end of first day’s window labors with the final \$1600 due at completion. I am back in my car, relieved and with renewed confidence that I know my job.

The ordered custom windows would not arrive for one month. Two weeks into this period, I bring my mason, Chester, a wiry, tall black fellow with a continuous smile, to inspect the two cement sills at the home’s front. Seeing the client again, prior to final installations, was not wearing well for my psyche. My goal is for Chester to stand at the sidewalk curb fifteen feet away from the front, accomplish a quick visual assessment and leave.

No such luck; the owner sees us, opens the door and angrily announces, “Oh, I’m glad you’re here. I was just thinking about you.”

I await something ominous.

"Hi sir," I purr, my mouth wide with a smile. "We're here to just do a quick look at your cement sills so we'd know what to bring the day of installation. Your main double window requires a six foot sill. The supply yard only carries three footers. So we'll be 'sistering' two together. I hope this is OK."

"Yeah, I don't care, as long as it looks good and it's neat. Anyway, I want something else. Look here over the door and windows. Ya see this piece?"

He points to a masonry "soffit," a beam six inches high, wide and deep of white painted concrete that runs above windows and door the length of his home's front.

"Yes, what can I do?"

"I want ya ta cap it with white aluminum so I don't have ta paint it no more. "

"Well, OK, I'll have to figure the pricing. Give me a second."

The earth then thundered. A volcano named Mt. Calabria spewed white hot venom.

"What the fuckin' hell you talkin' about? You'll do it for free or give me my \$500 back." With the words still falling off his lips, he spins around, yanks open the front door, storms through and slams it behind him.

After a moment of silence, pierced with an animated, "What the fuck was that?" from Chester, I breathe heavily and feel my body awash with trepidation. The factory has begun manufacture of his windows, thus our company's expenditures are already exceeding the deposit. Will I be able to overcome an out-of-control customer? I now begin to rue my re-signing efforts. It is sometimes better to walk away from a potential war than allow the mighty dollar to overcome logic.

I gingerly approach the entrance and see, through the old double window we are scheduled to replace, the owner sitting on the plastic covered sofa, lighting a cigarette. I knock. He looks up without further acknowledgement. I knock again and, in a loud voice, plead through the window, "Mr. Calabria, it's unfair to do what you did. Please come out so we can discuss this. It's been weeks since we signed your contract and the windows are in work. We've already spent more than your \$500, so please come out and talk to me."

He rises, stubs his butt out in a dirty ashtray and briskly approaches the door, flings it open and shouts, "You contractors are a pain in the ass. Look, I want this capped and I'm not gonna spend no more money."

"Sir, try to understand," I plead. "The job is already underway. You're asking for more work *after* I returned to see you, renegotiated the contract and threw in a free awning. Look at it this way. You bring your car to the local station for an oil change, which costs \$35.00. While it's up on the lift, the mechanic beckons you to look under the car, and then points out two hoses that are cracked and deteriorated. He tells you that they won't last another fifty miles. You say "change them." Mr. Calabria, you cannot ask that man to give you new hoses and complete the oil change for the same price. Same with this; there's no room for me to include the capping."

He stares at me for thirty seconds. Nothing is said.

Finally, he utters, "Ah, fuggitaboutit. You win," As he speaks his right hand waves me off, physically gesturing surrender.

"Never mind; I'll have someone else do it. Look, let's get this done already, okay?"

I suck in a lungful of air, silently give thanks to the heavens, and say, “I’m so glad you understand. My window foreman will call you as soon as the windows are ready, and he will coordinate with this gentleman, Chester, my mason, to put in the cement sills just after the men rip out the windows. Both will be installed consecutively, same day.”

“Good. Goodbye,” and he walks through the door, closing it gently. My ears perk as Estelle shouts to the husband, “You’re not a nice person.” More loud voices are heard. I quickly bid farewell to Chester, retreat to my car and speed off.

Seventeen days later, my office calls him for the installation appointment. One week earlier, the awning was installed with no complaints and the next check was collected. I am in the Bronx on installation day, seeing a client for the signing of some loan papers for a bathroom when my cell phone rings. I excuse myself and walk out to the driveway.

“Buddy,” “Your client, Calabria, is screaming,” says the on-sight foreman with voice trembling. “Something about the window sills and he’s trying to throw us off the job.”

“Sit tight. Tell him I’m coming over the Whitestone Bridge and will be there in forty-five minutes and we’ll take care of everything”

It takes me another five minutes to finish paperwork, pay respects, reach my car and barrel onto the highway. I said forty-five minutes; I make it in thirty-three. In front of the house are four installers watching Chester and the owner in animated conversation.

Jumping out of the vehicle, I shout as I close the door, “I’m here; what’s the problem?”

“Look,” says Calabria, his face contorted in terror. He points to the finished window area. The men had ripped out an old six foot wide black iron window with small individual glass panes. One-by-four inch wood framing had been installed around the brick opening’s perimeter. Two new “double-hung” vinyl replacement windows, the familiar slide-up-and-down type, had been installed over a new cement sill. What was amiss staggers me. Hearken back to my advising the client the sill would be seamed, as one six-foot piece was not available. Chester had, against all human reasoning, “sistered” side-by-side two pieces of concrete sill, one two feet long, the other four, rather than adhere to logic and install two equally sized three foot sections, seamed at the middle. In other words, the result was an odd asymmetry.

For once, I am silent. So is everyone else. I slowly walk the ten feet to the window, all the while plowing my brain to arrive at a reasonable explanation. None comes to my lips except to acknowledge the truth *and* this mistake that will bring us to another Hiroshima, August 6th, 1945, on the streets of Queens.

“Excuse me, Mr. Calabria, while I speak with Chester.”

I turn to him, put my right hand gently under his left elbow and guide him back to the curb.

“Chester! Why did you do this?” I quietly hiss. “Why put two pieces, a four and a two, together instead of making them the same? This guy is not nice; remember what happened when you and I were last here? We are screwed, Chester, *screwed!*”

“Well, you never told me.”

Chester had, on previous jobs, served me well. This said, there are erasers on pencils, as people make errors. But this couldn't be cleaned away with a small piece of rubber.

"Chester, what are you talking about 'I never told you!' For God's sake, it's obvious that it should have been done with a seam in the middle. Now what the hell do we do?"

"Well, we could rip it out and begin again."

I was utterly dejected. How can a good worker make this mistake, especially with a client ready to carve off my legs and arms and utilize my torso as a shooting silhouette? I had to carry on and get out of this job immediately.

I turn to Calabria and ask, "Sir, what can I do to rectify this situation? Come, let's go into your house to talk."

Silently, he turns and enters, followed by my foreman and myself.

"It's ugly. What're ya gonna do,?" says Calabria, brow furrowed and eyes aglint

"Sir, the concrete has set and it is too difficult to rip everything out and begin again. Could I give you a credit towards the work? A further discount?"

He ponders for what seems eons. He walks around the living room and dining area, looking at the other windows that had already been correctly installed. He then abruptly turns.

"I tell ya what. See these window ledges?" He pointed to the inside sills, those small shelves seen at the bottom of most windows that sometimes hold plants.

“Well, with these new windows, my wife wants to put up more plants and these little sills don’t hold her planting pots well. So, on these windows in this part of the house, pull out these small old ones and put in wider ones, oh, I’d say about eight inches deep.”

This would cost the company more money against the contract, yet, as Harry Truman would say, “The buck stops here.” With the stress leading up to today’s installation, I had prayed for this customer to have a perfect job – to simply end it with a check and a handshake. I had thought that I had covered all bases, made sure everyone knew their tasks. When one believes they have seen everything, something new always rears its terrible head. Chester had, naively, pulled the dragon’s tail and I had to find my knight’s sword to slay it.

“Mr. Calabria, are you saying that, if we change these window shelves with nice pine wood and stain them to match the old color, you will accept the window sill as-is?”

“Yep. Do it and I’ll accept it,” he chuckles. All the while, Estelle looked down from her perch half way up the stairs leading to the second floor. She is wearing the same house dress as on the first day. Did she ever change it? Her look is of sadness as her body turns and slowly ascends out of sight.

What then transpires, of out Calabria’s earshot, are heated conversations with my window foreman over materials and costs. We arrive at a quick agreement and I run to my car to retrieve a “Change of Work Order.” I jot down the additions, with no change of price. Calabria and I sign. I leave, upset but confident that we have weathered the storm.

The following day, the crew returns with the needed materials and finishes in six hours. The foreman presents a “completion certificate” for Calabria to sign, acknowledging that the project has been completed to his satisfaction.:

“By signing below, the homeowner(s) certify(ies) that all property improvements made by _____ are completed as of _____(date) according to contract and to 100% customer satisfaction.”

Not the best sentence structure, but this is what it said. The company’s owners knew how to run a construction company. They struggled through High School English.

Below this sentence were two others:

Firstly, “I (we) have inspected all property improvements according to contractual work and have found the workmanship to be to my (our) satisfaction.”

Secondly, “I (we) have signed this certificate after completion of the property improvements and all signatures on the certificate are genuine.” These required only the client’s initials. All was “John Hancock’ed” and the men depart, along with the final \$1600 check.

Ten days later it is now the atomic bombing of Nagasaki. I receive a call from our bookkeeper.

“Buddy,” she says with some shakiness in her voice. “The final check Calabria gave us bounced.”

“Damn it,” I blurt, visualizing Jack Bauer in “24.” Even with my gift of gab, I am struck dumb.

“Yep, with all the stuff you went through, he stopped the check.”

“I’ll call you back.”

My fingers fly across my cell phone's buttons. His phone rings and he picks up almost immediately.

“Hello?”

“Mr. Calabria, this is your contractor. My office just called me, telling me that your check bounced.”

“Nah, it didn’t bounce, I stopped the check!” he says with glee mixed into his normally graveled voice.

“Stopped it!? Why did you stop it? You said you were satisfied with the job. Please, tell me what’s wrong.”

“Well, I changed my mind.”

“Why didn’t you call us? Why did you just stop it? You signed the completion certificate, saying all was just fine.”

“I don’t care what I signed. I don’t like the job and I’m not paying you any more money.”

“Mr. Calabria, please, we did the job as you asked. If you don’t pay us, we’ll have to take action to collect.”

“I don’t care what you do; I ain’t payin’,” he spits, and slams the phone.

“What to do...oh, what to do,” I mutter as I stand looking at my phone. We had made one mistake with a bad person and now the Grim Reaper of collection would have to be enlisted: our lawyer.

“Try Small Claims court first. It’s under the \$5000 limit and you have a perfect case,” he advises.

Three days later, I finish the paperwork in the cavernous, Romanesque offices of the Queens Court House. Our hearing date is set for three weeks hence. I walk out onto the street towards my car, confident that we would soon get our money and see this ended.

Oh, sweet mysteries of life, they do abound, for it is ten days later that my office receives a summons from Queens Civil Court. Calabria has filed a counter suit demanding the entire \$9,000 contract amount be refunded, plus court costs. This guy knows the system. He has, we assume, done this before. In New York City, if a corporation is sued in Civil Court, it must be represented, unlike Small Claims, by a lawyer. In the *lower* court, individuals and corporations can go at it with just a hearing officer presiding. This would be a full trial, incurring further costs. Queens Court had joined our two competing cases and both would now be one. We decide that, even with the added legal costs and, rather than walk away, we will proceed, for, at minimum, we would break even, as we truly believed we could win and now it is *principle*.

The day of our hearing, I arrive early and commiserate with our attorney, Peter Torres, a tall, angular gentleman, thirty eight, with short brown hair and thorough knowledge of the system.

Mr. Calabria soon arrives, with Estelle pushing him in a wheelchair. He does not have counsel.

My mouth agog, I turn to Peter.

“He’s not crippled, he can walk perfectly. He’s playing a game and obviously looking for sympathy from the court.”

“Really, he can walk?”

“Damn right he can.” I am seething. “That son-of-a-bitch is going for an Oscar.”

“We’ll handle it. Let’s see how it plays out with the judge. We don’t know what he’ll say on the stand.”

The court convenes. The judge, a sixtyish short, gray haired man, smiles at us all.

The bailiff reads the case and asks if both sides are ready.

Calabria gruffs a “Yes;” Peter calmly says, “Ready, your honor.”

Calabria was called first, with the judge asking for his testimony. He gives a different iteration of events, saying the windows were installed sloppily, the awing was improperly secured to the house, and, yes, he did tell one truth – the cement sill.

Peter laboriously rises up from his chair, dramatically hesitates for five seconds and then pulls from his stack of papers the completion certificate.

“Mr. Calabria, do you recognize this document?”

The judge asks to see it. After a quick perusal, he returns it to Peter.

“So, Mr. Calabria, do you recognize this,” our lawyer queries, flashing a quick smile.

“Lemme see it,” barks Calabria. He had been wheeled to the judge’s dais by Estelle.

“Yeah, I remember this.”

“Good, do you remember signing and initialing it?”

Peter points to the signature line.

“Is this your signature?”

“Yeah,” says Calabria, after pause and a quick shift in his chair.

“And, are these two sets of initials, signifying that all the work was OK and that you certified that your signature was genuine – are they yours?”

“No.”

“What, Mr. Calabria? You’re saying you signed this but these initials aren’t yours?”

“Yeah, that’s what I’m sayin’.”

“Your honor, may I approach the bench,” says my now very confident attorney.

“Yes, please do.”

“Your, honor, this man has just twice perjured himself.”

“Yes, I understand, council,” the judge wearily whispers. “Go back to your place and let’s see this through.”

“Mr. Calabria, my client says that you can walk. Can you?”

“Yeah, well, I have a lot of difficulty...”

The attorney cuts him off with, “No, Mr. Calabria, please answer the question. Can you walk unaided, with no cane, crutches or chair?”

“Well, yeah.”

The judge and Peter quickly exchanged glances, followed quickly by the court asking if there were any other questions to be asked. Calabria says no, as does my council.

It was over in forty minutes, and I felt elated.

“Peter, what d’ya think will happen?”

“I never know what a judge will do, but, in this situation, I think we have him.”

Four days later we receive the mailed court decision. Peter was correct. We had won. Calabria was required to give us, under an official judgment, the \$1600.

After waiting three days, as I wanted to be sure that this pompous piece of putridity would receive the judgment, I picked up the phone and gleefully pressed the buttons.

“Hello?”

“Mr. Calabria, this is Buddy. As you know from the court papers you received, you must pay us the \$1600. I will be at your house tomorrow at 10AM to collect the check; please have it ready for me.”

“Don’t you come to my house. I ain’t payin’ you nothin’,” he screams.

“But, Mr. Calabria, we have a court order and you have to pay us.”

“Look, I ain’t payin’ you.”

“Then we’ll have to go with legal collection.”

“I don’t care what ya’ do, I ain’t payin ya,” says Calabria, with a chuckle. He slams the phone.

I hold the dead receiver in my right hand with my left scratching my head. I walk into the boss’s office. Knocking wasn’t needed as informality was the norm.

“Sal, I believe I have finally met *the* worst customer God has placed upon the Earth.”

“Whaddiya mean?”

I run through the highlights of the initial sale and the client’s cancellation efforts, Chester and the windowsills, the trial and Calabria’s flouting of a judge’s decision.

“Yeah, so now what?”

“We’ll call Peter and try to attach the guy’s account. You know that copies of deposit checks are always in each file, so we have all we need to contact his bank. Peter can draw up the papers and the bank will take our money from Calabria’s account.”

“Go to it,” Sal smiles, winking as he speaks.

Within minutes I am explaining the judicial scenario to our laughing attorney.

“How do you find them?” he guffaws.

“Pete, more than I’d like, things crawl from under rocks, take human form and I have less than stellar luck.”

“Call the bank to be sure there are sufficient funds to cover the account attachment.”

“Will do,” I say with widening eyes. “Yes, Peter, will do. I’ll advise you on this ASAP.”

411 is immediately called and I obtain the bank's number. I phone and speak with a sweet female voice at the bank, fibbing – no need to telegraph our intentions – that I have a \$1600 check drawn on this account and am calling to determine if there are adequate funds available to cash it. I am concerned, not sure if the bank will call the owner if the word “judgment” is ever used. The answer to my query is, “There are insufficient funds to cover this check.” My feeling of relief that the answer is straightforward and that my fears of discovery are unfounded, have now been counterbalanced by the stab at my psyche wrought by this new, unexpected information.

Hanging up, I thank her. *Now what to do?* Well, I will have to call the next day. I do. And, over the following six months I continue to call twice a week. Never are there enough funds. Was this man *that* savvy? Does he know we are trying to attach his

account? Over the next twenty-six weeks, fifty calls are made to the bank, and nothing. I am relentless and will not give up. No way will I allow Calabria *not* to pay us. And, what of my commission? This bit of money, if ever we collect, I had definitely earned. I did my job. We did mess on the cement sills, but have we not apologized and given the man what he wanted as an offset? I was honorable in giving Mr. Calabria a decent job with fine products. No, I will not rest until our money has been removed from his pocket.

Then, miraculously, one stuffy day in August with an afternoon call to the bank, I hear the magic words, “Yes, there are funds available to cover this check.”

I hang up and scream, "Yes!"

Muhammad Ali has just won the Heavy Weight Championship of the World and the Brooklyn Dodgers have finally defeated the Yankees in the 1955 World Series and World War II just ended as the Japanese have surrendered and now I am going to get the money. “Thank you,” I gush, pressing down the disconnect button of the handset. I then ring Peter’s office.

“He’s on another line, please hold,” says his very formal secretary.

Seconds were hours as I vibrate with anticipation.

“Yes, Buddy, what’s up.”

“Peter, there are sufficient funds,” I intone. “For God’s sake, call the bank and attach the account.”

“What are you talking about?” I couldn’t blame him for forgetting the whole thing. Tectonic plates had measurably shifted in the interim.

“Pete, it’s the Calabria thing, remember? Attach the account!”

Peter was a busy attorney and had understandably put this item on the back burner. But I have not, and I am now believing in my heart that every elapsing second of delay in calling the bank to get the funds will result in Calabria realizing his faux pas with a hasty call, transferring the money elsewhere.

“Oh, yes, sure. Hold on,” he says, excitedly.

It felt like eons, but it was not more than one minute later when he returns with, “Alright, I had my secretary call the bank. She’s speaking with them right now, asking where to fax the proper papers...wait...okay...okay. All set; she’s going to fax them now. Look, it’ll take a bit longer than you have with holding on, so, call me in about an hour and I’ll have more information.”

“Good,” I extol, “...and thanks!”

I retire to our conference room, drop four quarters into the soda machine – pop for all those not living in the Northeast – and press the Diet Pepsi button. I grab it, pop the top and sit down with an old *Time* magazine, thumbing the pages but unable to focus, and take quick small swigs. I have to relax, I thought. Heck, it is just one deal and not a big payday, but this had weighed on my mind for one year and it will finally, seemingly, soon be over. I stop to read a story about John Kerry not doing well in the latest polls for the upcoming 2004 election when my cell phone rings. It has been about fifteen minutes since Pete’s return-call promise.

“OK, we got it.”

“We attached the account? We got the money?”

“Yes, we have it. The formal notice of attachment will go out to Calabria today; he should get it in the mail in two days.”

“Oh, glory to God. Thanks, Peter.”

“Not a problem. And -- are you a happy fella?”

“Pete, you don’t know.”

This was a Tuesday and I wanted to wait a few more days to be sure the letter would arrive. Thus, it is a late summer Monday when I phone Mr. Calabria.

“Hello,” he belches.

“Well, hello. *We – have – our – money,*” I hiss, slowly and distinctly, sounding, I was hoping, like Darth Vader.

“Who is this?” he shouts.

“You know who this is. We have our money.”

There was a five second delay.

“Oh, yeah....now I know. Okay...hey, look, one of the windows ain’t going’ up smoothly and I got a warranty, so I want ya ta come over and fix it.”

I waste not half a heart beat when I retort, very, very slowly, “Mr. Calabria, tell you what. We’ll come over to fix your window in about the same amount of time it took us to collect from you. Goodbye!”

I hang up and just smile.

It is over, and we never hear from him again.

Bad experiences can be beneficial if one learns from them. Never again do I bring in a sub-contractor without their full understanding of just what is expected. If a new client is nasty before a job commences and we determine that our actions, up to this point, have been honorable, we return the deposit and walk.

Never again will I allow greed to trump logic.

This was never truer than with Mr. and Mrs. Larosa and Mrs. Larosa's brother, Pasquale. They collectively own a small, two-family house in Woodside, Queens, a working-class neighborhood with a large Italian population. They have been in America for twelve years, having arrived from Sicily. It is my destiny to tackle their need to replace a leaking gabled roof (think triangle). We will, if hired, rip off the old shingles down to the wood, cut out any that is rotting and patch in new roofing plywood to provide a solid surface to then lay on black felt, a water resistant underlayment followed by typical asphalt roofing shingles. It is something my workers have done hundreds of times and selling this project is an easy part of my repertoire. Easy, that is, except for the Larosa family

After the usual hellos, niceties and sitting at the kitchen table, all hell breaks loose.

“Gentlemen and Ma’am, I’d like to tell you a little about my company, then a little about me....”

“No, I donna wanna know about you company,” blurts Mr. Larosa. “You just tell me wad da price is anna den if I like a da price you canna tell me abouta you company.”

The others voice their agreement.

“Yes, I understand, sir. But, please, think about this. I could give you a cheap price that you’d like, but, don’t ask for a warranty, ‘cause I’ll use cheap materials and three weeks later it may leak again. But I’d be giving you the cheapest price in the city. Folks, wouldn’t you agree that it’s important to know who we are, how long we’ve been

in business and just how and what we do when installing a roof? This is just as important as the price.”

“Look, we don’t care about your company right now, so just tell us a price first, okay? We get your prices, and after you leave we’ll see other companies, and we go with the lowest price.” says Pasquale, Mrs. Larosa’s brother, filled with impatience.

I am losing control. If I cannot get them to see things my way there will be no sale today. These are tough people, think I, and getting them to trust me will be, ultimately, just as important as the final number. I strain myself for another fifteen minutes in the vain attempt to both calm them down and be allowed to defeat these three heavyweight fighters in the ring.

Try as I might, it is “no” to everything: “We don’t care about you being the manager; can you just look at the roof and give us a price? And we don’t care that your company has been here for lots of years. Look, we don’t have lots of time to do this; we gotta go places.”

Every now and again, it is wise to cut and run. If I *had* been able to sell them, I thought, then what will happen during the work? Will they give my men a hard time or find some reason not to pay? It was truly not worth it.

“Mr. Larosa, Mrs. Larosa, Pasquale, you have been talking with me this last half hour, interviewing me to see if I’m the right company to replace your roof, right?”

“Why sure,” say both brother and sister, with Mr. Larosa smiling and shaking his head in agreement.

“Well, just as you’re interviewing me, I’m interviewing you, as it’s important to see if there will be a “fit” so we’ll get along during the construction. And, right now, I

don't feel that this will ever work out. So I'm going to leave, as I don't believe it's best that we do business with each other. You've already seen other people, so I believe you should find another contractor."

The Mount Vesuvius eruption in 79A.D., followed by the burial of Pompeii, was a pinprick compared to what happened next.

"WADA YOU TALKIN' ABOUT," screams Pasquale, "WE'RE AGOODA PEOPLE ANNA WE GOTTA DA MONEY ANNA YOU NO GOODA ANNA GET OUTA OUR HOUSE."

"I'm going now, sir. Sometimes things just don't work out, that's all."

"YOU GET OUT."

The sun is shining as a cool breeze wafts over my sweaty brow. The leaves of a large oak tree rustle above as I walk to my car. I open the door and toss my case onto the back seat. I get in and just sit there, doing nothing. It is another minute before I begin to tremble. I am both glad to be finished and happy that I will no longer need to walk through fire. Yet confrontation such as this always takes its toll. No one wanted this lead: "What, Sicilians off the boat; are you crazy?" say others in the office.

But, as the old joke goes, it was my turn in the barrel.

We sales pros always wonder: what contractor would be nuts enough to work for people who don't know how to work and play well with others; who always feel that the lowest price is the only reason to sign a contract and damn the quality.

If one refers to a five year old "Yellow Pages," turns to the "Home Improvement" category and calls each listed number, twenty percent will be disconnected. And it is

these “fly-by-nights” who are often hired. They cannot stay afloat with the low prices they charge and probably drink themselves into stuporous oblivion after each job is over. And, you know something? I don’t blame them. Not one bit.

Chapter VIII

The 20th Century: Sales Goes Ballistic

“Helped in part by the Arthur Vining Davis Foundation.”

We have all watched PBS. Ken Burns' documentaries on the Civil War or Baseball, *Sesame Street*, *Charlie Rose* and many other shows stimulate us with grace and class. Before most of these, we hear the above from an anonymous announcer who lets us know where the money came from to make these productions possible, since there are no commercials on Public Television. I've always wondered: who the heck is Arthur Vining Davis?

He was a salesman. With an allied victory in WWI and the prosperity that followed, the 1920's saw sales become the "be-all" of business. Mr. Davis wanted to sell aluminum, that newer, lightweight metal that could compete with iron and steel for the American consumer. So in several eureka moments that emanated mysteriously from his cerebral cortex, he conjured that pots, pans and other kitchen items should henceforth be made of this rustproof material. He sold a lot of them.

Arthur Vining Davis eventually became Chairman of Alcoa. He made enough money to fund his foundation which helps give us *The News Hour with Jim Lehrer* and *This Old House*.

The *Saturday Evening Post* and *Colliers* magazines dramatically touted sales during this inter-war period, too, telling stories like that of William Wrigley Jr. who sent marching bands to China to sell his chewing gum. "Salesmanship" became a euphemism for the aggressive, expansionist, highly American way of doing business that seemed to underlie our nation's economic success. A story in the *Saturday Evening Post* proclaimed, "The history of America is in effect a saga of salesmanship." [1]

The American automobile industry exploded, too. Ford and GM flourished beyond anyone's dreams, as the latter's stock became one of the classic Dow Jones cornerstones. From the 1920s through the early 1980s, when economic concerns finally ended the practice, annual changes in a car's design were de rigueur, inaugurated by GM to stimulate sales.

The company provided their salesmen with guidelines to maximize their ability to close a deal, creating a mantra of "do's" we home improvement salesmen have used for years:

- have the right product.
- know the potential of each market area.
- constantly educate your salesmen on the product, making them listen to canned demonstrations and learn sales talks by heart. [2]

Starting in the 20s and carrying through in both rural and urban areas until the 1960's, the door-to-door salesman became ubiquitous. Those of us who can recall when

telephones came in only one color will well remember the knocks on the door from a salesman for *Fuller Brush* or *Electrolux Vacuum Cleaners*. Could these fellows sell! Think of our moms or grandmothers, washing the laundry, taking care of our runny noses and watching *Search for Tomorrow* on the old black and white TV when along came 'Smilin' Simon' with his bag of tricks. He wasn't called or asked to come. He simply showed up and had to convince the guardian of our house to suddenly drop all that was consuming her life and listen to a slick sales pitch. And -- they did. A 1930 Temple University survey of Philadelphia and suburbs found that, among the people who purchased from door-to-door salesmen, 45 percent had bought brushes at least once, and 23 percent bought vacuum cleaners. Shopping at the door was commonplace then, for hosiery (10 percent), electric appliances (8 percent) and aluminum kitchenware (3 percent). Add this to other solicitors selling ice when refrigerators were only for the rich, collecting insurance premiums, delivering milk or offering sharpening services for scissors or knives, and we can see that good salesmanship was an essential part of our everyday life. [3]

A magazine of the day, *Opportunity*, June 1923 stated: "Every human being is a Salesman. The Minister, the Doctor, the Lawyer - selling their knowledge of Religion, of Medicine, of Law. The President of the United States is a salesman - selling his time, his talent, his ability - trying to persuade the people of this country to think as he thinks and get them to do as he wants them to do."

The Depression brought sales into the modern age. Salesmen, although necessary for most businesses to survive, were not well regarded. Many viewed a sales career as an occupation without refinement -- insensitive, gross, dull, boorish and indelicate.

Salesmen, however, saw it differently. They were providing the needed goods to make society function, and building enthusiasm for products when that was exactly what the nation desperately needed. In the 1930's, the ability of the population to purchase even basic needs reached a nadir. All the more reason for the salesman to sharpen his ability to convince Americans to save less and buy more – just as, resembling *The Great Recession of 2009*, pulling money from anyone's pocket was getting harder.

Sales during the Great Depression took on a live-or-die urgency. At its height in 1933, twenty-five percent of the work force was unemployed. What were honest, hardworking salesmen going to do? Refine and practice, and pitch, pitch and pitch again. Compensation was one key to increase a salesman's productivity. Most wage earners today are "W2's." They spend their days, often nine-to-five, making a salary. At week's end or else bi-weekly, the check arrives minus withheld taxes. By contrast, salespeople often earn their keep under the umbrella of the IRS Form 1099 – that precious document which temporarily gives all the money directly to the earner. They later must file and pay their own taxes, but now a host of deductions are available that the ordinary wage-owner is denied.

The key word behind all this is "commissions." How better to motivate the pro than by saying, "You sell, you earn. You don't sell, you don't earn." If a W2 worker knows that a check will be in his hand as long as he does the minimal labor required under their job title, then, often, the result is -- minimal. A "commission only" position, or one with a mix of salary and commission, usually maximizes productivity. It was the 1930's that gave birth to what still exists today, the commission system whereby companies could both lower their fixed costs and push salesmen harder.

The in-home commission salesman emerged from the dust of the 1929 crash. Those were difficult times, all right. With the numbers of “prospects” dwindling, in-home sales, often door-to-door (today we call it canvassing) became so intensely practiced that it came under fire by local and state governments. Flyers and mailers then grew more important as municipalities required sales companies to await an in-response phone call - knocking on doors was sometimes legally *verboden*. With salaried jobs hard to come by, more and more entered the arena of sales. Though the turnover was great, there were always people to replace people.

And this produced big winners, even in that harsh climate. *The California Perfume Company*, which, in 1939 changed its name to *Avon*, increased its sales from \$2.5 million in 1929 to \$3.6 million in 1936. Charm, learning what motivates a buyer, along with good products, eventually made that company an international behemoth with sales totaling \$8.8 billion.

After 1945, with America emerging from the rubble of World War II as the economic powerhouse of the planet, sales became better defined in the public’s eye, although the perception of salesmen as human scum continued. It was not entirely incorrect to perceive manipulation as every salesman’s *modus operandi*. Both John Kenneth Galbraith’s *Affluent Society* (1958) and Vance Packard’s *The Hidden Persuaders* (1957) stressed the goal of industry and their salesmen lackeys as creating wants where they might not have previously existed, through fear, passion, vanity and envy. “Keeping up with the Joneses,” coined in 1913 by cartoonist Arthur R. Momand for the title of a series in the *New York Globe*, became part of salesmen’s bag of tricks, too.

In this larger milieu and context, my species -- the salesman devoted to home improvements -- was a very specialized evolutionary branch. We started slowly, perforce. In the 19th and early 20th centuries, a home owner would almost always take care of his own needs. Some were wealthy and had a stable of workers at their beck and call. By the years preceding WWII, America's population hovered at approximately 130 million. Many were not home owners but merely rented their houses and apartments, and this was almost universally true in cities. Those who *did* own but were not of the privileged class were mostly rural home owners, as suburbs were not yet ascendant. A good percentage of these dwellings were little more than shacks. But whatever size, most home owners of the period turned to the ubiquitous workbench, which was usually in the basement if the house had one. Do-it-yourself ruled. Back in the 1870's and '80's, a unique popular "power" tool was the treadle-driven scroll saw. Victorian homes with scrollwork, sometimes called fretwork, became very popular at that time, and those psychedelic patterns came largely from the energy supplied by busy feet.

All this fueled a desire among an increasing number of men to learn the manual skills already common in the countryside, which segued into a greater use of these do-it-yourself abilities in improving, remodeling and building homes. As the 20th century dawned, more men became adept at woodwork and construction. Simpler home designs became more favorable, creating further interest and expertise, as this new construction was easier to accomplish. By the 1920s, newer homes had concrete basements or a garage - a perfect place to set up a workshop. In 1934, the National Housing Act was passed under the New Deal umbrella. It was seen as a way to modernize homes and further stimulate the flow of money. The Federal Housing Administration, the now-

famous FHA, loaned up to \$2,000 for "repairs, alterations, or improvements" to existing abodes. This evolved into modernizing kitchens and bathrooms, as cabinets, sinks and fixtures were increasingly available on the open market.

Contracting exploded after World War II, with suddenly increased demand. G.I.'s were returning from the war and, into the spotlight, circa 1949, stepped Arthur Levitt and his two sons. They realized that these former GIs were starting new families, that small "starter" homes would satisfy a young couple's dream of home ownership. The Levitts looked to the vast flat areas of Long Island, New York, where potato farms abounded. The land was cheaply purchased and thousands of homes stamped out of the same set of architectural molds. Levittown was born. This success ignited a boom in home building across the nation. The 1950s were a time of growing wealth and a burgeoning middle class, so that these post-war owners soon looked to customize, change and eventually expand their homes. United States Census data show that, in the single decade between 1982 and 1992, there was a 115% increase in home improvements.

Into this excellent economic climate and vastly growing numbers of home owners came the home improvement salesman, as if by spontaneous generation. In reality, most owners in the boom years of the late 40s and 50s simply did not have the time to work on their house. Skilled workmen came from two sources - the older handymen from pre-war days, and the newly returned soldiers, fresh from years of military maintenance and construction needed for our armies in Europe and the Pacific. These experts, however, lacked one key asset - they could swing hammers but could not effectively sell their skills.

With the start of the *Baby Boom* generation, middle-class owners increasingly devoted their time to family and business, and outsiders were needed to accomplish the smaller jobs as well as the construction needs of growing families. Staircases already led to barren attics, and these beckoned to be built up and enlarged. Extensions could be added onto the back or sides. Interiors needed reworking. The modern, comfortable American home became everyone's goal.

And now at last there was someone to whom these folks could turn - the General Contractor, represented by the home improvement salesman. Of course, this small army of honest men included a liberal sprinkling of scoundrels.

In 1987, the film director and producer, Barry Levinson, released *Tin Men*. Set in 1963 Baltimore, it depicted nattily dressed home improvement salesmen owning big Cadillacs. When not driving these gas-slurping behemoths into residential neighborhoods to ply their trade, they hung around the office bantering about how and what they were going to do when they did drive into those areas.

They worked in pairs. Deviousness abounded. B.B., played by Richard Dreyfuss, and his partner, played by the character actor John Mahoney, arrive at a home with its original wood clapboard siding. They park the Caddys, remove a camera and tripod, carry it onto the lawn of a potential victim's home, and set everything up to take photos of the house.

They animatedly banter about the proper camera angle and proper lawn position. While so indulged, B.B. looks up from the camera and with a leering eye, says to himself in a low and sinister whisper, "Come on out."

Peering from a window, saying, "What the heck?" is a somewhat overweight, forty-ish polyester bloused lady of the house, her eyes partially hidden by thick spectacles with pointed frames emulating the *Batman* emblem.

"Bingo," says B.B., quietly.

She rushes out, asking our two interlopers the same rhetorical question she'd asked herself at the window. The dialogue then goes something like this:

"We're from Life Magazine and we're doing an article about 'before and afters' of aluminum siding on houses. We just finished taking photos of a house not too far away from here, which just had beautiful new aluminum siding installed. So they're the 'after.' We drove around the neighborhood looking for a home that doesn't look too good...a home we could use for the 'before,' and yours is just perfect. So, could you get out of the way, 'cause we've gotta finish this shoot. Thanks."

"Hey, wait a minute," says our heroine, voice and eyes pleading, "Life Magazine? I have Life Magazines all over my house! *I'm gonna be the before?* Hey, how can we be the after and *someone else* be the before?"

The two crisp suited gentlemen look quizzically at each other.

"Hmm...." B.B. smiles, "so you wanna be an 'after?' Hey, waddiya think? She wants to be the 'after.' Can we do this?"

"Gee, I don't know. Hmm, the 'after,' huh?"

Looks are exchanged between our pros and the "mark," a term used by confidence men signifying their prey.

"Well, I'm not sure, but, hey, why don't we go into your house to see what we could do?" sighs B.B. They all walk into the home. The husband, completely surprised by the entire scenario, balks at any thought of this new attack on his bank account.

"Honey," his confident wife admonishes. "We're gonna be in *Life Magazine*!"

Several hours later, B.B. walks into his office, new contract in hand.

Does any professional today still do this? I doubt it. Across modern America we have the "Three-Day Law." A homeowner, after signing a contract in their home with a salesperson, has three days to cancel with no repercussions. This doesn't hold for contracts signed in a showroom or other place of business, as the laws interpret a purchaser walking into an establishment as someone who went in with the intent to buy. A sales pitch taking place in a home is construed as implying, "show me what you have and I'll think about it." A good salesman preemptively counters this peril and anticipates the possibility that the customer might have second thoughts afterward; he plants effective mental antidotes, for example by stimulating a sense that the client has gotten such an amazing bargain, they must not even tell their friends or neighbors; they must keep it to themselves. This process, hopefully, will produce the requisite 72 hours of inaction.

Nor is all this limited any more by mountain ranges, oceans, and language. America sowed the seeds of markets, capitalism, and sales. And we reaped what we planted. Starting after WWII and all during the Cold War, our nation preached open markets, free enterprise and competition. Now, at the beginning of the Twenty First Century, these entreaties have been answered, yet perhaps too successfully. Increasingly, China, India, Japan and South Korea actively send their sales reps abroad to compete

door-to-door in the world's markets, to sell a full range of goods to importers everywhere. In a sense, they are pitching home improvements, too, via billions of dollars of imported electrical and plumbing fixtures, and even drywall. They have become good closers.

Domestically, after two hundred years of evolution, home improvement projects have grown vastly more complex and expensive. Previously inconceivable suggestions – such as the client purchasing 4-person whirlpool bathtubs, heat-generating tile floors, or interior lights that use no electricity but rather channel sunlight from a roof fixture via special reflectors – have become almost commonplace. Prices and profits have reached a level that would have made John Guild's blue eyes glaze with envy. And yet, he would well recognize the familiar sales strategies. He would still approve of the process by which men conjure spells over the unwary, getting them to agree that the person before them is the know-all and end-all of their needs. And he would smile knowingly at the denouement:

Please – today, right now, and definitely not tomorrow -- sign right here.

CHAPTER IX

Pencils have Erasers

Cease maintaining one's house and Mother Nature will soon do her dirty work. Water and gravity attack. Wires and kitchen cabinets and walls crumble. We professionals are then summoned. What is not needed are problems caused by workmen ruining things on their own. But mistakes occur. They surely do. Hearken back to Chester and the concrete window sills. Or Little Big Horn. No human enterprise lacks its General Custer, and complex projects invite complex screw-ups. Masons, roofers, window installers, carpenters, electricians and plumbers are among the many trades contributing to a home's well-being – and its errors. Despite these pros coming to the project with years of expertise, and as much as we want to assure that clients have trouble-free projects, Murphy's Law often thwarts our every move.

Workers show up for one reason – to complete the job and get paid. Many are artisans, yet the dollar is their most important concern. Our office is filled each Friday with the line-up of men with dirty hands and stained clothes picking up checks. After years of working with these usually diligent people, there is one vital issue that guides: some folks work with their brains because they can; some work with their hands because they cannot.

But there are times when even the mighty dollar has no bearing on logic or actions.

Louie the Electrician is a mustachioed thirty-something with short dark hair. He has worked on the projects of other field reps, thus I have no qualms enlisting him for the

small job of lighting an outside porch in a Brooklyn home. It is simple enough – run new wiring to each side of the main entrance door (the old had died long ago) then install two owner-supplied light fixtures. Additionally, the outside porch ceiling has no light and the owner has purchased a nice fixture. We will run a bit of new wiring for this, and we'll install an inside wall switch. Louie can do it all in four hours. An appointment is set with the missus for a Monday morning. It is 1 P.M. when I get her call, asking, "Where is the electrician?"

"Wow, Mrs. Davis, he didn't show? I'll be calling him," I advise, speaking with sincere surprise and annoyance, "...immediately."

I hesitate, then, "This is unusual. I'll call you back."

Louie doesn't pick up his cell phone. I leave a message. At 3 P.M. I am beginning to worry. What could have happened? I call the customer, saying that we are trying to reach him and that we are concerned for both her needs and his safety. She is understanding, yet firm in her need to get this work completed soon.

I call him again at six – no answer, and another message is delivered. This is repeated the next morning. It is noon when he calls.

"Hey, sorry I didn't get back tuh ya. Somethin' came up with another job and I had tuh handle it," he says with nonchalance.

"Louie, please, you didn't call and we thought something had happened to you. *You need to call us if you can't make an appointment.*"

"Yeah, sorry. Look, I'll be there Thursday morning. Tell the customer. Okay?"

"Alright, I will, but you have to be there Thursday morning, absolutely. I'll tell the owner that you had a family situation."

“Yeah, sure, don’t worry. Look, I gotta go...see ya then.”

He gives me no real explanation. What is happening here? The alarms are sounding in my mind. Yet, I have to forge ahead as “the show must go on.”

I call the home owner, fibbing about a health issue with Louie’s wife and that all was now resolved and he will be there Thursday.

Thursday comes, but Louie does not – not in the morning, not in the afternoon or evening. My calls go unanswered. The client is sending snipers to find me.

It is around eleven on Friday when Louie arrives to get his checks from other jobs. He walks into the office as if nothing is amiss. As I approach, it begins.

“Louie, *what the hell’s going on?* You were a no-show again and we’ve got problems. Why didn’t you call me? Your actions are unprofessional,” I admonish, with a mixture of pain and incredulity.

“DON’T YOU TELL ME WHAT TO DO,” he screams, “YOU’RE NOT MY FATHER.”

Why me? I am a relatively nice fellow, have not committed armed robbery nor overly blasphemed God. It is an understatement that I am both amazed and taken aback by his answer. Here we are, my associates and I, trying to run a business with the belief that the people we work with have some semblance of reality between their ears. *Put the brains of twenty-seven pigeons into Louie’s head and he’ll still fly backwards into a wall,* think I.

“Louie,” I say, almost in a whisper, hoping to lower the tensions, “don’t get angry. We’re pros and we have to communicate. You know... keep in touch. What happened that you didn’t show at the job? The owner’s very upset.”

“I’M AN ADULT AND NOBODY TELLS ME WHAT TO DO,” he rages, his voice stabbing the air.

“Hey c’mon, relax. Let’s just lower the volume and talk like men.”

“FUCK YOU, I DON’T NEED THIS.”

The company’s owner stands nearby, along with five other sales reps plus several office workers. All mouths are agape. Looks - the befuddled type - dart between us. This is a new one: a supposedly lucid adult who makes his money working in people’s homes never showing for his agreed-to appointment and putting up defensive walls that make no sense. The Boss approaches our lunatic, hands him his envelope and quietly asks, “Are you okay?”

“Yeah...I’ll see you guys,” retorts Louie, already half out the door.

Have *you* seen him? We have *not* since that day several years ago. His reasoning is never understood and three other jobs are delayed whilst we juggle two other electrician’s schedules to cover the work. My now-very-angry client no longer trusts us. A five percent credit is offered, and accepted, to prevent her fingers from ever touching the exact sequence of numbers that connect to the Better Business Bureau – heaven forbid.

Not long after, we sign a contract with a lovely, accommodating 30ish couple, one year into their ownership of a one-hundred year old Brooklyn row house. Having bought a drastically reduced foreclosure, they are able to invest over \$150,000 into a “gut” rehabilitation - the installation of all new innards after demolition and carting of the old. By the time of our agreements, they have had this work completed by others. However,

one aspect of the new construction is a problematic bathroom. An integral piece of the pie, when renovating this very important room, is installation of concrete sheetrock at the tub area, called wonderboard. With its proper installation, followed by the usual ceramic wall tiles, water cannot penetrate. This is Construction 101.

Ahh, but I am telegraphing the story.

We are called in to both accomplish an outside-steps and walkway renovation, and to remedy their prior disaster. The dipshit contractor had installed ordinary plaster type sheetrock, thus, within weeks of the bath's finish, the walls disintegrated, with tiles dropping everywhere and water cascading down through the first floor ceiling. They decide they do not want the other contractor back and ask us to rip out this war-zone-level wreck, install the special sheetrock walls and new tile work, plus patch and paint the ceiling below. After due-diligence inspections, we sing Hallelujah that the lower room's new oak floors have received multi layers of polyurethane, which prevented water penetration. It simply beads and only the brief emptying of their water-filled cooking pots hurriedly placed under the offending leaks, combined with some mopping, is required.

Yes, contractors make mistakes. Ye who is perfect, cast the first stone. Yet it is these stories that make it to the media, creating the public's view of the industry on the same level as the St. Valentine's Day Massacre under the tutelage of Al Capone.

Contractor horror tales could fill volumes. Some true incidents that involved colleagues and friends who are contractors:

One electrician installed new electric lines below a store during business hours. Drilling through a floor joist without checking the opposite side, he plunged the bit

through electric cables, severing the entire circuit in a shower of sparks. He plunged the business into total darkness. The customers groped around like Helen Keller.

One plumber mixed up the hot and cold water lines to a new bathroom and expensive toilet, and didn't catch the mistake until after the client moved back in. Imagine the owner's surprise when he encountered the luxury of steaming water under his derriere?

In preparation for a house extension, one worker blithely felled a tree in a backyard, only to watch it fall the wrong way over power lines, plunging the entire neighborhood into a half-day of 17th century-level powerless living.

One painter misunderstood instructions and painted an entire house the wrong color. No amount of persuasion could convince the owners that this was somehow an upgrade.

Mistakes are acknowledged only when there is no alternative. When workers dropped an ultra-expensive chocolate brown designer toilet prior to installation, did they own up to it? Are you kidding? No, the standard line was recited with straight faces: "It was cracked when we took it out of its box."

In reality, all this is actually normal, since human beings will always be imperfect. Construction and renovation always involves three or four steps forward and then one backward. Foremen know this, and few grow apoplectic when faced with an absence of perfection. The real goal is to not let it slip to only *two* forward and one back. We in the business simply seek a good ratio. Oh, and, since clients do not know this, it's also vital that they personally witness as few "one step backward" moments as possible.

Everyone knows that nails will bend rather than be driven straight whenever a customer is watching. The solution is obvious. Don't watch.

CHAPTER X

My Teacher Greg

Everyone has a mentor. One does not simply walk off the street into a General Contractor's office to be graciously given samples and contracts, with the owner saying, "Make money."

Mine was Greg Bevins, a blonde, short, somewhat stocky yet well-groomed middle-aged fellow with twenty years experience. It is 1990 and I peruse The New York Times help-wanted ads, looking, amidst the 1990-91 recession, for a high-paying sales position - not a small endeavor. The security gate business has hit slow times and my income is halved. Combine this with the company's owners treating the sales staff as if we were all lepers, and the idea of taking a one week vacation to try my hand at a new endeavor seems appealing. If it works, I'd resign and move on. My eyes catch the key phrase – "Earn \$100,000." With a newly purchased co-op apartment in a fancy high-rise, and a newly birthed baby girl, these numbers beckon.

"So, we're looking for a closer. Are you a closer?" Greg says, with a sly smile and a bit of bravado. It is 9:00 O'clock on a hot June morning. I'm game, but insecure. These surroundings are not what I expected, making me a bit unsure about the company. The office is located in a house. The business rented a residential home, one block off of a main street in Queens as an office – a relaxed enough setting for the interview.

"Well, Mr. Bevins, I've sold roll-down security gates to all sorts of small shop owners in Manhattan," I blurt proudly.

“A good beginning. We sell replacement vinyl windows to home owners in the boroughs. We get our leads with telemarketing. We have ten teenagers working for us after school who cold-call people from a “reverse” phone book. This is a special directory that lists all the exchanges. We know which exchange is in which neighborhood. We eliminate the rental apartment buildings, as we can see a long list of numbers and names under one address and therefore we know they are not our potential customers. We call homeowners offering our services. We have five salesmen and can usually provide each of them with one day lead and two night leads. This way, if there’s a problem on a lead, we have a back up. The hours are long, but you can start your day in the late morning. You won’t get home until 11 PM or sometimes even later, but the money is there if you’re good enough to earn it. It’s all commission and we give you all the money. Taxes are your responsibility. You’re an independent contractor. Interested?”

Some of my friends were laid-back hippies. I was not. I was looking to make a good wage and raise a family and become as upwardly mobile as Destiny would allow. “Yes,” I answered, with real enthusiasm. Whereupon he stands up and does a full presentation. I am impressed by his smoothness. *Charm the fuzz off a peach*, think I, followed by my realization that I have but one week, training time included, to ascertain if I can make good money. Twenty years ago, six figures was a mighty amount. Today, it still is.

I listen intently and take pages of notes. He relishes my enthusiasm and we laugh at his anecdotal in-home experiences. Towards the end of day-one, as he was about to say, “Go home and study,” he gives me a serious look and says, solemnly, “Several years

ago, this business got to me. One night, after a long, no-sale sit along with all the shit-clients and workers swirling in my mind, I suddenly felt sick. I was driving, so I pulled over at a sidewalk and jumped out of the car and puked.”

He pauses and awaits my reply.

My mind races. Here was a man with eons of experience. He has spent a long nine hours going over every aspect of the sale. His goal is to impress me enough to elicit my begging for the position. We establish rapport and I believe that, if I can learn this quickly, I will do well, and now he’s telling me he puked. This was a man I could work with, as he is honest and down-to-earth. The corporate mentality is definitely not in his repertoire. It feels good.

“What happened next?”

“Well, as the song goes, I picked myself up, dusted myself off, and started all over again.” He smiles and, winking, says, “It goes with the territory. I just wanted you to know what this business is all about.”

I rehearse and rehearse all Tuesday. He coaches and prods and corrects. By Wednesday, I believe I am ready and, upon arrival at the office, I tell him as much.

“Impossible. No one can do this after only two days,” he chuckles.

“Yes, I’m ready Greg. Test me.”

“OK then, you’re ready for your final?” He laughs.

“Ready when you are,” I brag.

I start my spiel. I am up and down, this way and that, aping his two-hour presentation. Through it all, he says not a word. At the finish, he smiles, “I think I have

a winner. You come with me tonight and watch me in the house to see how it goes real-life. Then tomorrow night you'll pitch and I'll just sit and watch."

Greg never sits that Wednesday. He takes two leads, both in Queens. We ring the bell of a house with a lawn of weeds and overgrowth. The owner sticks his head out from a second floor window and shouts, "We changed our minds; we don't want no windows."

"Well, sir, we're here, so how about we just come in and talk with you and your wife a bit. There's no obligation," Greg pleads.

"Nah, we don't got no money." Greg's bushy left eyebrow just below his furrowed forehead arches sharply. "Your girl on the phone was insistent, so we made the appointment, but we're not interested." The prospect of any exchange of money dims as the window slowly descends to its shut position.

"Shit," spits Greg. "Okay, we'll go to the next appointment."

As Greg drives, he complains about prospects being fickle and that I would need to get used to it. Back in the '90s, before Reality Shows hit the airwaves, I sat there thinking, *I'm getting a unique education.*

Fifteen minutes of speeding and fast turns leads us to home number two. The wife is very gracious as she asks us to sit at the kitchen table. Greg looks around and says, "I guess your husband is in another part of the house?"

"Oh, no, he had to leave to see his mother. You can talk to me."

At this point I had not learned about One-Leggers. A happening of this magnitude on my premier night was, needless to say, quite educational. Greg states and restates the usual responses, convinces the lady to reschedule the appointment for the

following week and we leave, walking slowly, to his waiting vehicle. As I open the passenger door I say, “Well, okay, I’ll go with you again tomorrow and then I’ll pitch on Friday.”

“No,” he admonishes through taut lips. “Tomorrow is your night. I’ll sit and watch.”

That Thursday I sell my first deal and sell two more by Saturday afternoon. Three signed contracts in three days. I am on my way. I never look back. Come Monday I quit my longtime gate-selling job. I’d rehearsed all weekend how I’d saunter up to the most disrespectful of the two owners and deliver a memorable “take this job and shove it” speech to the stares and then applause of the other salesmen, including a new beautiful woman they’d somehow hired just in time to watch my Clark Gable routine. What I actually found myself doing, instead, was resigning via a quiet phone call.

In the fullness of time, many other gold nuggets of information came to me from Mr. Bevins.

“There is one important thing you need to understand,” he confides in a whisper over a burger three weeks after I started. “You know, we do the ‘show-home” close, with the requests for a sign, a note and price confidentiality. In some states, we’re not supposed to do this, and some legally frown on it. This is silly. Stupid, actually. Dumb politicians kow-towing to people who simply can’t say ‘no.’ What these guys don’t understand is, home improvements are a multi-billion dollar thing. If we followed all the official dos and don’ts to a “T”, our industry would be much smaller, our suppliers would be fewer, less money would flow through our economy and you and I would not be sitting here. We help keep the country afloat.”

I look intensely at Greg and comment, quietly, “Have you had any legal problems over the years with this?”

“Never; we just go on our merry way. As long as the customer is satisfied in the end, no bureaucrat will bother you.”

It has been twenty years and he was right. All through the economic roller coasters, home owners have continued to have their homes remodeled in all fifty states. In 2009, government statistics showed the industry reaping approximately \$205 billion. Draconian rules and restrictions have often been proposed, but only a few, such as the no-call-law, were enacted. Why mess with success?

New York is a tough town. We all know it is the largest, most diverse city in America. Along with this comes a need to actually "walk the walk." When one hears the “dees, dems and dose” of a New York area accent, a mental picture emerges of a specific person uttering these endearments – think Tony Soprano. You do not mess with Tony, or any one in his crew sounding like him. Greg Bevins was a New York tough guy and I learn to imitate his swagger when walking through neighborhoods that are highlighted on the nightly news for a shooting or an armed robbery. This was and is the territory.

I really loved Greg. To paraphrase Woody Allen: “My worst nightmare is getting stuck in a closet with a salesman for two weeks.” But not with Greg.

In his 1950's formative years, Greg was in the Army, stationed in Germany. He gave no quarter, coming from the streets of the Bronx. Shorter than the other guys from Kentucky or Nebraska, he compensated by confronting anyone who gave him lip. Besides, he was Jewish, in the Army, and in Germany five years after World War II. One

night after his duties, he and several buddies changed into civilian clothes and sojourned to the local beer hall to hoist a few. Greg's parents had emigrated from Eastern Europe before the war and spoke Yiddish (a mix of Hebrew, ancient Aramaic and a lot of German). Thus, unbeknownst to the locals, Greg could understand much of what they were chatting about.

Unfortunately for one thirty-something German, he spouted off about Jews to his compatriots. Greg overheard what was said, stopped cold, and told his buddies to leave the bar immediately. They asked why.

"Someone needs a lesson." They start to walk through the door, toward the street and their canvas covered jeep. As they moved toward the exit, Greg was seen walking over to the German. Greg opened his shirt to reveal a small Star-of-David.

He said, in German, "Now it's man to man, you pig, not like in the camps. Prove you've got some balls. Walk outside to the back of the hall."

The man smiled and agreed. Greg, after all, was a small man and far from physically intimidating.

They found the former Nazi the next morning on a road ten miles from the pub. He was alive, but barely. The medical report established that through blows to the stomach and head, his left eye socket was fractured and his spleen ruptured. He lived. No weapons were found. The local police investigation was fruitless, as no one could remember what any of the Americans looked like.

Army combat training was apparently not in vain.

Greg was a very good closer.

CHAPTER XI

How We Find You

Previously we touched on how leads are generated. Throughout America, in virtually every sales oriented industry – autos, insurance, advertising – the word “lead” means a name with an appointment. The prospect who told Greg Bevins, “Your girl on the phone was insistent, so we made the appointment...,” was typical. The enactment of the Federal “Do Not Call” law, which we may applaud as individuals, was, I must say, a bane to our industry. It’s a regulation that, if we had enough money and time, would be pursued to the Supreme Court in an effort to have it ruled unconstitutional. It is restraint of trade – many home improvement contractors had armies of telemarketers cold-calling twelve hours, from 9-9 weekdays and 9-12 noon on Saturdays, soliciting projects from home owners. Then, around 2000, computer “predictive dialers” upped the efficiency of the process by allowing half of our workforce to call four times the previous amount.

“Hello, Mr_____, we haven’t spoken. I’m _____from the Always Be Closing home improvement company. We have several reps on your block tomorrow night seeing homeowners about new bathrooms, kitchens, windows and roofs. Most home owners have a need for one of these items. We could stop by to see you and your wife for a few moments to discuss your needs, and we also provide financing for you project. Would the day or evening be best to see you?”

This is the beginning of a typical cold-call script. Such patter takes twenty-five seconds. This is all the time we have before a prospect answering their phone will say

“no” or “I’m not interested” or hang up. One out of eight have some interest and the conversation continues.

“Yes, matter-of-fact, we need a new roof.”

“Great. Is it a pitched or flat roof?”

“We own a row house and it’s a flat roof.”

“Do you know how many layers; how many times you’ve had a re-roofing?”

“Nah, we bought the house five years ago and we’ve had some leaks that I patched and there are lots of bubbles. It’s an old tar paper roof.”

“OK, tomorrow is Tuesday, we could see you tomorrow or Wednesday, both you and your wife; which day is best for you?”

“Oh, Wednesday would be good, say, around seven?”

Our trusty phone person then confirms address, phone numbers and that open-ended time is needed from Mr. and Mrs. Prospect to see our rep. Open-ended is critical. Our endeavors are fruitless when a potential client is glancing at his watch, concerned he has other places to go after just twenty minutes of conversation. The appointment would now require rescheduling by the salesman sitting at their dining table - an event to be avoided at all costs. During the initial call, we also advise the prospect that, one hour prior to the appointment, we will call to provide them with the salesperson's name. The real reason: to be sure that all decision makers are home. It is called “one houring.”

With the old reverse-directory phone book system, it takes one person an hour to speak with three people. This time is also taken up looking on the list for the next name, dialing and awaiting a pick-up that often never materializes – the prospect is not home. This is repeated over and over. With ten telemarketers calling incessantly during a four

hour shift, twenty appointments could be made. “Predictive dialer” computers do away with this. Tens of thousands of homeowners’ numbers are programmed into the memory and the computer dials while the telephone person speaks with a prospect. A hang up occurs automatically with all “no answers” and voice machines. Only if a telephone receiver is picked up does the name and number pop up on the screen. Our intrepid caller immediately presses a button and...voila. A telemarketer’s next potential-prospect conversation now happens within ten seconds of completing their last. Six workers can do the job of twelve. From 2000 to 2006 it was a good ride until the public fully embraced the Federal law: any company violating the “Do Not Call List” can be fined \$11,000.

For decades, our industry’s main lead generators, and the most economical, have been flyers and mailers. Every home owner has seen them. Actually, most have been inundated. Leads are the be-all and end-all for this multi-billion dollar industry. How the heck do we get into the home? Small “door hangers” are snuck onto the knobs of houses in proximity of a project, hoping that it will nudge someone to call. Larger, multi-colored 8 ½ x 11s chock full of various renovation photos surrounded by over-used phrases such as “FREE ESTIMATE,” “SPRING SALE,” “BUY FIVE WINDOWS, GET ONE FREE,” “100% FINANCING,” and, “WE’LL BEAT ANY PRICE,” are stuffed into those plastic-bagged advertising packets so unceremoniously tossed onto one’s porch along with the morning newspaper. Mailers, postcards either mailed or delivered along with supermarket ads, are received weekly in many neighborhoods. Sadly, they are often tossed within seconds of being read, if they’re even read at all. Responses on these, at best, are one tenth of one percent. Thus if those ubiquitous mail pouch people drop

50,000 mailers, we usually get fifty responses. These are “raw” leads. After calls are made to qualify the potential client, these leads fall to merely half - the "set" appointment. They are reduced even further with owners who awake from the ether of their dreams, realize that they have no means, with either personal funds or good credit, to sign a contract, and then cancel the appointment. We ultimately “sit” with eighteen "set" leads and close nine. Yes, 50,000 mailers produce just nine sales. With the average contract at approximately \$12,000, the gross receipts would be \$108,000. From this, deduct the costs of the mailing, salaries for clerks and phone people who process the leads, insurance, office utilities along with profit for the company and commissions. For our small company, grossing \$7,000,000 annually, it’s clear that the whole process requires a lot of work.

Some companies have street crews, or canvassers - young, neatly dressed men who descend upon a particular residential area, knocking on doors and soliciting projects. Canvassing works quite well in working-class neighborhoods – forget Beverly Hills. The initial “Hello” from our solicitor upon a knock and door opening is usually met with an “I’m not interested” and the door closing. After all, we could be anyone: Is this some Jehovah’s Witness selling salvation? With six men soliciting every house in a concentrated area, one can garner ten leads a day, sometimes allowing a salesperson to do his pitch the same night. Keep this going six days a week and you have a powerful lead generation tool.

Back to the flyers. The old “bait and switch,” used since the days of snake oil salesmen is alive and well in the home improvement industry. You see many replacement window companies that consistently advertise, "Buy six, get one free." This

is the real world. Let us be realistic. Nothing is for free. The money "saved" on that one window must come from somewhere. Rewind the video tape back to Chapter II. Remember that at the end of a demonstration, the salesman presents the retail price, with lots and lots of price padding. At this point, we drop to the number we actually want to see on the written contract. Logically, this will include the price for all the windows. When the client asks, "So, where is my savings?" the closer can easily smooth this out. If a client wants twelve windows, they want to know they are paying for ten. A good, high technology, lifetime warranty vinyl replacement window can be sold for \$750, or \$7,500 for ten, installed with all the "bells and whistles." Twelve windows at this same price yield a cost per window of \$625. A company may still make a decent profit. This is done every day.

Bathrooms and kitchens are advertised similarly. The difference is pricing:

GET A COMPLETE 5'x7' BATHROOM FOR ONLY \$6,999! THIS INCLUDES REMOVAL OF THE OLD AND INSTALLATION OF NEW TUB, COMMODE, TILES ON FLOOR AND TUB WALLS, VANITY AND SINK.

GET YOUR NEW KITCHEN FOR ONLY \$7,999. THIS INCLUDES ALL CABINETS, COUNTERS AND STAINLESS STEEL SINK.

What these offers never include are the many items a contractor needs for a complete job. Most bathrooms require a complete gut of the room down to the original construction beams, with installation of all new sheet rocked walls and ceilings. Changing and upgrading electrical and water lines are almost always needed. The advertisement covers only a "layover" – simply installing new tiles atop the old, attaching

new faucets to the old pipes and keeping the electrical lines as they are, with no new lighting, vent fan or outlets.

The same holds true for a kitchen. All new ceiling, walls and floors, new lighting and more electricity for additional counter outlets, a nice dishwasher and that increasingly desirable new appliance - the over-the-stove microwave/hood combo included? For the original come-on price?

Fuggetaboutit.

The flyer is designed to get us into the house. After the usual warm-ups, the closer will walk into the room needing work, glean from the homeowners' minds and hearts their every wish, then whisk them back to the kitchen table for a much needed reality check.

"Mrs. Jones," says the salesperson with deepest sincerity, "the flyer offers, very simply, the lowest price for which you could have the most basic cosmetic work. This means we would, in your kitchen, just do a simple tile layover on the existing floor, install low-end discount cabinets that are probably made in Chinese prison camps, a pre-fabbed laminate countertop, the most basic stainless steel sink with an off-price, no-name faucet and some paint.

"Will that be an improvement over what you now have? Definitely. But I believe, from the way you describe it, that you need and want much more than this. So let's put our heads together and design your kitchen with an understanding of real pricing of a completely new kitchen, okay?"

Most clients accept the inevitable and it is onward to, hopefully, convincing them to sign on the dotted line. We have placed them into the real world. Oh yes, there are

those who believe they may actually find some unlicensed, hard working handyman with illegal alien day workers backing him up who will renovate their homes with quality and class for just pennies on the dollar. Don't do it. Not if you abhor leaks a year down the road or floor tiles cracking or coming off the tub wall, or kitchen cabinet doors buckling after six months near heat and humidity and a handyman who is now retiring in Punta Cana on your money.

Within the past several years, a newer hook has been developed to bring in business - the "finance-first" lead. Why do a full presentation when a client's only motive is curiosity about pricing with no intention of actually making a purchase? Is it not better to ascertain not only if true interest exists, but also if they have the financial wherewithal to afford a monthly payment, or even better, an ability to pay out-of-pocket? Thus we now have flyers designed to advise homeowners that, *if we receive a response by a certain date*, they *might* qualify for credits or discounts or a home improvement loan to enhance their house. Urgency is stimulated in the homeowner's mind: *I must do this now before the opportunity is lost*. This "spin" has garnered many appointments. However, a different approach is then required from the salesman's thespian repertoire – the two-step close.

Arnie is an earnest fellow, twenty-three, who joined our usual bunch of idiots, hoping to make a six-figure income. Over several weeks, he learns the first step in our game of 'A,' then 'B.' 'A' is the set-up to arrange for clients to agree to a loan with the specified "comfort-zone" monthly payment. 'B' is the contractor, us, returning to the home with Arnie, approved loan in hand, to close on a construction contract.

“So, Mr. and Mrs. Orange,” says Arnie on his premier arrival at the prospect's home. “I’m here today to understand just what your construction needs are. Along with this, I will be asking some confidential questions concerning your financial status to see if you qualify for our discount and payment programs. We don’t want you to invest a penny more than you can easily handle, as we are a licensed and insured financial company, in partnership with an established, pre-screened contractor. Together we’ll help you in realizing your dreams for a better house and fit it into your budget. Would this be good for you?”

“Well, yes, but how much will the construction cost?”

“Oh, I’m not the contractor. Only when the contractor returns with me on our next visit would any of us know exactly what the costs would be. I’m here today to see, as long as you feel comfortable, if we, as a team, can get you qualified for an affordable financial package. Now, I don’t know if you *will* qualify. Today is for fact-finding to get the ball rolling. As long as you like the approximate monthly payment, I’ll ask you for some documents for the bank. These are “docs” you always have in your home. You know -- your W2s, paystubs, and your home owner’s insurance documentation. We’ll submit them to the bank and, if you’re approved, I’ll return with the contractor for the construction meeting, and, if his price is right, you could have the work done. Remember, there is no obligation until you agree with the contractor. I hope that’s fair for you.”

Most homeowners smile and say “let’s move forward,” as all seems just perfect. And it is. Our foot is in the door. Through many questions, Arnie ascertains just what is happening with our prospect’s money. From the kitchen table, he calls our offices to

obtain their credit report. With this all-important information and salary history, Arnie knows if the Oranges can qualify for a loan. If we find myriad “bumps and bruises” on their report – late mortgage or credit card payments, collections, government tax liens, terrorist links – we may just “walk.” This is good, as we will not have wasted a loan processor’s time nor taken the closer away from a more viable appointment.

Arnie forges ahead, convincing our stalwart prospects that we are the greatest since man invented pizza, that we are reliable, that their construction needs, based upon past clients, is always just what they have asked for and the price is just where they would want it to be and, Mr. and Mrs. Orange, we’ll make you happy. It often works.

Another source of leads are recommendations and job signs on the lawn. However, in the world of \$70,000 joint-income families, no company can do well hanging their hat exclusively on these streams of revenue. One cannot await the phone to ring. It never worked for love-struck teenage girls, and it works no better for us.

CHAPTER XII

Buyers As Liars

Arnie, on a day not too long ago, accompanies me into Yetti's home. Yetti is an Israeli immigrant of fifty-seven with short, light brown hair and a large waist who lives in a modest one-family vinyl-sided house. The company had received her call, inquiring about the "Finance First" flyer.

Arnie has, on the 'A' appointment, done his job. She desires a new bathroom, is approved for a loan and now it is my turn to sit across from her at the dining table. Arnie is on my left.

"Hello, Yetti, I'm the contractor, Buddy. I'm here to see just what I can do, within your budget, to satisfy your needs."

She has been approved for a \$20,000 loan with a monthly payment of \$275 for ten years, and has, at the first meeting, established that a payment of \$300 or less is manageable.

Prior to us entering the home, Arnie confides that Yetti had mentioned to him that she has an adult daughter, but, after several pointed queries about whether it was necessary for her offspring to be at the meeting, Yetti replied that she relied on no one to assist in decision-making. Skepticism ran through me, reminiscent of my attempts to try to believe that George W. Bush was an intellectual.

"Yetti...Arnie mentioned that you might ask for your daughter's opinion about the work and pricing before you make the final decision."

“Oh, no, I make all decisions,” she said forcefully. “I mention, yes, to her that you would be here; but no, it is not needed for her to be here.”

With this said, we hear the roar of a motorcycle just outside the home.

“Oh, dat must be Lena, my daughter, she decided to come.”

The door bursts open. In stomps a woman in her late twenties - very angular face, long curly black hair, flashing dark brown eyes, with high cheekbones and a slim, muscular shape. She quickly removes her helmet and demands, “Okay, who are you guys? My mother is buying nothing today.”

I quickly glance at Arnie, whose eyes are now in pleading mode. Yetti looks at me and smiles.

“I asked her to be here, and she came. Good, she knows more about this than me.”

I rise and firmly shake Lena’s hand.

“Hi Lena, I’m Buddy of Always Be Closing Contracting. I didn’t know that you would be here today.”

“No, that doesn’t make sense,” says Lena. “Mom called me last week and told me about her meeting with Arnie. I told her to do nothing without my being there. I’m a mortgage broker and know everything about loans and construction.”

“Yetti,” I say, trying to mask the rising anger in my heart, “Arnie asked you if your daughter’s input was needed before you would move forward. I just asked you the same thing. You said, categorically, ‘no.’ Now Lena is here saying that she *is* needed. Why did you tell us differently? Your daughter is now coming into the movie theater

with the film over and the ending credits rolling up on the screen and you're asking her to give you her review. Why?"

"Oh, I didn't think it was necessary to tell you."

"I see, you tell us one thing and now something else is the truth."

"Hey, what's going on here?" Lena interrupts. "I'm here and I want to know just what this is about. My mother told me you were getting her a loan, and with her expenses, there is no way she can afford even one penny more."

Yetti had given us information completely at odds with this statement. All income papers are in proper order. We never try to secure a loan for people who cannot afford it.

The conversation now, unceremoniously, goes downhill, and within ten minutes we are gone. Yetti baited Arnie to get information. She had no intention of having anything done in her house. Now Lena is berating us for even attempting to consummate the deal.

Spin and subterfuge. Happens all the time. And, by the way, did I include Israelis in my previous list of ethnicities we routinely blackball? That was an oversight. Remember, I'm Jewish, but you still can't get me to sit with someone who just got here from Haifa.

Too often, the client will say "yes," only to come up with excuses not to do the job, although the monthly payment is exactly what they had earlier agreed to.

I know, I know, the violins in the background are failing to make you sympathetic for me. So let me try again.

Mrs. Santiago arranges for us to see her regarding the need for a complete bathroom renovation. The office had done its job, questioning Mrs. Santiago as to who in her household she might need for advice.

“Oh, yes, I have a son and a daughter who help me.”

“Good, and they’ll both be there for the appointment?”

“Yes, absolutely. They always give me ideas.”

I arrive on a very cold February night and am greeted by Mrs. Santiago, a short, olive complexioned gray-haired lady. We walk into the poorly lighted kitchen and at the table are a young man and woman.

“This is my daughter, Belkis and my son, Angel.” She pronounces his name with a latin inflection: “AnHELL”

“Well, good to meet you both. I understand you help your mother with construction decisions.”

“Yes, absolutely, we consult about everything,” says Belkis.

“And that’s the best. Four heads are better than two. So, I’m sitting with all the decision-makers? There’s no one else you would need to discuss this with?”

“No,” says Mrs. Santiago, “this is it.”

“So we have your son and daughter and you; great.”

I embark on a two and a half hour presentation. Many questions are asked and answered. Everything I present is met with confident agreements, right down to the colors and the fixtures.

We finally arrive at *the* question: “If I can make this affordable for you tonight....”

“Yes, make it affordable.”

I give Mrs. Santiago my "tonight" figure, smile and await her affirmative answer.

Mrs. Santiago takes a long pause, looks at me, smiles and says, ‘That’s a great price, but I have to discuss this with my son.’

I stare at her, big pause for many seconds, as I gather myself back from the end of a perfect close, trying to absorb this Fellini-esque development.

“Mrs. Santiago, I don’t understand, your son is sitting right here!”

"No, this is my son-in-law; Julio is my son. He’s a New York cop and I always talk to him.”

I have to take a little time before I speak again. I need to be polite, though thoughts of a baseball bat in my hand keep recurring. I snap myself back to reality. After all, my money is still in their pocket.

“Mrs. Santiago, I was told that your daughter and son would be here. When we started, I asked you if Belkis and Angel were your only advisors and you said ‘yes.’ Now you’re telling me that there is a son? I asked you if this was your son.”

“I’m sorry, no, I said son-*in-law*. My son couldn’t be here, so he asked me to get the information.”

“Mrs. Santiago, you said that this gentleman, Angel, is your son. You understood that all decision makers must be here, and I specifically asked you if they were. You said yes and now you tell me something different. I have been very open with you these past

two hours. We spent lots of time talking about everything. Why didn't you tell me the truth?"

All this time, the younger ones say nothing. They just sit and watch the show.

"Well, I have to speak with my son."

"Mrs. Santiago, please...Why didn't you tell me?"

"Look," says Mrs. Santiago with great force, "I have to talk with Julio, so thank you for your visit tonight."

I need more time to sort this out, think I.

"Oohh," I say, hacking a little, "...my throat is a bit dry. Mrs. Santiago, could I have a glass of water?"

We had reached what is called a "necessity" in this confrontation. Change the subject and the owner believes they have won.

"Oh, sure," she coos.

Now there is a break in the tension. I had made it very clear that she had lied. I now wanted this to sink into her mind for a few moments. I also, most definitely, wanted her to feel some guilt, as this would set her up for the next round.

She goes to her breakfront, those tall, glass door pieces of furniture which house fancy drinking glasses and plates, and takes hold of a lovely cut crystal goblet. Turning, she walks quickly to the fridge and places it onto the little shelf under the water spigot on the refrigerator's front door. She gently places a decorative napkin under the glass, hands it to me and sits. I take a long, slow slug, place the doily and glass down, and, once again I speak.

It goes on for another fifteen minutes. I tell her about her son being asked to review a movie he never saw, that he would only hear the words “bathroom” and a “price.” For my finale, I add, “Now, let’s say you tell Julio that you liked my company, me, my design and that the price seemed reasonable and you could afford the monthly payment. What do you believe Julio will say to you?”

“Oh, he would probably say ‘Ma, if you like it, then do it.’”

“Well then, Mrs. Santiago, assume your son is here. Since you’ve said you like everything, including the price, then...what would stop us from moving forward?”

She looks me straight in the eye, her lids narrowing, pauses, then says, softly, “No, I have to talk to my son.”

It is over. My price is reasonable. It had to be if I had any chance with her. However, as it usually happens, “out of sight, out of mind.” With all of the competition out there from small work-out-of-the-garage handymen in a down economy, someone can always undercut. One week later, my office calls her. Julio and three friends decided to do it on their own. Chalk up another one for Home Depot.

CHAPTER XIII

I said NO

"No."

"I have to think about it."

"You are the first one here to give me a price."

"I have to discuss this with President Obama and have congress vote on it before I can give you an answer."

"I have to pray."

"I need the market to go up so I can pull some money from an investment."

Objections are the fodder of sales. Another cardinal rule of sales when attempting to convince someone to buy something: it takes three "no's" before getting one "yes." I recently phoned one of my carpenters, Profumo, a man hired to both swing the hammer and supervise a project's work crews. He has just completed a job where there are several glitches. Despite all his best efforts, it takes three extra sweat filled days for their resolution, and he is now somewhat miffed when I ask him to start another job.

"Nah, I'm gonna be sort of busy on a couple new projects in the Bronx. Your job is on Long Island and I don't think I could get to it any time soon," says Profumo with an edge to show me who is in charge here.

"All right, Profumo. Let me ask you, did I do or say anything on the other job for you to be upset with me and not want to do another project?"

"No. It's just that..."

"I'm offering you money," I say gently, cutting him off, "...and you're saying no. So, let's think a moment. When the work slows down in the winter, or gets skimpy in bad times, and you're looking for projects, and one is available from my company, why would I ever call you after you've said no to me now when I need you?"

There is a long silence. "Okay, where is the job and what do you need?" he says, realizing you do not bite the hand that feeds you and your entire extended family.

This was easy as I only have to overcome one objection. It is an essential part of human nature, psychology really, that most will say "no" to protect themselves. It is the closer's job to understand that it is simply a stonewalling tactic - think Richard Nixon and Watergate. There is often no truth or substance to the objection, only raw emotion and defense mechanism. Knowing this makes it infinitely easier for me to launch a blitzkrieg at an owner's table.

Professionals hear every possible attempt to halt the process hundreds, if not thousands, of times. It never changes. And so, join me as we follow the yellow brick road to the pot of gold

"I need to pray on this," says Mrs. Wilson, a tall, slim black lady, with great gravity. She seems quite sincere about this.

Many people we negotiate with are regular church goers. There is great elegance in a seventy-something black couple, she, resplendent in a navy and white floral dress topped with a decorative hat, he, in his Sunday best, strolling out of church. Devotion to each other, family, community and God is their life. I so admire and respect them. This

said, we sometimes encounter devoutness when our business chat gets down to the essentials.

Mr. and Mrs. Wilson own a modest, two-family tan brick attached row house in the Bronx and are looking for a new paving-stoned driveway along with iron fencing across the front of their property. They have lived a life of relative comfort. Both retired, she is a former Department of Education administrator, wearing a dark green with white polka dot house dress. He has recently left his warehouse management job. Garbed in a plaid shirt and bibbed denim overalls, he's missing a front tooth.

We sit around the kitchen table, discussing the details of their project.

After several rebuffs to my pleadings to close the deal, Mrs. Wilson smiles beatifically, and says, "We always pray for guidance before we make any decision."

Uh-oh. The Deity has entered into the negotiations. No small obstacle. But I give them a gentle smile and say, softly, "Well, Mrs. Wilson, it seems you're a spiritual person and I admire you for seeking a higher power to aide your decision-making process. I'm spiritual myself. Your words made me think...deeply."

My eyes quickly move back and forth, looking at him, then her, and back again to him, gauging their mood. My goal is to create smiles. Lo and behold – they come.

I continue. "Prior to my arrival, did you pray for a good contractor to grace your home?"

"Oh yes," brags the missus. "We were praying to have someone come and finally take care of this. We've seen several handymen, but we didn't feel they could do the best job, and then follow-up if there was a problem."

“Good,” I say, showing off my pearly whites. “Well then, do you feel that everything we’ve spoken about fits your needs?”

“Oh, absolutely,” she gushes.

“You bet,” brings up the rear from Mr. Wilson.

“And I hope that you feel secure in me and my professionalism?”

“Oh, that goes without saying. We wouldn’t be still sitting here, with all the other men we saw, if we, at this point, didn’t feel good about you,” says the mister.

“Okay, then....” I pause, my eyes again bouncing between them. “If everything is as you want it to be...and the price meets your needs...is it possible...hopefully...and think carefully...that your prayers have been answered by my being here with you today?”

Now, on paper this may seem like a preposterous ploy: I am sent by God! But sometimes this works. And, anyway, can we be certain that I wasn’t?

My darting eyes meet theirs. No smiles on their faces now. Several seconds elapse before the wife says, “Well, maybe that’s true. But my husband and I would still have to pray on it.”

I quickly smile, for two reasons. Either their “we have to pray” objection was, sadly, only an excuse not to sign today, with God as the ultimate third “leg.” Or they truly needed prayer. Thus it was now my need and goal to know which it was.

“Mrs. Wilson, as I just mentioned, we seem to be on the same spiritual level. You and Mr. Wilson have thought long and hard about your needs before I came today, and now, from what you have said, prayers do sometimes get answered. Why not pray right *now*? Come let us hold hands and ask God for guidance.”

In effect, I am trying to become their minister. Will they let me? I make a mental note that in the future I must memorize a couple of dozen Bible proverbs so as to have absolutely any viewpoint or its opposite at my beck and call for occasions such as this.

The wife looks at me intensely. Body language often trumps words. The giveaway was the narrowing of her eyes.

“Well, thank you, but my husband and me...we have to talk about this before we make a decision.”

“I do understand, Mrs. Wilson, yet, if prayer is all that is stopping us, and if you feel God’s spirit inside of yourself in a positive way after we pray, then what would stop you?”

She is getting agitated as she says, “Look, yes, we have to pray, but we do that in private, so I can’t give you an answer today.”

“Well, I can understand that,” I say, unperturbed by her tactic, and as insistent as the Pharaoh enslaving the ancient Hebrews. “Tell you what, let’s just hold hands and pray to give thanks for what has happened today and my coming to your home. We’ll all feel good afterward and then, after I leave, you can again pray for God’s help in your decision and you could call me when you make up your mind.”

“Hmm, yes, we could do that.”

We hold hands as Mrs. Wilson invokes her prayer.

“Oh Heavenly Father, in the name of Jesus, thank you Lord for bringing us this fine gentleman who has guided us with information we so desperately needed. Please guide us, Jesus, in our needs today and give us, in our hearts, the direction we must have in this important matter. Thank you, Oh thank you Jesus, Amen.”

"Amen," says Mr. Wilson.

"Amen," say I.

I smile, gaze at them both with a long pause, and say, "This was nice; thank you. I was thinking – how do you feel now?" All through this scenario, the husband says nothing and simply follows along. We sit, we three, in silence. It is Mrs. Wilson who, after almost one minute, finally speaks.

"I definitely feel better with that prayer."

"Mrs. Wilson, that makes *me* feel better."

I say nothing for ten seconds. They look at me. My eyes meet first hers, then his and back to her.

"I believe...in my heart...your prayers have just been answered. You feel better than you felt before. Mrs. Wilson, God has said 'move forward.' So, what I'll do is write this job on our contract. I see nothing further standing in our way. Do you?"

She looks at her husband; "Honey, what do you think?"

"Seems just right to me."

She looks straight ahead for several moments, then looks down, and then quickly up at the ceiling.

"Okay, okay. Let's go over the start and finish times; we're going on vacation in three weeks for five days and...."

It's over.

I smile as I slowly and silently open my case to extract the contract papers.

It always takes several “nos.” With the Wilsons, it was not the prayers but the emotion of having to make a decision. It is an all-paralyzing experience for many people, yet, if we closers are very good and very patient, there is always a way to get what we want.

“You’re the first one here and we have to see other contractors.”

These words have passed into my ears thousands of times. Think of it, every prospect saying the same thing, as if they’re all members of some indoctrinated cult. And, there are not too many ways a home owner can stonewall:

- You are the first one
- I have to pray
- I have to shop around
- We consult with our friend
- I must stick pins into the voodoo dolls I make of all the salespeople who come to my home. I’ll choose the one whose doll doesn’t bleed.

A closer hones his skills on each one of these ice picks to his bank account, save for bleeding dolls. This I leave to the Shamans.

Years ago, I met an old “tin man” – Herb Levine, heaven rest his soul. A chain-smoker was he, a big man, large of belly and height, bald and full of phlegm and hacking cough. He joined the Greg Bevins company about six months after my arrival, fresh from a small remodeler who had chosen to retire and close his operation. Greg and Herb worked together in an aluminum siding company back in the 1970s. Herb joined us on a Friday, just as our sale meeting was getting underway. These tete-a-tetes always began with the question, “So guys, who had a difficult sit where you couldn’t make the sale?”

Seven of us sit around a long matte black Formica conference table. I speak first.

“Well, yeah, I was at the point where I got to a price where we could make some profit, but not a lot. I had a bit of room, but the guy was telling me – and this was after at least a half an hour of back and forth negotiation – that at *no* price was he going to make a decision. He kept saying he never decides on the same night. I was there almost three hours and I felt that *that was that*, so I packed up and left. This was on Monday and he said he’d call me Tuesday. Naturally he didn’t and I never expected him to.”

Greg looks around the table and asks if anyone has a comment.

Herb quickly smiles and, after a hearty cough, asks, “Did you try the Madison Square Garden close?”

“What’s that?” I quiz, my eyes opening widely.

“Hell, son, sit back and listen,” says Herb as his arms swing around just like Ed Norton before playing *Swanee River* for Ralph Kramdon.

So I listen, carefully absorbing it all. Herb extravagantly explains how to get even the most irascible buyer to agree to the sale. He swoops, he dodges, he brings in the circus clowns and elephants and gracefully lands us in the realm of the Madison Square Garden Close (MSG). It is a revelation and has since become one of the best tools in my repertoire. I have now used it for years. The goal is to dangle the proverbial carrot under the prospect's nose after they shut down and refuse to conclude business by offering an impossibly low price simply to see if, *at any number*, the owner will say "yes." There always must be a reason, based on reality, for the pro to offer a discount to the owner. *Quid Pro Quo. Give something away, get something in return.* If a potential buyer pleads to a salesperson, "Hey, the price is too high," and for no apparent reason the bill of fare is

lowered, credibility is lost. *Heck, why didn't this guy give me the lower price to begin with instead of screwing around with me*, would be anyone's logical thought. Well, here the "hook" is advertising. The little speech starts like this;

"Gee, Mr. Owner, *if* your home were next to Madison Square Garden, and thousands of people were seeing my sign on your home, I could *give* this job away."

Not long ago, while pitching Mr. and Mrs. Shayne on a master bathroom renovation in their Staten Island house, the occasion for MSG grandly presents itself. Mr. Shayne is a short, dark man who reminds me of Joe Pesce. Mrs. Shayne is even shorter, darker and, you know what? Come to think of it, she *too* reminds me of Joe Pesce. The Shaynes agree, after two hours of conversation, that I am wonderful, my company is wonderful, the design is perfect. But, and there is always a 'but,' \$17,000 is four thousand dollars over their counter-offer of \$13,000. This price they desire is quite a tight figure for a good job with enough rubles to spread around for the workers, the company's coffers, and, of course, me. So far, I have exhausted the rabbits pulled from my hat and am staring at a "no sale."

I zero in.

"So, Sir, I guess we're sort of far apart, eh? But actually, this isn't a \$17,000 decision. I'm at seventeen and you're at thirteen, so it's only a four thousand dollar one."

"Yeah, I understand, but we're just not ready now and we'll just have to talk about it," says Mr. Shayne with finality.

I pause, then ask Mrs. Shayne for that Mrs. Santiago-break-the-tension glass of water. The long, cold sip startles my senses. I did not realize it is something I actually needed. It refreshes and gives me pause to gather myself for my oncoming counterattack.

“Folks, as I mentioned earlier, I’m in charge of my company’s advertising, and I believe that, as long as your new bathroom is just as I promised, you’d recommend us with no reservation. Recommendations are the best advertisement, yes?”

“Oh yes, of course we’d say good things about you,” smiles Mr. Shayne.

“Good. Now, you’re at \$13,000. In New York, there are “handyman” contractors. These are guys who may have been swinging a hammer for a couple of years, recently got their license and insurance, hung out a shingle in front of their home’s storage shed and voila, with an illegal helper or two, could do this job for less than I. He may not use the very best materials; however, for awhile, the bathroom would look good. Now, if something goes wrong a year later, where would he be? Off, probably, on some other job or on vacation or no longer in business. In any case, since he’s been paid by you long ago, how long do *you* think he would take to come back?

“Oh,” disclaims Mrs. Shayne, vigorously shaking her head, “we’d never hire a guy like that. We want a large, established company.”

“Yes, you do, and thanks. Remember earlier when I spoke about how a good job could create advertising for me? Well, let’s suppose we completed your bathroom and we put a two foot by three foot sign with our company’s name and number on your lawn. And we then wave a magic wand and, POOF, your home isn’t here on Staten Island, but it is now next to Madison Square Garden. Picture it...ten thousand people every hour are walking past your home, seeing my sign on your home. That would be great advertising,

so much so that I could give this job away – make no profit on it, but make a profit on all the other jobs coming to us. Supermarkets do this all the time. Think of those large signs taped on big plate glass windows. The other day, I was driving past a market and saw a half gallon of Tropicana Orange Juice on sale for \$2.50. Now, that's a great price. I slammed the brakes, parked and ran in to buy it. But, while I was there, I saw other things I needed. I dropped \$30.00 when all I wanted was to get some on-sale orange juice. That sale is called a "loss leader." They lead you into the store with that low price and then you buy other things. *You could be my loss leader."*

Mr. Shayne gazes at me with a small smile and slowly asks, "What are you saying?"

"Look, I know what prices are out there on the streets. I know you won't hire a Peter Pick-up-Truck handyman, but...*he* could probably do this for..."

I now punch buttons on my calculator - doesn't matter what buttons I push. I already know the number I want. It is just part of the act.

"A handyman could do this for...hmm...let's see...okay, \$13,500. Now, you're at \$13000...a lot closer to what you want than my price of \$17,000. I have a thought. If I call the owner of my company and say to him, 'Look, I'm your eyes and ears...you're not here. I think it's worth it to do this. We could make it up with other jobs coming from their recommendations. And I then said...'Hey...let's just do it.' Folks, if *he* said yes to the \$13,500 price for *tonight*, not tomorrow, not next week, but tonight...*would you?*"

I am now accomplishing several important goals. First, I now have the Shaynes back into the negotiation rather than the earlier shutdown. The one-call close is always *today's* price. I have figured my costs and, truthfully, cannot do this job for the \$13,500.

What I want is their commitment to *some* bottom-line number to ascertain just where he *wants* to be. Second, I am now able to either close the deal at a somewhat higher price than the just-presented number, or walk when they say “no.” And this “no” will confirm my confidence that the Shaynes will never consummate any contract at a price in *my* comfort zone.

“You can do the job for \$13,500?” says Mr. Shayne, with great excitement. This is the most passionate the man has been all evening. He is salivating.

“No, I never said *I could do it*. I said I’d call the company and see if *they* would agree. Now, again, if they said ‘yes,’ would you?”

If Mr. Shayne says “no,” I will offer my thanks for their time and wish them good luck on their choices and...good night.

He does not.

“Okay,” says Mr. Shayne, cautiously, “...make the call. Now...you’ll give me everything we discussed, right...no cutting of corners on the work or quality, right?”

Bingo!

“Yes, that is a given. We will always give you what we’ve spoken about and all will be on the contract. One more thing – I’ll call him...however...umm...if he said ‘no’ to \$13,500...but...yes to \$13,800...would you?”

“What? But you just said \$13,500.”

“Yes, however this is just three hundred more than the other number. Once I make the call, I am no longer in control of the final price. He is. And, if it just cannot be done for the lower figure, would \$13,800 be okay?”

Now pronounced frown lines appear on Shayne's brow, as deep as that famous Arizona canyon with the thousand-dollar name. He thinks for many seconds. He senses something but it is just out of reach. He glances at the wife, who shrugs her shoulders and seems to be gazing out at that canyon's vast expanse, then returns to us all by nudging her chin towards hubby.

"Okay, call him," smiles Mr. Shayne.

Wordlessly, I punch the company phone number into my cell for the typical "T.O." or "Take Over" call to the boss. The T.O. is famous with automobile salesmen. You know the pitch. "I have to discuss your offer with my manager. I'll be right back." The car salesman rises from his chair, saunters into the boss's office and the two men chuckle, smile and ramble on about the latest ball scores and the weather for the coming weekend. He then returns for the next round of negotiations, with the "do-able" numbers ensconced in his head before he ever left his desk.

For the T.O. my boss and I have a code: "Are you in front of your computer?" I ask. I place my cell phone on high volume to impress my prospects with the loud basso voice of Boss-o. The Shaynes cannot absorb every word. What they *do* hear is bellicosity. Now my boss acts the Ringmaster and impresses the crowd. He is berating me for even *mentioning* such a low price. I counter with the logic that it will be good for our company in the long run. He shoots back that we'd need a sign on the house for two months just to break even. I agree and say I will ask the owner if this is acceptable. It is a well acted scene with experienced performers. I press the 'end' button on my cell.

"Mr. Shayne, he asked if you would let us keep our advertising sign on your home for sixty days, not thirty. Okay with you?"

“Sure, I don’t have a problem with that. So, what did he say?”

“Well..look...Mr. Shayne...I cannot do the job for \$13,500 or \$13,800. I did want to see just where we were in discussing the project. I’m at \$17,000 and you’re at \$13,800. Now, think carefully...*if I can come in with a price...in-between yours and mine...but much closer to yours...that you do like tonight...then* can we do business tonight?”

Throughout, Mrs. Shayne has been distracted and impassive. She simply watches and smiles, looking off into space, then returns to us occasionally, saying nothing. She is *now* fully focused on her husband. Her eyes plead, expectantly, silently begging for her new bathroom. I observe this, for it is of no small importance. Many of the clock's *tick tocks* go by. I sit, impassively, playing the child's game of Who Blinks First. One of us has to break the silence. It will not be me. His expression ranges from one akin to Einstein pondering the Theory of Relativity to one more like Joe Girardi calculating the percentages of whether Derek Jeter should bunt or swing away with no outs, a man on first and two runs behind. He grabs the calculator from my hand, no words spoken, and silently, furiously begins punching numbers.

“Okay,” he finally utters with surprising softness. Then, loudly, “what’re *you* talkin’ about?”

“All right. Are you saying that, if I give you a number you're comfortable with, we can do business tonight?”

“Yes. What can you do?”

He’s hooked. It’s all over.

“Right. The complete bathroom, no cutting of any corners and, thankfully, no sales tax, as it is a ‘capital improvement’ because you’re giving your home a permanent upgrade that can’t be removed and taken with you if you sell the house. In this case, the state waives tax. So everything...for....” My fingers frantically push calculator buttons, “...\$14,833.”

He thinks a moment, and I wonder if he is thinking of how many hours of overtime this will cost him.

“Okay. This’ll be a cash deal, no loans. How about fourteen even?”

“No, Mr. Shayne, this comes from the boss. However, you did say cash. So, hmm...let me see.” I pick up the calculator and press a few buttons.

“\$14,500,” I say with finality.

The red second hand on the white faced wall mounted kitchen timepiece spins three quarters of a circle when, suddenly I hear, “Deal.”

I smile and shake his hand, saying, “Welcome to our company. We’ll do a fine job.” The contract is signed. The job is completed in three weeks - no hassles. Less money is made, yet less money is infinitely better than no money. “Madison Square” always lends itself to re-opening avenues to completing business. The reality of sales is that if a price is all a homeowner wants, then, Mr. Salesman, please leave. Herb Levine’s sage advisement gets the truth from a prospect as no other. Upon leaving the home, I pat myself on the back for never giving up. The true closer always keeps going until “no” *means no* or we get thrown out of the house.

But of course, *that* could never happen, could it? No one would actually physically throw a person out. Right?

CHAPTER XIV

"Get out!"

As sure as the stars have eternally spread their glitter across a black, clear sky, as honesty is as fleeting as a politician's promise, so it is understood that sales is about money. I am constantly reminded of the film *Wall Street*, where Michael Douglas' character, Gordon Gecko, announces at a share holder's meeting, "Greed is good." All right, so greed is one of the seven deadly sins and probably an overriding reason for our recession of 2009. Greed is not something looked kindly upon. Yet, when most Americans go home and sit quietly, they often wonder if there *is* a way to make more money. Money may not buy happiness, though many believe otherwise. It *will* give us more freedom - the space to do what we *want* as opposed to what we *need*.

When a sales professional sits opposite a prospective client, the angle of each carom shot needed to sink the eight ball across the green velvet table is minutely deduced and contemplated on how to close the sale. There are times when the client becomes so exasperated with us, either by our relentlessness or with just a wrong word at the wrong time, that we are asked, unceremoniously, to stop what we are doing or saying, gather our detritus, and vamoose. For a true thick-skinned commander of construction, this is not as bad as it may sound. At a minimum, we at least are sure we gave our all before the boom was dropped onto our concrete craniums. Anyway, our kids still love us.

I have travelled to see Mr. Shafiq (pronounced Shafeek) at his home in Yonkers, a town just north of the Bronx, for a roof replacement. His complexion is deep olive, his accent a distinctive Middle Eastern. Sitting with Mr. Shafiq, trying to sell him a roof, is

an experience reminiscent of Sisyphus rolling his rock uphill. Mr. Shafiq has a large gabled roof – pyramid shaped – which needs major work. The underlying wood has decayed, causing several leaks into various rooms. A full “rip,” down to the beams, is required, with all new plywood sheeting, water resistant “underlayment” atop the wood, finished off with the familiar asphalt shingles, leader pipes and gutters. There is no wife. He is the sole owner, with no one to consult with, so it is just Mr. Shafiq and me, head to head. I ask him why he has, for so long, lingered with this necessary project. Predictably, the usual is heard.

“Oh, you know, one day leads to the next and I had a handyman patch it several times, but three months later it would happen again, so I finally decided to do it professionally.”

My actual pay-out costs for materials would be \$9,000, which translates to a minimum contract price of no less than \$16,000 to cover my workers, the company, and me.

Mr. Shafiq and I dance, over the span of an hour and a half, through all the preliminaries and product demonstrations and discussions of his arrival from Pakistan a dozen years prior for the "American Dream" of money and opportunity, until we finally arrive at price discussions. My initial "retail" of \$23,000 is given.

And now the battle begins.

“Oh, gosh,” gasps Mr. Safiq. “I never thought it would be that much.”

He puts his hand to his heart as if I have just stabbed him. I remember Mr. Patel’s store-front gate and wonder if this gesture is genetically linked with the eastern hemisphere.

I dodge with the “I have an offer” closing and weave with the “if we can do business today” scenario, when he interrupts.

“I tell you, I will do it for \$12,000. Take it or leave it.”

“Well, Mr. Shafiq, thanks much for your offer; but I cannot do it for this figure.”

I suddenly realize that absolutely everyone with chromosomal links to the Indian subcontinent will invariably, and instinctively, make a counter-offer that is very nearly half of whatever the other person proposed.

I now want to give him a sense of why *his* offer of such an enormous drop from the original quote is utterly impossible. In parrying this, his opening counter-offer, I am fully aware that I am playing chess with a man whose genetic negotiating skills span a thousand years.

“Mr. Shafiq, that is impossible to do. Now, if we were in Pakistan, I might be able to do it, but here, in America, our cost structure is too high for that.”

He is silent, looking at me for several moments, then explodes.

“I take that as an insult! *Get out of my house!*”

My face muscles tighten and my mind races to find the proper words to extricate myself from this wholly unexpected whirlpool, sucking me down to my demise. I think, *Okay, how do I handle this objection? How can I rekindle what seems lost? Well, I should tell him the truth!*”

Divine inspiration.

“Mr. Shafiq, I meant *no disrespect* for you or your background. I was just giving an example that, in Pakistan, where materials are so much lower and labor so much

cheaper, that *that* price would be okay, but here, with much higher labor and material costs, I couldn't meet that figure."

"I don't care what you are saying. You have insulted me and I want you out of my house!"

"Please, Mr. Shafiq, I'm so sorry. Isn't there a way to continue our conversation? You badly need a new roof; I'm here to help you and I know we could come to some price that would be comfortable for both you and me."

"GET OUT OF MY HOUSE, I SAID."

My feet are on his outside steps in forty-five seconds, samples and carrying case in hand. I call my company, relaying the details of my recent confrontation...and they laugh.

"Well, you certainly went for the close that time," guffaws the office manager.

Don't worry," she continues, "We'll call him back and try to send someone else."

He refuses our apologies saying he will not do anything with us. About six months later, our crew is scheduled to be in the same area for another client. The office asks them to drive by to see if another company has completed the work. It was still untouched.

"Aha!" say I to the boss. "Well, waddiya know, he couldn't get anyone to do it for his price. It was all about the money. It's probably unaffordable for him. He'll continue to live with a leaking roof. His accusation was simply an excuse. He couldn't bring himself to admit that he doesn't have the money."

Boss smiles at me and winks. "It takes all kinds."

It is a freezing Saturday morning in January. A medium sized white vinyl-sided house in the Howard Beach section of Brooklyn greets my arrival. For the uninitiated, this is John Gotti territory. The houses tend to be newer, with Corinthian columns at the home's front supporting a prominent roof canopy above overly ornate carved double-entranceway doors. Mr. and Mrs. Amalfi's home is modest by comparison to the others in this part of town. The lawn seems a bit seedy, no pun intended. Years of dirt are a pall on the otherwise white aluminum siding, with several broken Venetian blinds visible from the street. The missus has called us about her old and falling apart kitchen.

My hands are freezing, my nose red and eyes watering as I am ushered into the selfsame kitchen. I put my case on the floor next to the cramped kitchen table, rub my hands together vigorously and ask for a tissue, thinking, *heck, it's only marginally warmer inside than out.*

"Oh, you're cold. Would you like a cup of coffee? I just brewed it."

"Why sure, Mrs. Amalfi. Thanks so much."

She quickly runs to the bathroom, tugs on the toilet paper roll, tears off a long piece and hands it to me. She then grabs a mug from the drain basket sitting next to a very old, very chipped cream colored porcelain sink - the type you see in a baby picture, where you are partially submerged, with your mom bathing you. It is part of the peeling, laminated pink counter over pale green wood cabinets. The floor has disintegrating white vinyl tile.

Perfect. My kind of place. However, no husband is to be seen. There *is*, however, an energized four year old entering the kitchen as she pours the black liquid.

Looking around, and peering into the living room, I smile and say, “Well, thank you ma’am. And who is this?”

“Oh, yes, this is Daniel!”

I hold out my hand for a shake and say, “Well, hello Daniel.”

He looks at my hand, then me with puzzlement and says “Hi, who are you?”

“Well, I’m Buddy and I’m here to see your mommy and daddy about fixing up the kitchen. He pulls back his hand. Obviously, Daniel is not big on social interaction. I drop mine and say, “Hey, is your daddy here?”

Mrs. Amalfi quickly answers with, “No, he’s on his way back from the grocery. We ran out of milk.”

With that, I hear the sound of a car’s motor in the driveway.

“Oh, that must be him,” chimes the missus.

I am relieved to see that it is not to be another one-legger. And yet there was something in her voice that should have alerted me to trouble ahead.

Mr. Amalfi enters through the kitchen door. He is about forty, of Mediterranean complexion, skinny, with a thick black moustache, bushy hair to match and a two day growth. He looks at me strangely, then at his wife and says gruffly, “Who is this?”

“Oh, I forgot to tell you. I wanted a contractor to see what we could do with our kitchen.”

“What!? What’re yuh talkin’ about? We went over dis before. We don’t got enough money to do dis now, an’ you keep pushin’ me on dis!”

“Well, I just thought I’d see what it costs, that’s all.”

Suddenly, Daniel says, “Mommy, give me peanut butter.”

“I’ll be with you in a minute, honey,” says mommy, with a mixture of kindness followed by a quick glance of anger aimed at her partner.

All the while, I am standing, coffee in hand, quietly murmuring to myself that I have walked onto the African veldt as a lone wildebeest amidst a pride of lions. This couple did not contact us as a team. They are on opposite sides of the planet and he wants nothing to do with me, my visit, or the kitchen. I might as well be expecting him to accurately deduce the effective range of an intercontinental ballistic missile, type 7H. How can I sway someone who, (1) does not want me there and, (2) says there is no money?

“Mr. Amalfi – firstly, I’m Buddy from ABC Construction Company. Hello!” I’m flashing my brightest smile.

I stick out my right hand for the shake denied by Daniel. He momentarily hesitates, eyes his wife with a look that says he is contemplating her burial in the grave she so richly deserves, takes my hand, pulls away and says, frowning, “Look, my wife didn’t tell me about yuh comin’ here. I have things tuh do tuhday, so deal with her. I have tuh go.”

Well, at least he shook my hand. It's a start, I think optimistically.

“Well, sir...first, why not sit down for just a few minutes? I’d like only to introduce myself and see if you have *any* interest for now, or later, in re-doing your kitchen. Again, it’ll just be a short conversation.”

No, not really. This will not be brief if I hold sway. My initial goal is to calm him down to where his diastolic pressure is less than three figures, and get them both at the table. With this serenity, attempts will then commence to control and convince this

hostile gentleman to listen, at interminable length, to my pitch. In many previous engagements, reluctant owners have opened up to me, warmed to my stage performance, and signed. I am already in their home and, heck, one must always shoot for the stars. Alright, so there's that troublesome caveat that they have not agreed on my presence. The Amalfis need to be brought together on this. Presenting a \$35,000 kitchen to someone who has said "no, die a violent death," is a challenge, but not impossible.

"I want some peanut butter," blurts out Daniel, seemingly oblivious to the three silly adults babbling about things he cannot care less about.

"Oh, sweetie, I'm sorry," apologizes mommy, quickly grabbing the bag of white bread and a jar of Jif. She pulls out the main counter drawer and takes out a breadknife. As she does, the handle on the drawer front falls off.

God exists, after all. This stage-set bit of visual deterioration had to have been choreographed in heaven. Can circumstances be any better for me?

"Oh, damn," heaves Mrs. Amalfi. "I keep forgetting that I have to find a nut to put on this screw holding the handle. Hey, Dom, I keep telling ya ta do this."

Dom just stares ahead, silent. I wonder if he is thinking if the casket should be wood or metal.

She quickly spreads the peanut butter on bread, opens an upper cupboard door, pulls out a small white plate, places Daniel's snack on it and hands it to him.

"Now, take a napkin and go watch TV," Mrs. Amalfi admonishes.

"No, I wanna stay here," pipes Daniel.

"Alright, but we have to talk to this man."

The boy's eyes widen, his lips narrow and a slight frown appears as he sits on the floor. *Good actor*, think I.

I begin. "Mr. and Mrs. Amalfi, the most important item to talk about, before discussing your kitchen...is you. You're not yet on the same page about this."

Looking at Dom, I say, "You didn't know I was coming, and it's vital that this is okay with *you* that, firstly, I'm here, and, secondly, you see a real need to remodel your kitchen. You said you don't have money for this right now. I can understand that. What we could do today is analyze your finances and see where your debts are. We have ways, with our banking division, to restructure your debts, through a combination debt-consolidation and construction loan that could put a new kitchen into your home and possibly give you a monthly payment that's lower than your total payments are now. If I could do that, would this be important for you?"

An opening ploy, and it usually gets clients interested.

The wife looks towards the husband, who says nothing for several seconds – then, breaking the silence, Mr. Amalfi says, "Well...yeah...if yuh could do dat, den maybe. But like I said before, I got things ta do tuhday, so yuh gotta make it quick."

I purse my lips and say, "Hmm...I don't know just how far we could go if it has to be ..."

I am going to ask for a possible rescheduling when Daniel, who has been sitting on the floor next to mommy, loudly interrupts, saying, "I'm finished and come watch television with me."

"No, honey, I can't 'cause I'm busy like you see."

“No, mommy I *wanna watch TV with you*. Come,” he whines, loudly and as high pitched as chalk on a board.

“Now, Danny, I can’t, you go and I’ll see you later.”

“No, you *have* to come.”

“I can’t. Look, you go now and I’ll be there in just a few minutes.”

I am beginning to see the usual mother losing control of her small child. I sit, with hope and prayer that, contrary to experience, she succeeds in allowing us to continue.

“No,” shouts Daniel, stamping his right foot.

All the while, Mr. Amalfi watches, still as a totem pole, then grabs a pack of Marlboro from his shirt pocket, turns the pack upside down with his right, taps it several times against his left wrist, puts the cellophane-wrapped box to his mouth, grabs a corner with his teeth, rips it open, pulls out a deadly white cylinder, lights it with a small red lighter and, as he blows out the first pale blue stream of smoke, shakes his head back and forth.

“Then,” continues Mrs. Amalfi, “please sit here quietly while daddy and I talk to this man.”

The tears slowly drip from Danny’s pale blue eyes. “No, I won’t”

He stamps again.

I decide to enter the fray. My immediate practical goal is to break the tension. My deepest unspoken desire is to teleport this kid into a cage somewhere in Tibet. Since this is not technologically possible, I settle on reason.

“Daniel,” I interrupt, “I need to ask you a question.”

At first, both parents are somewhat startled by my words – then a small smile begins at the corners of her mouth. Dom is stone cold.

“Now, Danny, how old are you?”

His crying stops instantly. Children use tears as control. Parents often learn this trick too late to ever gain an upper hand. Daniel looks at me with a frown, and says, “Three and a half.”

They also know when they've been found out.

“And how old is mommy?” I look at her, then at Mr. Amalfi, then back to Daniel. He has no answer for me. Anyone over ten is an adult.

“Well, maybe about thirty years old?” I say this with a big grin and look at missus again – she smiles back.

“Well, Daniel, does a *thirty* year old mommy tell a three and a half year old boy what to do, or does a *three and a half* year old boy tell a thirty year old mommy what to do?”

Vesuvius erupts.

“*Who the hell do you think you are?*” screams Mr. Amalfi. “This meeting is over; you can leave my house.”

“I’m so sorry, sir, I was just trying to help. I meant no insult.”

I am also thinking his diction has improved.

“I told you we had no money, now get the fuck out. Leave!”

“Oh, damn it, why can’t you stop cursing, just back off and let the man talk?” Mrs. Amalfi spits. I am glad that I have a temporary ally. This said, Dom looks dangerous at this point. I have just insulted his parenting skills, although if I were truly

critiquing them I might also mention the inadvisability of his continuous blowing of nicotine fumes at his son.

Mrs. Amalfi's pleadings are of no avail.

“Look, I’ll talk to you later!” sneers Mr. Amalfi menacingly. I doubt he adopted this tone on their first date.

He stands up, kicks his chair back, walks to the kitchen door, opens it and says, “Goodbye.”

I take my things and echo his bon voyage.

One learns from encounters. People often do not think as you do. When closers see the parties on the opposite side not in agreement, we must listen carefully to each position to ascertain where compromise is possible. I sensed but did not accurately take in Mr. Amalfi’s non-verbal clues until after my little Dr. Spock child-rearing routine. Too late, as he used it as his sought-after pretense to get me out of the house. Just like that pretend-offense taken by Mr. Shafiq. In both instances, sadly, it was really about the money.

If I know I have done my best under game-show conditions that would freeze up a novice, I move on without regrets. One cannot always prevail.

Chapter XV

Adventures in the Twilight Zone

Going into thousands of houses grants me as an in-home-professional a view of humanity rarely seen in any other venue. Sure, people tend to be on their best behavior toward a stranger, particularly one that may be helping them achieve a dream. But these same folks rarely bother going too far to disguise their true relationships with those they live with. A loving, respectful relationship is obvious immediately, and so is its opposite. The human spectrum of characteristics, from calm to frenzied, from self-centered to empathetic, from brilliant to stupid, are on full display to a visitor. So, too, are lapses in logic or reason. The same sort of rational appeal I might make to a college-educated couple, might fail miserably when I'm faced with those who believe that dinosaurs and humans lived at the same time. All we can do is scratch our heads and think fast.

Sales gurus, having interacted with throngs of owners, see the stark realities of human nature in our modern society. "It takes all kinds" is a cliché imbedded into the American psyche.

Top-notch closers have client stories pockmarked with foibles of unimaginable silliness. And it is doubly magnified when patterns repeat time and again. Visiting a "Leave it to Beaver" home has not occurred in my lifetime. The idealized family a la "Ozzie and Harriet" is as foreign and never-seen to contractors as snow tires are to Somali pirates. Since home improvement specialists virtually always see owners in their home environments rather than in a showroom, we are entering *their* realm, which often

takes us into social interactions that hover around some sort of bizarre dysfunctional norm.

One lovely early spring evening, I am invited into Mr. and Mrs. Schmidt's home to sell vinyl siding. The pale green buds of the emerging season are ripe all along the fragrant, tree-lined street. Birds chirp and the soft breeze calms. I smile as I ascend the three brick steps of their northern Bronx home, not far from Long Island Sound. I love Spring. The air is dry and fresh, with a slight hint of sea salt as I press the bell button next to the old mahogany entrance door. I hear a shrill feminine scream, "*Get the door,*" followed by, "*where's my dog?*"

I enter a home in chaos. Six people are spread out between the small dining room and an overcrowded living room made even smaller-seeming by copious over-sized furniture. Mr. Schmidt, a slim, middle aged gentlemen with kind eyes who greets me at the door, now looks at his wife seated at a small tan leather loveseat and beams, "I'll look for her."

He quickly turns to me, saying, "But please sit down. I'll be right back."

I accept the invitation, placing myself next to the wife.

Two teenage daughters are standing nearby, both speaking at once, arguing loudly about who is going to use the computer next. Mrs. Schmidt, thin of both body and lips with a sharp, angular face reminding me of Cruella Deville, suddenly notices my presence and gives me a fleeting glance and greeting. This is promptly followed with her standing up and blasting, to no one in particular, "Damn it...where is my Puffball?"

I am tempted to look for the little fuzz bucket myself.

On the black leather living room couch sits a small blond haired boy, about six, staring at “Barnie” on a blaring television, spooning chocolate ice cream from a pale green coffee mug. Most of it has found its way to the sofa and his shirt. Sitting on the floor in front of the TV is yet another child, a little brown-haired girl, about four years old, in a white-tee shirt and denim jeans, talking to her Barbie Doll.

I do not know where to turn first. Taking charge, I stand up and announce above the din, to anyone who will listen, “Hello everyone. I may have arrived at a busy time. I do hope we could sit and chat for a few moments.”

Mrs. Schmidt shoots me a quick smile and sighs, “I’m sorry. I’m looking for my Puffball, so go into the kitchen and sit down. We’ll be right with you.” She disappears up the stairs to the second floor.

I negotiate my way through the piles of children and other sundry items strewn hither and thither to the dark wood dining table in the fluorescent lit cooking area. I gingerly lower myself onto to an ever-so-slightly wobbling chair, open my case to extract pad, calculator, pencils, tape measure, my soul...and sit. Minutes pass. Nothing changes. The teens are still arguing, the ice cream is still adrip. Finally Mr. Schmidt's triumphant voice sounds out from cavernous depths beneath the floor, “I found her.” He bounds up the cellar stairs while the missus caroms down from above, eyes narrowing, resembling the slits created when surgeon's scalpel meets skin, and hisses, “Why didn’t you watch her?” She grabs the dog from her sad, cowed husband.

“Isn’t she beautiful?” she coos to me as her face lights up with delight. I think, *This is 1948's Hollywood movie, “The Snake Pit,” and Olivia Dehavilland is bouncing off walls in a psycho ward and I am here, different decade, watching it real-life.* The

husband walks into the kitchen and sits across from me. He doesn't say a word. Mrs. Schmidt seems to suddenly become aware of the two girls, and says "Will you two bitches stop your bullshitting?"

This show is apparently going to unfold without the slightest break in the dialog.

"You two always bitch and moan, bitch and moan. That's it! *No one* uses the computer now," Mrs. Schmidt rages.

Resigned to their fate, each accusingly glaring at the other, the girls flop, butt first, onto the couch with crossed arms, whispering undecipherable curses. A few feet away, the boy's mug jumps from his hand like a Jack-in-the Box and, oozing chocolate, lands on the carpet. The spoon flies onto the head of Barbie girl. She screams, begins to cry, and runs to mommy, who spits, "I'm taking care of Puffball and you kids are giving me a hard time, damn it!" All the while, Mr. Schmidt says nothing, and I'm quickly starting to understand why. Barbie girl, crying more loudly than ever, runs up the stairs, never to be seen again.

"Dara and Elise, clean up that mess," blurts the missus. "I have to talk with this man about the siding, and don't bother me."

I now know their names. I never get any others. All the while, her very small white poodle is held tightly in her left hand as she wildly gestures with her right, simultaneously waving the girls off. She lifts her dog-occupied left and, using the pooch as a pointer, gestures toward the kitchen.

"So, how can you help me?"

Finally. Words want to tumble from my mouth like candy exploding from a battered piñata, and I actually take a breath and open my mouth to speak, when the dog

decides she wants her immediate freedom and makes whining sounds reminiscent of some of the heavies in the *Alien* trilogy. Mrs. Schmidt whispers, "Alright sweetie, you sit next to mommy while I talk to this nice man." She places Puffball on the floor, then looks at me. Puffball wanders off into the rear of the house.

"Well, hello Mr. and Mrs. Schmidt, I see that I've arrived at a very busy time. I'll try to help you in any way I can. I'd like just ask you a few questions about your siding."

In apparent response, Mrs. Schmidt suddenly goes rigid, eyes bulging like sunny side up eggs. She quickly looks toward the floor, snaps her head left and right and shouts, "WHERE IS PUFFBALL? WHERE'S MY SWEETIE? GET HER!!!"

The husband tries to quiet the nearly hysterical woman, "Hon, she walked toward the back. Look, she'll be okay, so let's keep talking with the man."

With that, teenager Elsie walks into the kitchen and half places, half throws the mug into the stainless steel sink. I hear the crack, then close my eyes. My mind spins, now thinking, no, I was wrong, this is the 1930s Hollywood "screwball" comedy *Bringing Up Baby*, though wild Mrs. Schmidt is no Katharine Hepburn, and I knew Katharine Hepburn.

"Mrs. Schmidt, maybe I came at a bad time?"

"No, no, you just sit...I'll take care of everything. Now, where is Puffball?"

Giving the evil eye to her daughter, she screams, "Elsie, you clumsy piece of shit, can't you do anything?"

Mrs. Schmidt and I follow her husband with our collective eyes as he runs to a rear bedroom to retrieve the dog who has just ceremoniously pooped on the oak wood floor. Hubby emerges from the back with cutie pie in hand, gently places the beast into

the open arms of the missus while Elsie aims a hearty, "Fuck you," at her mother and marches out of the room.

"Oh *where* did my little beautiful sweetie go to?" Mrs. Schmidt says. She smiles and turns to me, purring, "Look at my sweetie, isn't she lovable?"

Neither parent says anything to Elsie as she flies out the entranceway, the door slamming behind her. Then, in another swift mood change, Mrs. Schmidt's brows suddenly furrow and the corners of her mouth turn down. She looks at Mr. Schmidt and growls, "*Damn it...why can't you keep a watch on my dog?*"

These people are out of their cotton-picking minds, I think. I am now competing with a dog, a psychotic woman and two surly teenagers. This is going nowhere. The family is bouncing all over. No attention is being paid to me and I see no end in sight.

I speak.

"Um, I believe I came at the wrong time. You have other issues to handle and, Mrs. Schmidt, I guess your lovely dog, at this moment, needs attending to more than your home, maybe we could see you at another time when things quiet down?"

Mr. Schmidt finally admits, "This happens all the time. We've wanted to talk with someone for almost a year, but every time someone comes, this happens."

Mrs. Schmidt quickly stands. She kisses the dog three times on the lips, then states, coldly, "Sir, yes, we'll have to continue another day."

"I'll deal with you later," she adds menacingly to her husband.

I grab my things quickly and happily leave, out into the sweet smell of a lilac bush in bloom on the lawn one house away. The moon shines brightly.

I love Spring.

Puffball was not destined to be the final dog to hound me.

Less than a year later, I arrive at a small house in the Pelham Bay section of the Bronx. Actually, small isn't the right word. I never knew such tiny houses existed. It obviously had less than 500 square feet, and made those teensy mini-Victorians in Oak Bluffs on Martha's Vineyard seem spacious by comparison. It truly could have been built by some rich person as an ultra-fancy doghouse. No sooner does that thought enter my mind as I approach, than barking commences from within.

When I ring the bell and the door opens, what comes from my mouth is something like, "Good evening, Mrs. Pankiewicz, it's good to – Arrgh!" as a large dog throws all the weight of his front paws onto my chest, shoving me backward and almost down the three steps.

"No! Joe, No!" says the missus, grabbing his collar, and gestures for me to come in with her free hand. She seems very nice, and, I am to learn in the next few minutes, very lonely. Her husband has passed away, her kids are grown, and now it's just her and this 100-pound hyperactive mixed-breed. She is clearly very much in love with the animal. I wonder, but do not ask, if the dog has been named after her husband. She tells me to call her Joan, so now I've met the entire family unit. Joan and Joe.

We sit at her table in a combination living room and kitchen. A single bedroom lies behind one partially closed door. The place is dark with 50s style fake wood paneling, and smells like dog. Her need is for a new roof. Given the size of the house, I

can tell this is going to be a small job with a small profit, but I am very happy to help her out and instinctively feel this will be a definite sale.

As soon as I start to spread materials on the table, my attention is suddenly directed to my left leg. The dog is energetically humping me. “Stop that, Joe,” says Joan, but she makes no move to physically restrain the animal.

“Don’t mind him,” she smiles. “He does that to everyone. It means he likes you.”

I glance at my brochures, then at her, then at the dog who shows no sign that he will tire of having sex with me anytime that night. *Let me understand this*, I think to myself. *She wants me to continue with my entire presentation while her dog humps me.*

“Actually,” I say, trying to change the course of events by making a joke, “I prefer my sex not to be with males, regardless of the species.” She smiles, but still makes no move to intervene. I am starting to think that she is accustomed to pampering this creature to the extent of yielding to his every whim. Tonight, those whims very much include me.

Feeling his unrelenting vice-like wraparound hold on my leg with his supernaturally powerful front paws, I am stymied. I’m still at the stage of my act where establishing a rapport is very important for the eventual sale. I don’t want to alienate her. She obviously loves this animal to an unhealthy extent. Should I allow this to continue just to show her I am a good sport?

No.

“Listen, Mrs. Pankiewicz – um, Joan. I like Joe, he’s a great dog, but this is distracting me. Could you put him away somewhere? Give him a bone or something?”

“As you can see,” she says, “my home is very small. The only place I could put him is my bedroom. But I don’t think he’ll like that.”

“Please. Try. Just while we’re doing this.”

So she takes him by the collar, pries him off my leg, pulls him to the bedroom and then closes the door behind him. She takes her seat once more, across from me. This moment of calm lasts for ten seconds. From behind the door comes first a loud whining, then a combination of whines with ear-splitting barks, and, within a minute, sounds that have escalated into canine shrieks and yelps the likes of which even Michael Vick has surely never heard.

I look at her. She shrugs. Her unspoken expression says: *These are the options. Humps or howls. Take your pick. There are no other choices.*

I sit there, my senses stripped by the nonstop cacophony. If ever there was a Hobson’s choice, this was it. I am caught between the two terrors of dog-humps and dog-shrieks. Which to choose?

“Joan, you were right. Let him out,” I concede. Amazingly, upon release Joe no longer has any interest in my left leg. For the next two minutes, that is. Then he begins again, and now I’m resigned to accept this bizarre fate for the remainder of the sit. Actually, the animal loses all romantic interest in my leg after about fifteen minutes. But that quarter-hour is the most other-worldly of my life.

When I bring in the paperwork the next morning, I tell everyone that I have made a sale during a “one-legger.”

“A one-legger? You closed a contract during a one-legger?” asks a colleague, incredulously. So I explain exactly how the sales term “one legger” has now acquired a strange new meaning. One that will hopefully fade into oblivion quickly and forever.

Little boys and girls are just amazing, are they not? I have a wonderful daughter, nineteen, who, for a teenager, is thoughtful and caring. Her formative years were spent in the land of divorce. Yet, both of us gave her good values. At five, she comes home asking about the word “shit.” I sit her down, and gently say, “Sweetie, this is a curse word. I won’t get angry with you, so, not to worry. I’m curious though; do you know other words?”

“Yes, daddy, I know “fuck” and “bitch” and “bastard.”

“Okay, honey...let’s talk. Now that you know these words, I need to say it would be bad for a five year old little girl to say these words, as adults will look at you and think that you don’t have an education and that you come from a home where your parents curse; this would be terrible. Now, as you get older, you’ll be hanging out with your friends and everyone may start using these words. I or your mother will not be there to stop you. What I can teach you *now* is to be very careful if you *do* use these words. You need to understand when you can and cannot use them, as you could get into trouble with the people you say them to.”

Being logical and pragmatic with a child usually works. Not always. But usually.

Why now discuss children when our *raison d’être* is home improvement? Many home owners are parents and, after visiting with thousands of them, a pattern emerges. Many American families seem to have not a clue about the raising of their little ones.

Often, I sit at a kitchen table with parents, only to be interrupted by their three-year old little boy bursting into the room, yelling “Mommy, I want you to play with me.”

“Now, sweetie, I can’t right now; I’m talking to this man.”

The child begins to whine, “No, I want to play.”

“I can’t. How about watching the ‘Spongebob’ video?”

“No, I don’t want to,”

“Well then, if you want to stay here, you have to be quiet. Okay?”

“No.”

Do you have any duct tape? I say to the mom, in my mind. But what I really say and do is leave. I can conquer 200-pounders. But very few 45-pounders.

On a hot and humid summer night there is nary the slimmest breeze as I approach the small, green aluminum sided wood-framed home in the Bronx after a day of seeing several existing clients concerning various construction issues. None of them had had air-conditioners, thus by now I am sticky, dripping and uncomfortable. Walking up the three concrete steps to the door, I hear many voices, all children. Upon knocking, a young girl of about eleven, with big brown eyes and a long blonde ponytail tentatively opens the chained door, her eyes glancing up and down my six foot height.

“Are you the contractor?”

“Yes, and I’m looking for your parents, Mr. and Mrs. Smith.”

“Sure, just a minute,” she says with a smile, and calls out, “He’s here.”

Mrs. Smith is very slim, with olive skin and a lilting Jamaican accent.

She opens the door and, walking in, I am greeted by three girls - three, five, and our ponytailed eleven, along with a three year old boy, Jeremiah, who grabs my hand.

“Let’s play,” he gushes.

“Well, my name is Buddy and I’m here to talk with your parents, so I don’t think I could play with you now.”

“No, you have to play with *me*, not my parents.”

I glance at the mom, who shrugs her shoulders while ushering me into the kitchen, which happens to be the room they wanted to create anew. The other kids hang around, with Mr. Smith now ascending the basement stairs saying “I’m coming.”

He is big, burly and blue eyed, with a thick shock of red hair. His face is aglow with a walrus moustache. A bit-too-tight tee-shirt stretches over his bulging belly.

“Have a seat.”

“Thanks, sir.”

No air-conditioning – just a small fan sits whirring on the kitchen counter. Hot moist air struggles to reach my body. Asking for a paper towel, which they give me, I proceed to pat my sweat-beaded face and neck.

Mrs. Smith sits next to her husband and all seems as I wanted...except Jeremiah stays close to the folks.

“I want to play with you,” he exclaims.

“Jerro,” says the dad, “We’re going to talk to this man, so let us talk.”

“No, he’s going to play checkers with me.”

“No, Jerro, he’s here to talk with us, not you,” Mr. Smith says, a bit agitated.

“I don’t care.”

“Look, go watch television.”

With that, Jeremiah sulks away into the dark living room.

“So, Mr. and Mrs. Smith, I understand you’re looking to renovate your kitchen,” I cheerfully exclaim, and proceed with the usual openings. Five minutes elapse when Jeremiah barges into the room holding a bright red toy racing car in one hand and a remote control in the other.

“Come, let’s play with my car,” he enthuses.

The parents say nothing.

“Well, I really can’t because I’m talking with your parents.”

“I don’t care. Come play.”

“This always happens,” says mom.

“So, what do we do?” I ask.

“Jerro,” says mom, strangely calm, considering their son is flouting all adult admonishments, “Please go and play with your sisters.”

“No.”

“Then, if I let you stay here, you have to be quiet”

“No, I’m bored and I want to play *here*.”

Again the shrugs, this time from them both.

“I tell you what,” I smile, trying to regain some control. “How about I talk with your parents about making your kitchen look better with new cabinets and counters and floors and paint? This’ll take about an hour (lying) and then I could play with you. So, why not go and play with your sisters and I’ll see you later.”

He looks at me with a slight grin.

“Uh, and I have other cars too we can play with.” Jerro bounds up the stairs to the second floor.

“Great,” I say with mock delight, hoping not to see him until the next solar eclipse.

All the while, mom and dad are silent.

“Okay, folks, where were we? Oh, yes, I was telling you about my company.”

It is no more than two minutes.

Jeremiah comes running down the stairs, walks up to the table so his chest is touching it, places his hands firmly on its top and in one motion lifts himself off the floor onto the center of the table. He swings his body around facing his parents, his back to me.

“I don’t care, I want to play,” he whines.

I rise and decide it is him or me.

“Mr. Smith, I truly don’t know what to do at this point. Can’t you take care of your son?”

“He’s always been like this and we don’t know how to deal with it.”

Well, you could grab him, pull him up the stairs, give him a whack on the butt and then lock him in his room, I think. What I say is, “Do you have a video he could watch? Or maybe threaten him with a punishment?”

“Oh no, we’d never do that. We believe in talking calmly.”

“But it’s not working.”

Again the lifted shoulder movements.

All the while, Jerro was sitting there, broadly smiling, even gloating. This kid has upset the entire evening and is running the lives of two adults. I suddenly think of an infamous episode of Twilight Zone about a boy with both kinetic and transformational mental powers who controls his cowering family with veiled threats of turning them into Jacks-in-the-Box if they defy his wishes.

“Well, Mr. and Mrs. Smith, how about we reschedule for another time when it would be easier talk?”

“Well, not being interrupted might be difficult, so, call us next week and we’ll see what we can do,” says mommy, shaking her head dejectedly.

I gather my things, bid farewell and turn. As I walk out onto the steps, I catch Jerro’s smile. I hear him giggle as the door closes. He won.

We are never able to reschedule. They kept putting us off. We call six months later; they say they want to wait “until Jerro gets older and grows out of this ‘phase’.”

For some moms and dads, the “phase” they refer to is the permanent, total reversal of roles – the abdication of being a parent. They have become the child. They have let the child become the ruler. If only I had a presentation package aimed at such 4-year-olds, complete with crayons for the signature and ice cream for the incentives. But alas, parents seem to stop just short of letting Czar Johnny make financial decisions as well as all the others.

The truculent-child scenario has replayed so often in my career, it reruns in my sleep, a kind of instant Karma for whatever my recent home improvement transgressions may have been.

Chapter XVI

The Betrayal

Early in my career while working with my mentor, Greg Bevins, his company is attacked, or so it seems. I am in the industry a mere nine months. Business is humming and Greg needs some new blood to expand the sales force. Several prospects are interviewed until he finds Sean O'Reilly, a stocky, thirty-something bachelor with sharp blue eyes and crisp suits. He has a ready smile and seems glib and outgoing - perfect for our industry. He also has a dark side. As I am married at the time, I do not socialize with the single guys after-hours. I am surprised one morning when the men tell me about their experiences with Sean after some after-hours sessions. In our industry, "after-hours" means hitting a local pub sometime later than 11 PM. Because in-house presentations run into the night, several of the single guys would periodically meet to slug a few, often not finishing until one or two A.M. Sean, they tell me, is an angry drinker. Within twenty minutes into his first beer, he begins cursing about clients, religion, and the overweight woman at the bar. We hear that he's even picked fights with bar patrons. He spends a night in jail. Yet none of this matters in sales. Sean is an earner, a good salesman, and this above all keeps him with us. Home improvement companies will make a pact with the Devil for a group of Seans. With a good sales crew, Greg can boast that his men are the reincarnated 1927 Yankees. Sean's after-job actions are of little consequence as long as he does not affect the business and continues to bring home the bacon.

The company begins to experience a rash of cancellations with our window orders. In a one month period, clients begin calling a day or two after the contracts are signed, saying they have changed their mind. They are exercising their 72-hour no-penalty cancellation rights. "Don't ask us why," they say. "We just want the deposit refund."

We attempt to schedule a "go back" appointment to see if, in person, the deal can be salvaged, maybe with a price drop or by offering a freebie storm door or basic aluminum entrance awning (it would add no more than \$300 to our costs – absorbable). All balk...they want out. In our industry, we anticipate a cancellation rate of approximately one every thirty deals, or three percent. They are now running at thirteen percent. That month, we lose eight contracts out of our usual monthly totals of around sixty. Mr. Bevins and partners are aghast, and so am I, as this is cutting into my personal business as well as theirs. What is happening? There seems no easy answer as the second month begins. Hands are wrung and brows wiped as we move forward, "hitting the bricks" as usual.

One rainy, cool evening, I am parked in a McDonald's lot. I have just finished the last of my Chicken McNuggets and am running my tongue over my now-salty lips. As I enter my vehicle, my car phone rings. It is 1992 and cell phones are still rare. On the phone is a nice lady who signed a deal with me two evenings ago.

"Buddy? Hello, how are you? This is Mrs. Frank."

I push the speaker button as I am wiping the barbeque sauce from my hands with a napkin.

“Oh, just fine, ma’am. How may I help you? I do hope everything is okay,” I say, cringing at the prospect of a problem while hoping that nothing is amiss.

“A strange thing just happened. Are you or your company playing a game?”

“Mrs. Frank, I have no idea just what you mean. Please explain!”

“Well, I just got a call from some window company, offering to sell me windows. I told him I wasn’t interested and that I had already ordered windows. The guy on the phone says, ‘Yes, we know, you ordered fifteen windows from another company and we can beat their price with the same window.’ Now, Buddy, I don’t know what’s going on. But, one thing for sure, I didn’t like that phone call. I told him that how he called me was not nice, that I liked you and the windows I ordered and that I was comfortable with you. Then I hung up. So, what’s happening here?”

I glance at myself in the rearview mirror. I have turned ashen and I feel the blood draining from my head, out of my toes, through the floor boards, into the street and down the sewer drain. I actually jump out of the car and bend over, keeping my head down to prevent a faint. I shout at the phone, “I’ll be right with you.”

I recover in seven seconds, jump back into the driver’s seat and blurt out, “Mrs. Frank, I don’t know what is happening. But, maybe this is linked to a problem we are having at the company.” I explain the cancellations.

“I cannot tell you how grateful I am that you called me. Obviously there are other customers who listened to this guy. Thank you so very much. Did he give you his name or the company name or number?”

“No, I have no information.”

This is years prior to caller ID or even *67, so we are dead in the water.

“Well, Mrs. Frank, is everything okay with our order? You have no second thoughts now that this has happened?”

“Don’t worry, I’m okay, and I’m looking forward to getting the installation done. I hope you’re okay.”

“Well, I’m better now. Listen, I must call my office immediately about this, so I hope you’d understand.”

“Oh, yes. I’ll say goodbye and, definitely, good luck with this.”

“Thanks, and you’ll hear from the factory soon about our foreman’s visit to double check measurements prior to building your windows. Take care.”

My fingers fly over the keypad to call the office. Greg answers. I share what has just happened.

“Holy fucking shit,” he bellows. “So that’s what’s been happening. Someone here...we’ve got a spy. Someone here is stealing our leads and giving them to another company. Look, come back to the office and we’ll talk.”

The wheels of my car barely touch the pavement as I race through residential streets, onto a local highway, weaving in and out to the exit and the remaining three blocks into the parking lot.

I burst into the office and see Greg sitting with his two partners, Jerry Spangler, thirty five, and Susan Perrine, forty and blonde and sexy with long legs and an hourglass figure. She always wears knee length dresses with wide belts to accentuate her attributes.

“What are we gonna do?” I exclaim, sweating with worry. We’ve all been losing plenty of money, and in my case, commissions.

Jerry speaks.

“We talked about it while you were driving here. There is someone in our office, a secretary, a clerk...someone who is giving the contract information to another company. This is the reason we’ve been having these cancellations. We let the veteran staff know, but haven’t told the newer people what you found out. Seems these homeowners don’t care and they’ll just go for the cheapest. Who knows what kind of company is doing this. We always want to give people a good, honest job. Can you imagine how these turncoat clients are going to be treated by a company who steals like this?

“So what we’ll do is write up a dummy contract with your name on it and put it through the processors. We’ll put a friend of mine’s phone number on it, so when they call, the information will get right back to us and we can deal with it.”

“Sounds good to me. When are you going to do this?”

“We have to finalize the scenarios with my friend, so I think in a few days. We’ll let you know.”

Monday turns into Tuesday and Wednesday. I wait until Thursday afternoon. I call Greg. He informs that things have not yet solidified. Envy overtakes me with childlike visions of Disney’s Scrooge McDuck, surrounded by his gold coin fortune, dancing across my brain’s neurons. My normal monthly income is disappearing with each passing robbery. I walk into Susan’s office.

“We think we know who did it. About a week before this started, we hired Barbara, remember?”

Barbara, a big, tall fifty, with gray roots showing behind blonde dye, was hired as a phone receptionist. Why do women believe blonde hair transforms them from Phyllis

Diller into Angelina Jolie? Barbara seems nice, is quite competent, comes to work for us from five years with another construction company, forty miles away, which closed when the owner retired. I am not convinced that she is the culprit.

“How do you know it’s her?”

“Well, it started as soon as she arrived and Greg and Jerry now feel that letting her go will end this.”

“But she’s a nice lady and I don’t think she’s the one and, really, your original idea is a better way to catch the bad guy.”

“Yes, well...we’ve decided to do it this way.”

“Hmm...okay. You have more interaction with the people working here in the office, so...I’ll assume that’s that. I just hope this ends, ‘cause I don’t want my pocket to keep getting emptied the way it’s been the past month or so.”

“Yep...we’ll see. We’re letting her go tomorrow,” says Susan as she rises from her chair, smooths her burgundy knee length knit dress, excuses herself and walked to the lady’s room.

Sure enough, the stealing stops and we are all, quite naturally, happy and amazed. Business returns to normal.

Three months later, it starts again. The cancellations quickly pile up. The six man sales crew, with me as a charter member, are writing twenty contracts a week and four are canceling. We are hemorrhaging and all realize that Barbara’s firing may have just scared whoever was perpetrating this into a temporary hiatus. But now the smoke had cleared and this evildoer is again confident. This time there is no whistle blowing

customer. We are now three weeks into phase two of the Great Train Robbery when Jerry calls me.

“When can you get to the office; we know who it is!”

“Who?” I scream.

“No conversation. Just come.”

A half hour later, I walk through the door to see Greg standing in the middle of the receptionist area. Jerry and Susan are not with him. He looks at me, winks and ushers me into his office, where his smiling partners are sitting on a small couch.

“You won’t believe this,” Greg spits. “It’s Sean O’Reilly, that son-of-a-bitch. Jerry, you tell him.”

Jerry, of medium height and energetic, with dark curly locks and a nose the height and diameter of the ones on Mount Rushmore, says, “Okay. A couple of hours ago I was upstairs at the refreshment area, getting some orange juice from the fridge. Owen, (a veteran telemarketer with the company two years) was getting a cup of coffee. I’ve been deeply worried about what’s been happening and, as you know, we’ve all been racking our brains, trying to figure out a way to find the thief. So, I just took a shot, figuring I’d start setting people up by saying to them that it’s sad that our own are stealing from us and gee, you probably know who’s doing it. I was going to say this to several of the workers, figuring that maybe we’d hit on something. Well, I say just that to Owen. He drops his paper cup, turns red and says, ‘Oh, Jerry, I’m so sorry. Yeah, I knew about it, but they told me to keep my mouth shut.’ Seems Sean recruited Terri, you know, the clerk who handles the after-sale paperwork. She would give him the information and he would call them. He has a deal with a company on Long Island.”

Jerry stops, shakes his head and screams, “*Do you believe this bullshit?*”

“So now what?” I implore.

“Well, Owen is gone. I told him to stop what he’s doing and come in here. I closed the door and said, ‘You lousy fuck. I want you to take your things and get out. You will not file for unemployment insurance. You will just disappear. We never want to see or hear from you again. If you file for insurance, we will contact the police and file grand theft charges against you. Do you get it?’ He began to cry and I just told him to leave. He took his things and walked out. Terri saw this and began to cry also. I told her to get up and come into this office. I slammed the door and she blurted that she was sorry and to please forgive her. I told her the same thing I said to Owen about unemployment insurance and the police. She’s gone too.”

“Yeah, but what about Sean O’Reilly?”

Jerry smiles and says, gleefully, “We’re waiting for him to come in. He said his window sample is defective and he needs a new one.”

The sample in question is a white vinyl window encased in a carrying frame, looking like a large suitcase, complete with a black carrying handle. It is about two and one half feet by three feet and weighs in at twenty five pounds.

“He should be here in five minutes. Wanna watch?”

What does one say when a doe is walking through a meadow and you are in the bushes with an M16, ready to ensure you have enough venison for a year?

So, we wait. Not for long. After just a few minutes, Sean happily walks through the door, holding the case in his right hand.

Greg speaks first. There are no niceties or preliminaries.

“Sean, you bastard. We know you’ve been stealing from us and we know just what you’ve been doing with our contracts. We have confessions from Owen and Terri. They’ve been fired and they’re gone. Leave your sample where you’re standing and walk out of this building. If you attempt to collect unemployment, we will have you arrested. So, just leave.”

O’Reilly surprises us.

“You fucks,” he screams. “You cocksuckers.” And, with that, he picks up the window and flings it against a wall near the front receptionist’s desk. There proceeds an explosion of glass, wood and vinyl as the case splits apart. The sheetrock wall crumbles and what remains is a large rough hole about four feet wide. We are all shocked and brace ourselves for the next onslaught. But Greg is not about to be upstaged. He grabs a metal folding chair and raises it, screaming, “Get out of our office or I’ll break this over your fucking head!”

There are four of us and just one of him. Sean backs off and runs out of the door toward his car. We all pursue, Greg, having dropped the chair, yells threats and curses. O’Reilly screeches out of the driveway, never to be seen again. We just look at each other. We are all trembling. Slowly, this now exhausted group ascends the steps into our building. We walk to Greg’s office and sit down as Greg says, “Well, it’s over and we can now go on with making money.”

“But Greg,” I implore, “don’t you want to find out which company was doing this? We can go after them.”

“Nah,” he says with obvious relief.

"It's over and this prick is gone. Getting the police involved would get us that information, but I just want to go on with my life."

No, think I, we must find O'Reilly and not be nice. We must create a thousand cuts, bury him in a hole feet-first up to his neck, wish him well as insects and rodents utilize their multi-million year evolution-enhanced radar to locate his head. But we do not do that. Nothing more is said and life does continue.

Chapter XVII

Your Turn

Your contractor has through kindness, subterfuge, cajoling, or walking barefoot through hot coals, managed to sell you on a project. The contract is signed. The excitement of transforming your castle into a breathtaking reality you will enjoy for millennia, is reality.

Now get some Prozac. The fun is just beginning.

Remodeling is like a butcher making sausages. You don't want to watch it happen. It's neither pretty nor quick. It's not easy, either. No magic spells will be conjured up to shield you from chess championship-level frustration. The only headache-exception-jobs are the quick in-and-out exterior projects like siding, windows, or roofs. Outside items are usually completed within one week with virtually no intrusion into your daily routines.

With interior work, expect a minimum total-inconvenience-period of two weeks for a bathroom remodeling. For a kitchen, four weeks. With whole-house renovations – expect three months. And for additions to the existing home, and/or extensive changes to the present interiors, expect dust levels experienced only by nomadic desert dwellers, accompanied by strewn sheetrock and tools, nails, crushed coffee cups, stamped out cigarette butts, empty pizza boxes, and various unidentifiable bits of yard debris. Plan for six months of sneezing, possibly longer.

“What?!” you say. “This wasn’t pictured in any of the glossy color photos the sales-villain arrayed across my dining room table. You now say that I’ll be essentially homeless?”

Analyze one typical modest home renovation. Assume you crave to have your dreary, moldy-grout 1960s lime-colored five by eight foot bathroom nuked and replaced with gorgeous new tiles, state-of-innovation commode, vanity, sink, whirlpool tub, new faucets, and beautiful lighting.

First, with the construction crew’s initial day on-job, you’d best cover your furniture with plastic, anywhere within thirty feet of the work. Throw it over your drapes and closet doors, too, as the dust from demolition will creep into every available crevice. Have all floors to be plodded upon covered with layers of duct-taped construction paper. Expect that your home will vibrate from the onslaught of axes and crowbars, thus be sure all delicate glassware and crockery are secured. This is a good time to utilize that underground fallout shelter you built in the 1960s. The demolishers will rip and break up everything as quickly as possible to get this debris into large cans and thick black trash bags. If they have installed a window-located trash chute leading into a dump container, this phase may be altered, as they will not be carrying the debris entirely through your home. But their route, whatever it is, will quickly become marked by more than the fairytale’s trail of crumbs. Destruction will usually end within one or two days, even if it feels like centuries.

We now must install a “mud” floor, the universal slang for cement. This is “light-load” concrete, about two inches thick, poured over the sub-floor - the original, rough wood boards installed when the home was built and exposed now that the old,

demolished floor tiles have been removed. Some contractors will install three-quarter inch thick plywood instead. Not the best, as the slightest microscopic flexing of this floor could cause tiles to crack over time. Remember, ceramic tiles have no ability to flex, so they will crack like soda crackers if whatever they're cemented to moves at all.

Next in is the plumber. This brain surgeon of water must replace the old lines for eventual installation of tub, sink and commode - the fixtures. These pipes lead into the "risers" from the basement – those vertical, copper pipes, running to the main city line supplying your home. If he's worth his salt, the plumber will at least inspect if not totally replace the waste pipe leading to the main waste line in your basement leading to sewers. In rural areas, this same line goes to the septic tank. This work is important. The final installation at this point is the bathtub. Plumbers will now leave and return when all is prepared for the fixture installations.

The carpenter arrives next, using either aluminum studs or wood two-by-fours to frame the walls in preparation for sheet rocking. He is the most likely tradesman to be smoking cigarettes. His butts will later mark with certainty the various spots in your house in which he's worked.

Hot on his heels is the electrician. There is no such thing as having too much light in a bathroom. Thus we always install bright, over-the-sink fixtures in addition to ceiling lights and the necessary ventilation fan, which most older homes never have. The small, frosted bath window was, in bygone eras, deemed good enough for both air and light. However, who, in wintertime, other than Polar Bear Swim Club members, wants to open a window? Ventilation fans offer easy removal of humidity and odors.

We all have “plug-ins” – an electric shaver, hair dryer, or curling iron. The tiny, one-plug outlet on the former, ancient, over-the-sink light no longer cuts the mustard. Codes now demand a “GFI” outlet – “Ground Fault Interrupter.” This is that little red-buttoned twin outlet that will save your life if your electrical appliance gets wet. It trips the circuit and shuts off the power in milliseconds, faster than you can be shocked. Purportedly, a few decades ago the inventor demonstrated its effectiveness by jumping into a bathtub while clutching a functioning electric heater that had been plugged into a GFI outlet.

This must have a “dedicated line,” used for nothing else, running to your main electrical breaker box. This can get interesting if your electrical box has reached its limit, because then a sub-panel with more breaker switches must be added. Suddenly your desire to have a new bathroom has gotten more expensive. With construction, one thing leads to another, which leads in turn to another. In any case, throw in a few new switches for lights and the fan, and your electrical needs are finished.

Maybe. For, if a homeowner opts for that increasingly popular whirlpool tub, often called by its brand name – Jacuzzi – then our wiring master must now run another line just for the motor.

Once these experts “rough in” the behind-the-wall requirements, the sheetrock is next. Just before this begins, fiberglass insulation is placed in-between the installed studs of all exterior walls. And, no ordinary boards here, those ubiquitous gray paper covered four by eight plaster slabs crucial to all construction. Special waterproof concrete sheetrock is installed at the tub. In the area where water is constantly attacking the walls, this concrete will prevent any deterioration beneath where your decorative tiles are

cemented in place. The remaining walls are of “green board,” water resistant sheetrock and needed for the high humidity in bathrooms. After screws are used to secure them to the studs, no nails here, the paper tape to cover the seams along with spackle is applied. Years of experience are needed for the end result to be a perfectly smooth surface for tiles or paint, which are next on the agenda. Your selected wall and floor tiles are now cemented to the appropriate surfaces. After one to two days of curing, based on the season, grouting completes the picture.

With larger bathrooms, having a separate shower stall -- more work, and money -- is required. Either a prefabricated shower "pan" for the floor is installed, or the base is custom built, with layers of water-resistant membrane and cement, finished with ceramic tiles. Its walls and ceiling are always tile over cement board.

Our plumber returns to install the commode, pedestal or vanity/sink combination and the shower and tub fixtures. The carpenter will now install the medicine cabinet, paper holders and towel racks. Your regular, non-whirlpool tub will have a glass sliding door installed or a rod to either hold your decorative shower curtain or enable you to practice Olympic spins. For that Jacuzzi, additional work is needed, as it is usually sunk into a sheetrock framed box. Then tiles are cemented onto its face, completed with small marble block tiles abutting the tub's top lip. Keep in mind that during this entire project all the created debris is continuously lugged by weight lifters to the designated dumpster.

This installation is the most basic and is “direct replacement,” with all new fixtures installed in the originals' locations. For other, more complex projects, including multi shower heads, saunas, speakers, sub-woofers and a crystal disco ball, expanding the

bath's size by using space from another room or closet and the needed remediation of these areas, require more time and materials.

As we see, nothing is straightforward, and experts are needed to carry this off with the finished product at the level of near perfection. This is the simpler of your interior renovations.

Kitchens are more complex. It is always a much larger room, with more sheetrock and flooring. Demolishing and prepping are similar to your bath. Plumbing will require all new water and waste lines for the dishwasher and the increasingly popular garbage disposal unit, along with your sink and faucet, often repositioned. Ergonomics are an essential part of modern transformations of what is often the most used area in your home. Nowadays, it's essentially turned into an OR – an operating room - where the fridge needs re-positioning for easy access with minimum walking. This should be near a long counter, your “prep” area, which requires proximity to both the sink and stove. You, the chef, should have every needed item – utensils, pots, strange growths from the garden, water and food – within three steps of each other. Thus, your contractor should be experienced and capable of designing or redesigning this all-important part of your habitat.

You may opt for an architect, yet this raises the money bar by thousands. Is he really needed? Probably not. Most general contractor type hammer-swinging veterans are capable of proper and even imaginative designing without you incurring more expense.

After the appropriate flooring and sheet rocking, cabinets are installed, followed by the countertop. A template for the top must be created after the cabinets are installed,

be it laminate, granite, concrete or a man-made material. A week may lapse with no further work. You'll need to order ever-more pizza until the counter is delivered for its one-day installation, which includes your sink and faucet. The backsplash, often tile-installed in either a checkerboard or diamond pattern, finishes it off.

Is it really a nightmare to live in a home that's being renovated? This largely depends on whether you're a nervous type-A control freak or a laid-back ex-hippie who still has a supply of those funny-looking cigarettes. You know who you are. If you're the sort that needs to meddle constantly, or easily gets anxious, then do yourself and the contractor a favor and choose that month to travel in Europe or visit those relatives in Canada.

The largest project one may tackle is an extension – adding on to the home by changing its “footprint.” Second to that is probably a dormer – increasing space by building another level onto the home with no change in its foundation shape. Melding both, building up *and* out, along with extensive changes to the existing interior, is the Big Kahuna. All require an architect. They are, in some swanky or meddlesome municipalities, mandated for even the smaller kitchen or bath remodels. Hopefully yours does not. When they do, the dollar signs grow larger, as architects are not cheap, costing between several and many thousands.

The best way to begin is *not* to hire the architect first and the contractor second. Primary in your first actions is to have a survey. This document is needed for your town and, eventually, your architect, to determine what additions, based on zoning, are allowable for your house. The survey should accompany your home purchasing

documents – the “closing papers;” it’s essentially a drawing of your abode as if a pilotless attack drone were hovering over your house at one thousand feet. Sometimes this potentially important paper is not readily available, thus, it is off for a visit to the local building department to obtain a copy. If, heaven forbid, there is none, and this is possible if your home is seventy or eighty years old and none was filed way-back-when, you will need to hire a specialist, the Surveyor. They will take detailed measurements of your home and those abutting your property. Several weeks will pass until it arrives in your mail. With survey in hand, you should now, in discussion with your building department, determine which zone you are in and, accordingly, what is buildable.

Now you should do your thing - hire your General Contractor, your CG, your construction Guru, who will have alliances with several architects. This designer would, ultimately, be hired separately from the GC, yet they will work together on the project. Why this scenario rather than the more familiar architect first and contractor second? Because you wish everything, from design to final nail, hugs, kisses, flowing champagne and signing over the final check, to run smoothly. Issues often arise if you do not follow this guideline, as the contractor does not know the architect, his *modus operandi*, and vice versa. Differences of opinion and procedures will be the Maginot Line of conflict that poor you will be in the middle of. It may begin as early as the point of obtaining permits. Most architects have “expeditors,” people versed in the fine points of filing the plans and obtaining the “go-aheads” from the inspectors, whom they often know well.

Are palms greased? I’ll never tell, and it really depends on what part of the country you live in. In most places, bribes or even gifts of liquor are never exchanged, and could even be reported to the police. This said, the wheels somehow turn and a quick

finish to this preliminary phase is possible. Some designers will not inform the homeowner of this potential get-the-permits service, in which case the contractor must now obtain these needed documents. Uh, oh. Delays. Architects should always contract with you to obtain these along with the final and most important document at job's end, the Certificate of Occupancy, or C of O. Even now at the outset, make sure it will be the ultimate endpoint, as it becomes a permanent part of your house's building department file. If you sold the property, this C-of-O would verify that all additions were inspected and passed code. Your closing will go infinitely more smoothly.

Work to be completed on the outside of your home, fortunately, should save you bottles of Pepto Bismol, heart ache and stroke, as it is both easy and fast – a quick “in and out.” This includes siding, roofs, windows, concrete, castle walls with artillery or decorative paving stones for walkways or driveways. How fast, you ask? Let us consider the improvement touched upon in earlier chapters, which will provide your home with greater energy savings so very important in the 21st Century when sea levels will eventually lap at your driveway. The most common of these – which improves the look of both the inside and outside of your home at once, in addition to adhering to God's wishes, “Let there be light!": windows.

The frames are usually made of wood or vinyl. Newer on the market is fiberglass or some composite. I will not detail the relative benefits of each; these are personal esthetics. One does need, whichever is chosen, to include the best “glass package.” This is to enable a window to effectively keep the heat in your home during winters and out of your home in summer. The market provides double or triple pane enhanced by argon or

krypton gas sealed in-between. Another very effective innovation is Heat Mirror ®, a polymer membrane factory-installed midway between double pane glass. Without these winning enhancements, your new windows, even with the very best installation, will still allow heat and cold to pass through two panes of plain glass.

Better windows are custom-made. Each opening is carefully measured, with the finished product fitting exactly into each position. With proper installation, an air and watertight fit is possible. Here you probably also desire the all-important adjective: "quick." The manufacturing should be finished within four weeks from order. Upon arrival, your crew of three should be installing from eight to twelve windows in a day, based upon the preparative work needed for the openings. Thus, within two to three days your project, which includes carting of all old windows and the usual created debris, is complete. Lucky you.

Siding is another popular project. Maximum insulation, along with windows, is achieved with new vinyl or composite-material siding. The project takes but a few days. All products are available from suppliers and are custom-cut on-site. The older siding you will be replacing is usually asbestos shingle, aluminum, old vinyl, or beat-up rotting wood. Do not be concerned with the word "asbestos," as we are not speaking of the loose, cotton-like material wrapped around old pipes in your basement, requiring HAZMAT officials in protective clothing cordoning off your block with complete evacuation of people, animals and hopefully, your mother-in-law. Fibers of this infamous stuff were, during the manufacturing process, buried within flat and hard masonry-type shingles. The finished product was nailed over the wood siding of older, pre-World War II homes. The 1950s saw much of this work done. The fibers cannot

become airborne and your new siding can be nailed directly over the old with no removal necessary. If your home is now surrounded by aluminum or vinyl, it can be easily stripped off and carted away. Your new project will include wrapping the house with, preferably, half-inch thick Styrofoam boards – insulation wrap, followed by your chosen color of siding material. This creates a virtual blanket draped around your home - very effective for energy conservation. Be wary of creating a home that too ‘tight,” however, because dangerous chemicals like formaldehyde that continually leach from particleboard, subflooring, cabinets and carpets will build up in the air. What I’m saying is that no one knows where to draw the line between old leaky energy-guzzling homes with conspicuous gaps under doors and around windows that allows a complete change of new air once an hour (bad) -- versus the modern “too tight’ house where a fresh change of air requires eight hours, letting fumes build up during the cold months when windows are all shut. Where’s the ideal balance? A three-hour air change? Five hours? No one knows. Perhaps the best bet is to have the contractor make the house as tight as possible (while avoiding particleboard items and formaldehyde-based polyurethane floor seal), and then don’t ever worry if door sweeps have gaps and so on. Or else crack the windows open a bit now and then, even in winter.

Doors, windows and eaves are trimmed with color coordinated aluminum. Gutters and leader pipes finish the job. All should be concluded within five to seven days. On such outside renovations, your family, huddled inside, will feel no need to limit themselves to take-out food.

Walkway and driveway work with concrete or decorative stone-type “pavers” of varied colors will, likewise, happen quickly. Note that I have not mentioned driveway

“blacktop.” While this material is more economical than pouring cement, it will, over the years, require maintenance and patching. Concrete, poured once and well, will last for twenty years or more. After all old concrete materials are removed, four inch thick concrete is poured over your now graded, graveled and iron mesh (checkerboard patterned 1/8” thick) concrete reinforcement wire. We have all seen workmen from time to time ripping up sidewalks accompanied by those large trucks with the big spinning barrel, mixing water, gravel and powdered cement, resulting in thick gray pudding-like material speeding down a sluice, with men in hip high boots and rakes spreading and smoothing out the resulting mass to create all the walkways and roads we use daily. It is usually finished in one day and, after a week of curing, you may drive your car or even your M1A1 Abrams tank on it at will.

Pavers - decorative blocks - are a bit more complex and will take about one week to turn the ground area of your home into artwork. Subsequent to the same land grading and graveling as with concrete, a layer of sand is added. The stones are then placed with slight spaces in-between. Nothing is cemented, as water must be permitted to permeate the underlayment. More sand is brushed and packed in between each stone to complete the work.

Your roof is a most important subject, and the only one ever discussed by your dog. A complete replacement with asphalt shingles – typically required every 20 years or so -- occupies no more than one week, or, with a large crew, a couple of days. It is definitely unwise, when you have leaks in your old roofing, to merely have it repaired. Don't put a new band-aid on an old band-aid. Clean the wound.

Many homeowners commit a grievous error simply to save money – they will have the local handyman roofer repair only the leaking area. Think logically: the remainder of the roof is as old as the problem area. Eventually more leaks will occur as the months and years go by. So don't install a new layer of roofing over your old, unless a roof has not been leaking. You will only cover up issues that will invite Gremlins into your roof rafters. The proper method is removal of everything down to the wood, which your roofing cardiologist will inspect. All bad areas will be excised as a cancer, with a new wood patch laid in its place. If hundreds of square feet need removal and replacement, heavy duty plywood will be utilized. Next is a layer of black "felt," a thick and heavy paper-looking water resistant material used to create a moisture barrier, nailed onto your newly inspected and prepared wood.

There might be one glitch in this procedure. Older homes, usually pre-1955, were roofed with individual cedar shingles, laboriously nailed down one-by-one when man-hours were cheap and roof esthetics, even on smaller homes, was of a higher calling. Years later, as deterioration set in, the popular asphalt shingles were installed over them. As more time elapsed, *these* shingles wore out and another layer was placed atop these two older installations. Most municipalities allow no more than three layers of roofing. Thus your construction crew must remove this massive amount of ancient material. In so doing, the cedar will crumble and little creepy crawlies will emerge, necessitating new plywood sheathing to be nailed over every inch of the roof rafters – no repair of the old wood shingles is possible.

Around the lower edges of your pitched roof, if you live in colder climes, a two-foot band of "ice-shield" is now commonly installed. This will prevent old snow and

frozen material from seeping under the shingles to wreak havoc inside your home, bringing you to hysteria, an unpleasant adjunct to your already-underlying seasonally affective disorder. Finally, your new shingles are applied. Finish this off with new gutters and leaders and, cleaning aside, you should have no problems for over twenty years.

Now you know what to expect when you have most conceivable home improvement performed. Given an experienced crew and a longtime general contractor who has seen and done it all, there should be few major surprises. The big variable is the one that comes not during the project, or at the end, but at the very beginning. The price.

My best advice runs counter to everything I've ever said to prospective customers, in all 3,800 sittings: Ask only *experienced*, reputable contractors to take a look at your house. Then get three quotes.

Chapter XVIII

Brother, Can You Spare a Quarter Million?

Cash is king - a business truism. It is wonderful to have lots of Ben Franklins in our savings or investment account to tap for a needed project. Well, welcome to 21st Century reality – it is often not available. As this is being written, the country has a new president along with experiencing a serious economic downturn. Yet all is not lost: Needed construction may still be financed by banks. As long as it is within budget, put aside fears of borrowing money and concomitant visions of the evil and nefarious Mr. Potter in Christmastime re-broadcasts of 1939's *It's a Wonderful Life*. Don't excessively fear the wreaking of havoc with your finances. An owner and his home will be much better off with the work accomplished, as there is a heightened joy of living in a better, more attractive house with a property, if one later decides, much easier to sell. We're talking: The Loan. Here are vital tips, all of which assume you needn't go to the extreme of refinancing your primary mortgage.

One starts by looking inward. No, not to your EKG or blood pressure or inner self. Not that far. Only as far as your credit score. If Mr. Homeowner has been lax in paying bills – mortgage, auto, credit cards, a timeshare at The Bunny Ranch, the score will be badly hurt. Credit ratings range from 850 down to 300, but it's hard to imagine what one must do to land at that bottom terminus. If your primary residence is listed as San Quentin and you've only written checks that bounced, but yet you once bought a stolen car, you'd enjoy a score of 300. However, this is not bowling, and attaining 300 is not good enough. A "good" credit rating requires that you must be rated above 730.

The worst infraction affecting the numbers is: lateness of a mortgage payment. *We are speaking of the roof over your head, your hearth and home.* If you couldn't keep it together to stay on top of this, with one or especially several late payments, banks will feel that you are not a good risk to pay other, less important debts.

Typical ratings – all three credit agencies – Experian, Equifax and Trans Union, have these records:

730 and above – mortgage and other credit debts are on time with no collections or judgments. The banks will kiss a client's toes.

700 to 729 – all the above with the exception of one, possibly two, late payments on a credit card, usually more than two years ago. Scores from each agency may be slightly different, as each uses a unique criteria, thus financial institutions will look at all three and use the middle number as your benchmark. Banks will still consider you for a loan. However, your interest rate may be from $\frac{1}{4}$ to $\frac{1}{2}$ of a percentage point higher to cover perceived greater risk.

680 to 699 – there are some bumps and bruises in your background. They could possibly be a collection or a late credit card payments. Additionally, even if you have paid your bills on time, you may have “stretched” your credit. This is construed as utilizing your available credit, often credit cards, to their maximum. Let us say you have five accounts, each with a credit ceiling of \$5000. If you have charges of \$4900 on all five cards, you have “maxed” your credit. Banks may be reluctant to lend money as compared to someone with the same credit limits on those five cards with only \$1000 balances on each.

650 to 679 – you have more wounds. Perhaps you have been late on your mortgage along with a credit card or a collection.

620 to 649 – now you are heading into a swamp. Your mortgage or several cards may have been late, then on time, then late again, stretching back for two years.

600 to 619 – include everything above, plus you may have a legal situation regarding uncollected funds, where a creditor had filed a case with your local court and has been awarded a judgment against you. This is recorded on the credit report, including the name of the local court and the judgment docket number.

Below 600 – you are mud. Slime. You might as well be a Neanderthal, who archeologists tell us generally had credit ratings in the 500s. Your payments are a mess, with numerous latenesses, combined with collections and a judgment. Banks will often avoid you like a leper.

With your financial history "above the bar," those well dressed bank executives sitting in their lofty towers may indeed grace you with a loan approval. Home improvement bank money falls into two categories, secured and unsecured. The latter is used for smaller jobs, usually under \$25,000, and is simple, with no closing costs. An approval is based on good credit scores along with your other credit debts being moderate - cards, time shares, autos, etc. A secured loan is a small mortgage, called a "second," utilizing the equity you have in your home as collateral (securitized) for the loan. They are based on good credit scores and income, meaning your monthly credit debt payments do not exceed 50% of your 1040 IRS (before taxes) income. If your credit history is up to par, you may also be able to borrow enough money to pay off, first mortgage excluded, all of your other credit debts, roll the construction into this loan, and have a monthly

payment *lower* than before the loan! Win-win. This is when you quickly sell the house and marry that Tahitian woman you met on the train yesterday, move to Papeete, and spend the rest of your life living happily without consonants.

All secured programs entail some closing costs, which are usually offset with a considerably lower interest rate. A loan might have a rate of between 4 1/2 to 6 1/2 percent, based on your individual credit situation, whilst an unsecured rarely is below ten. Another advantage of having a secured loan is the possibility that the interest could be partially tax deductible – your accountant would be your advisor on this. Unsecured loans are *not* deductible. In either case, you may, based upon existing tax laws, be able to write off some of the costs as a “capital improvement.” Additionally, many states waive sales tax on a home improvement. New York has a “Certificate of Capital Improvement.” When signing the contract, your contractor will also complete this one-page document, stating they are improving the property with *permanent* construction which cannot be taken with you when you sell (i.e. – you cannot pack your new roof in a suitcase). No sales tax is collected. For a \$20,000 contract, this could be a savings of approximately \$1650. Nice.

Armed with this simple yet effective information, all that remains is to apply, usually through your contractor, as he is usually allied with a broker. Some of the smarter general contractors have also become their own broker, setting up a separate, fully licensed company to handle financing. That’s what my company does. It is good to use them, as they are very versed in the laws of your state, have long established contacts with numerous banking institutions, and can “shop” your loan to obtain the best rates. If you attempt to do this on your own, your days, possibly weeks, will be wasted, pounding

either your computer keys or the streets, researching that which can be handled by the professional in several hours.

Approvals for the simple loan should take just a few days, with but a few papers to sign. A secured loan will, with no nefarious aliens from planet Mongo jumping into the machinery, be ready for signing within two to three weeks. A regular "closing" is needed – but unlike when you first bought your house, this time there's no sitting around an attorney's office as if facing a parole hearing. Now it's usually in your home at the kitchen table. Envision a smaller version of your home purchasing documents. A lawyer is not needed in most states, with a "title closer" from the title company (those people who insure your home is clear of any liens or other encumbrances) to act as the officiator.

You now have your money. And you still have your mental health.

Barring any visits from Mrs. Schmidt or Puffball, you're all set.

Let the show begin.

Appendix:

Notes and References:

Chapter 3

[1] David Jaffee's "Peddlers of Progress," *Journal of American History*, Sept 1991, pgs 511-535.

[2] *Detroit Free Press*, July 10, 1916, page 1

[3] J. Owen Stalson *Marketing Life Insurance: Its History in America*, Cambridge Mass: Harvard University Press, 1942, pg 195) as quoted by Walter Friedman.

[4] Max Lerner, ed, "The Portable Veblen," (NY Viking, 1948, pg 499)

[5] AJ Snow, *Psychology in Personal Selling* (Chicago: A.W.Shaw, 1926) pgs 376-378) as quoted by William Friedman

[6] Friedman, Walter A., *BIRTH OF A SALESMAN, The Transformation of Selling in America* (Harvard University Press, 2004)

[7] *ibid*, pgs 124-125)

[8] *Ibid*, pg 127

Chapter 7

[1] Friedman, Walter A., *BIRTH OF A SALESMAN, The Transformation of Selling in America* (Harvard University Press, 2004), pg 191.

[2] *Ibid*, pg 194

[3] *Ibid*, pg 198