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## money note:

## Calling Dr. Kildare

Though medical schools are pumping out graduates so fast that many urban areas have become coagulated with physicians, there are still about 140 U.S. counties that have no doctors whatsoever. That's where Judith Berger, 35, comes in. Her Miami-based recruiting firm, M.D. Resources, finds physicians for jobs in smaller cities and rural communities as public health officers or in general practice. "Many doctors don't want to work those big-city schedules of 70 hours a week," Berger says. "They are willing to take a cutback in dollars in return for an improved qualify of life."

Berger's own quality of life has improved considerably since her hectic childhood in West Hartford, Conn. While since her hectic childhood in West Hartford, Conn. While growing up, she was the subject of a prolonged custody battle between her biological mother and her adoptive parents, who ultimately won the case. The ordeal has made their relationship with their daughter especially close. Despite the turmoil, Berger went on to graduate from Franklin Pierce College in Rindge, N.H., at 19, majoring in "What everybody else did"—sociology and psychology — before finding work in a personnel agency recruiting secretaries.

After leaving the work force to marry and have a son — she is now divorced — Berger took a job with a large

she is now divorced — Berger took a job with a large Manhattan headhunting firm that asked her to evaluate whether a heath-care search business would succeed. She concluded it would and launched a doctor-hunting departconcluded it would and launched a doctor-hunting department. As revenues grew, so did the idea of going into business for herself. In 1979 the chance came to help start a medical recruiting firm in Miami. Her parents were already living there, so she was happy to move south. The new enterprise, however, quickly ran into trouble: One of her partners never put all the cash he'd promised into the business. Recalls Berger: "Our bills weren't being paid, our checks were oouncing, and I knew I had to get out." She talked her parents and a couple of clients into lending her \$40,000 to set up her own firm. Working out of a dimly lit cubbyhole that once served as a dentist's office, she bombarded hospitals and group medical practices

she bombarded hospitals and group medical practices with 5,000 letters letting them know she was in business. Now she has 15 employees searching through a computer bank of some 58,000 physicians for 48 clients. A search

typically takes four months and costs the clients \$17,000 to \$20,000. Last year M.D. Resources had revenues of \$1 million from recruiting 50 doctors for positions as diverse as hospital chief of staff and pediatric endocrinolo-

gist. Meanwhile, Berger, whose \$75,000 salary and \$2.5 mil-lion net worth would be fit for any physician, has only begun to appreciate the financial rewards of her venture. "I never thought I'd be able to pay all my bills at one time and still have money left over in my checking account," she says.

## Special delivery

Soon after Nido Qubein emigrated from Lebanon to High Point, N.C., in 1966, a local church asked the college freshman to speak to its congregation about life in the Middle East. Recalls Qubein (pronounced Kuh-BaNE), who then could utter only a few English phrases: 'I stumbled, told jokes nobody laughed at, spoke too fast, had no organization and bored everyone to death.' But by practicing what he preaches to his current audiences—"Don't stick your foot in a door to keep it from slamming; use your hands so you can keep talking"—Qubein, now 34, has become a successful motivational speaker, charzing \$2.500 for a \$4.5minute talk, and the prorprietor of charging \$2,500 for a 45-minute talk, and the proprietor of two businesses in High Point: Creative Services and Nido Qubein & Associates, with combined revenues of nearly

two businesses in High Point: Creative Services and Nido Qubein & Associates, with combined revenues of nearly \$1 million. He gets to keep \$375,000.

The direction that Qubein's career would take was set while he was attending the University of North Carolina business school. He noticed that many of the students were unable to communicate effectively and for that reason appeared to lack leadership qualities. No sooner had he received his M.B.A. in 1972 than he immediately spent \$500 promoting a newsletter and tape cassettes in which he talked about how to become a leader.

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ne taiked about how to become a leader.

It wasn't until 1979, however, that Qubein had "a revelation." Says he: "I used to tell my audiences, 'You can climb the highest mountain,' but then I realized that I had to describe how to climb the mountain to be genuinely effective." So he began creating "action plans" for such corporate clients as Dole Processed Foods and INA Bearing Co.

In a typical weeklong seminar, for example, Qubein ex-plains his four basic steps for successful selling: discoverplans ins four oasses steps for successful setting: discover-ing the evaluating prospective customers, skillfully presenting the product, preparing for any possible objec-tions the customer might have and, finally, asking for an order. Qubein now has 18 clients paying between \$25,000 and \$80,000 a year for his action plans, depending on how often by visit the corrections.

and \$80,000 a year for his action plans, depending on how often he visits the company.

Although most of his thoughts on becoming a leader are neither profound nor original, Qubein puts on a memorable show, bouncing from easel to blackboard, gliding from one anecdote to another in a liquid Lebanese accent. Nearly 70 percent of his business last year came from companies that had hired him before. "They want me back because I didn't just tell their employees that they could do better," he says, "I showed them now."

## Avoiding the ticket thicket

Most travel agents work with computer programs designed by individual airlines to tilt toward their particular flights. To get the very lowest prices requires up-to-date information on changes and a computer program with a bias toward finding the cheapest fares offered by ANY airline. Several travel companies now combine those features in senting that one track the best barrains features. tures in services that can track the best bargains; how-ever, most work exclusively for corporate customers, charge fees or require users to own or have access to a

computer.

The major exception is Traveltron, a national service operated by a travel agent in Irvine, Calif. It guarantees to locate the least expensive fares on flights between U.S. cities; if you find a cheaper fare, Traveltron will pay you \$25. And the service, designed to attract more customers, is free. You simply call a toll-free number — (800) 221-6189 in California, (800) 221-7041 elsewhere — and ask for the lowest fare between two cities.

For example, fliers recently paid as much as \$423 for unrestricted one-way coach tickets between New York and Los Angeles; Traveltron directed callers to a \$189 Capitol Air Fare. Some airlines charged as much as \$249 for Chief. for Chicago-Houston flights; Traveltron found other fares as low as \$149.

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