

WELCOME TO THIS EDITION OF CAREER COMMUNIQUE!

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www.annemariexross.com

CAREER *communiqué!*

Annemarie's Muses

Hi everyone!

Welcome to this issue of Career Communiqué.

My three children finally headed back to school after the Christmas holiday's and while they enjoyed the break, they all looked forward to meeting their friends again. (I must admit that I was very much looking forward to their return to school as well. :))

I've had a very busy month, working on a number of key projects and programmes which I'm extremely excited about. In March we will be holding our 4-week workshop '6 key steps to developing a dynamic resume' e-course/teleseminar through Blink Corporation, an organisation specifically for career-minded women.

We are also currently in the development stages of our career coaching programme 'Pursuing Your Passion – Purposeful Careers' which is set for launch within the next six months. This programme has been designed to support people who are unhappy in their careers (and totally confused as to which career path to

take), regain clarity, purpose and passion within their work!

I am currently doing some research on inspirational stories about people who have made a career change from a job they loathed, to a career that they now love! Can I ask you for your support? Do you know anyone that has experienced such a career change? If so, we'd love it if you could introduce us to your contact and ask if they would be willing to complete a very short and simple questionnaire. Please contact me at: success@aresumewriter.net if you do! And thank you – I really do appreciate it.

We have packed lots of articles and information into this issue for you. Enjoy!

Till next month.

Annemarie

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Surge in mothers who want to work

The Sydney Morning Herald -
-- Page: 3 : 15 February 2006
Original article by Adele Horin

Australian mothers of young children are showing an increasing desire to be in the workforce. The Australian Institute of Family Studies compared surveys of mothers taken in 1996 and 2003. The 2003 study found that 40% of women who had children aged under 13 and who worked between one and 14 hours per week wanted more hours. This was a big increase from the 15% of women in the same category in 1996. In 2003, a significant 75% of women with children aged between five and 12 wanted to work, and 55 of mothers wanted to work for between 15 and 34 hours per week.

[Source: My Business Daily
15 February 2006–ABIX]

Coach's Corner: Living Your Purpose!

One of the themes that we will be covering in Coach's Corner over the next few months is living your purpose in both your life and your career.

It's unfortunate that many people have a career and are working in a job that does not align with their interests, their dreams, or their passion.

In last month's issue (January 2006) we presented a New Year Career Checklist – how did you go? Does your current work reflect your interests and allow you to harness your special talents? Do you love what you do? Feel worthwhile and that you are making a real difference in what you do?



Hopefully you have answered 'yes' to all of these questions. If not, then our Pursuing Your Passion – Purposeful Careers coaching program [set for launch within the next 3 months] can support you in regaining clarity, contentment and passion in your work.

Repetitiveness and familiarity can often cause boredom in the workplace so here are a few strategies you may wish to incorporate within your current work, to nurture your creativity and re-energise yourself.

- ◆ Schedule some 'you time' into your diary, even if only for 5-10 minutes where you can unwind and recharge your batteries.
- ◆ Maintain a flexible approach and vary your daily schedule. Have lunch with different people. Schedule the staff meeting in another location. Invite different staff members into your meetings in order to obtain a fresh perspective during your brainstorming sessions.
- ◆ Become involved in projects that provide you with opportunities for knowledge, growth, and a chance to meet and build relationships with other people in your workplace.
- ◆ Avoid bending to conformity if it totally goes against your values and beliefs. Rather, share your new ideas and innovations.
- ◆ Build a support team who also share a liking for your creative ideas. Use them as a sounding board for feedback on your initiatives.
- ◆ Expand your thinking and options available by asking 'what if' when devising new solutions or ideas about current projects.

Here's to loving your work and being passionate about your career.

10 Business Success Tips

Business success is a dream of many Australians today and turning this into reality requires hard work and dedication. So if you have started on that journey and it is not moving in the direction that you expect and at the rate you would like, why not?

Many business owners like the idea of business however coming from an employee mindset, adopt the same principles i.e. that of an employee. What steps are you going to take to ensure you are focusing on the business in the right way and who are you going to learn from in this process?

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Some of the key principles to success require the following:

Find a niche - concentrate your efforts on a fairly narrow market offering, stick to what you do best and become an expert.

Be small, yet think big – make sure your business takes maximum advantage of areas that represent the strength of small business i.e. ability to respond quickly, personalized service.

Differentiate your products – present the benefits of your products and services to your customers and package them distinctly.

First impression counts – strive for accuracy and quality the first time round.

Good reputation – it is imperative that you build a good reputation for the quality of your products and support services.

Constant improvement – the business environment of today means that you need to come up with solutions fast.

Listen to your customers – when you focus on your customers and gain their trust, they will recommend you.

Plan for success – a good plan helps you increase your chances of succeeding, and can help you define your business concepts, estimate costs, predict sales and control risks.

Be innovative – improve your offerings constantly keeping pace with change.

Work Smart – as an entrepreneur, you need to be far-sighted and accept things as they are and deal with them accordingly. It is important to have a sense of urgency to develop your ideas and at the same time, manage time realizing that leisure is as important as work. It is not just the quantity of work, but what you do and how well you do it.

The next step is to obtain an outside perspective on the business through a Business Coach. When you do that, congratulate yourself as you have started on your journey of awareness and on to success. High achievers accept coaching as a way of supporting them to get the results they want now and business owners are no exception to this.

A Business Coaching program with Coaching for New Opportunities provides you with that opportunity and it all starts with an introductory session. While a broad framework is followed, the journey is dependant upon your needs right now. The experience I have represents exceptional value to people and people in business as it provides an excellent opportunity to ensure success. The outcomes that I have achieved with clients on an international basis are typified by the following comments:

- ◆ I achieved a 20 year goal in 2 months.
- ◆ Stress, anger and worrying have been replaced with serenity
- ◆ I'm happier and more relaxed than I can remember ever having been

This combination of gentle guidance, encouragement and honest challenging and questioning made all the difference to my journey!

You too can benefit from this opportunity for change by visiting <http://www.coachingfornewopportunities.com> and starting your journey with an introductory session with Geoff Edwards, Business Coach.

Our Sponsor:



www.acethatinterview.net

Do you ever "trip over your own tongue", become "tongue-tied", or feel you're just **not delivering your best performance during a job interview?**

Imagine if you could:

- ◆ conquer the top 10 mistakes that 9 out of 10 job seekers *unknowingly continue to stumble on;*
- ◆ answer each question easily and effortlessly; and
- ◆ maintain a professional persona throughout your next interview **to secure that edge over your competitors!**

Ace that Interview! Cutting-edge interview techniques EXPOSED! is the resource you have been looking for, jam-packed with interview strategies.

I recommend "Ace that Interview" for its practical advice and "insiders" view that would otherwise be difficult to find in one comprehensive source.

Gayle Briggs, Senior Consultant,
ATTAIN PEOPLE SOLUTIONS

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Preparation is key!

Preparing suitable questions to ask the interviewer is just as important as the work you have been doing on preparing your responses as it will allow you to learn more about the role and the company, while also demonstrating the areas of importance to you.

In fact, from the list presented below, which candidate's action do you think aggravates a recruiter / employer the most?

1. Lack of grooming – poor personal appearance;
2. Salary driven – placed too much emphasis on money;
3. Lack of eye contact – failed to look at the interviewer during the entire interview;
4. Arrived late to the interview;
5. Failure to ask any questions.

Surprisingly, the highest rating behaviour that provoked the interviewer's lack of confidence in a candidate was number 5 – a failure for the candidate to ask any questions of the interviewer.

There are impressive questions and unintelligent questions, and worst of all would be a situation in which the candidate did not have any questions whatsoever to pose to the interviewer.

What perceptions may the recruiter/employer develop should a candidate fail to ask a few intelligent questions? That the candidate:

- ◆ believes that the job is trivial and unimportant;
- ◆ has difficulty in asserting himself/herself;
- ◆ is bored by the entire interview process;
- ◆ has not bothered to take an interest in the company or how they as the candidate could continue to deliver value to the organisation;
- ◆ won't have compiled enough crucial information to be able to make an informed decision if offered the role and may therefore leave shortly thereafter.

[Excerpt from Ace that Interview!]

Questions should centre on the role or the company to show your continued interest in the organisation, and not on salary. Avoid asking further details about the benefits, hours of work, overtime or wage, as this should be brought up only after such time that you have a firm offer.

Aim to generate a list of around 10-15 questions, and have the list documented in order of priority. I am not suggesting that you ask all 10-15 questions, as many of them will probably be answered by the interviewer during the course of your meeting. What you are aiming to do is avoid finding yourself in the situation of being left without any key questions to ask, and having 10-15 questions should leave you with around 2 to 3 questions to work with.

(Continued on page 6)



Welcome to Catapult your Career's *In the Spotlight* segment!

Each month our resident Career Coach – Annemarie Cross will hold one-on-one informational interviewing sessions with key people from diverse industries to gain an informative 'snapshot' of their day-to-day responsibilities; what attracted them to the industry; and what they LOVE about their jobs!

Relevant, supportive, up to date and fun information! Grab a coffee - sit back – and ENJOY!

O v e r v i e w

Independent bookkeepers help business small and large. What's required to set up your own bookkeeping practice? Do you need a minimum standard of education - or are there licensing issues? Sarah Brown discusses her challenging bookkeeping job with us here.

To access In the Spotlight Online, [click here](#).

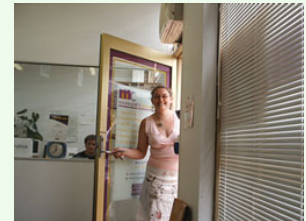
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Interview with Sarah Brown Bookkeeper

AEC asks: What attracted you to this profession?

Sarah Brown answers:

I have wanted to be a bookkeeper since I was about 15. At high school I was ahead of my class in math so my teacher gave me the work for banking and finance from the TAFE instead of the standard class work. I enjoyed the balancing and calculation so I decided that this was something I could do.



I also now teach bookkeepers.

AEC asks: What studies/training did you have to complete?

Sarah answers:

To be a bookkeeper at the moment no formal qualification is required though I would recommend it. I believe the ATO is looking at formalising a qualification for bookkeepers shortly. Personally I have completed qualifications in office administration, Accounting and Training and Assessing.

AEC asks: Can you provide a snapshot of what a typical day would involve for you?

Sarah answers:

The great thing about my job is that no two days are the same!! Well, I book keep most days, but it is never in the same place two days in a row – or even the same place for the whole day. I work in many different industries, see new people everyday, some days I have my own paperwork to do and the classes I teach are thrown in on some days for good measure!

AEC asks: What do you love most about your job?

Sarah answers:

I get to decide when I work and when I don't. Obviously I have to fit in all my customers but if I want to go out for lunch or take an afternoon off I can.

AEC asks: What would be the least favourable areas about your role?

Sarah answers:

BAS time is very busy and I will usually work a lot of overtime during those times. There is also a lot of after hours work involved in running qualification training courses. You must also keep up to date with legislation involving multiple types of tax, super and employment.

Continued... [\[click here to continue reviewing the interview\]](#)

Ace That Interview! contd

(Continued from page 4)

Take the list with you to the interview just in case nerves get the better of you and you forget what you were going to ask. When the interviewer offers the opportunity for further questions you can say: "Yes I do have a few questions; your explanations have answered quite a number already, so if you don't mind I'll just review my list to see what also was of importance."

The following is a general list of standard questions you may like to ask of the company interviewer:

- ◆ What is the most crucial thing that I can do within the first 90 days of my employment that will contribute to the ongoing success of the company?
- ◆ What are the top three priorities the successful candidate will have to achieve within the next 90 days?
- ◆ As my direct supervisor what are the three most important priorities you would like to see achieved?
- ◆ Now that we have discussed my experience and qualifications, do you have any areas of concern regarding my ability to fulfil the requirements of the position?
- ◆ In your opinion, what is the most important contribution this company expects from its staff?

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Q & A

Hi Annemarie,

I want to resign from my job. Can you provide me with a few pointers?

Thanks Susie

Annemarie responds:

Dear Susie,

Honesty is the best policy, along with professionalism, so avoid being negative when you approach your manager at all costs, even if their reaction is somewhat less than professional.

You don't want to burn any bridges, as you never know who you may be working with/for in the future. Some industries are very small, and perhaps your current boss may decide to leave and move to another organisation which you happen to be working at as well.

So avoid leaving on negative terms even if your departure was prompted due to a difference of opinion, or a less-than-perfect boss.

Remember to thank them for the opportunities you have had through the years and confirm your enjoyment through working on 'particular' tasks (there's bound to be some areas of the job you liked that you can select some positive comments from).

This must all be put in an official resignation letter, which again should be courteous and polite, providing the date you wish to depart (which should provide the employer with the number of weeks' notice as stipulated in your contract).

All the very best!

Annemarie



Going Part Time

By AMP Financial Planner Mary Benton

Anyone who spent the holidays contemplating a lifestyle or career change will welcome the news that part-time job opportunities are on the rise and have tipped a 20 year high, according to the latest AMP.NATSEM Income and Wealth Report on labour force statistics.

Deciding to pull back from the rat race can be motivated by any number of factors, including the simple desire for more leisure, wanting to spend more time with friends or family, carer responsibilities, or study.

Just over a quarter of all jobs are part-time roles, highlighting the increasingly flexible workforce arrangements offered by many employers.

Contrary to popular opinion, part-time work doesn't necessarily mean half-time. For example, it could mean working three and a half days a week, equivalent to earning 70 per cent of a full-time salary.

But for people planning to make the move from full-time to part-time employment, there are a few things they should consider first.

What are the financial implications of moving from full-time to part-time work?

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Going Part Time contd

Common sense suggests switching from full-time to part-time work will have a negative financial impact. For starters, because take home pay will be lower, there will be a knock on effect when it comes to enjoying a disposable income, paying off debt or saving for something special.

People contemplating switching to part-time work should jot down all fixed expenses (such as rent or mortgage repayments) and calculate the monthly total. They should then list discretionary spending (such as movie tickets or take-away) and then estimate how much income will be received from working part-time, remembering that a lower marginal tax rate may be applied. This will give people a realistic idea of what their finances will look like after saying goodbye to full-time work.

If a part-time income is insufficient to cover basic fixed expenses and a reasonable lifestyle then it's time to start asking some hard questions. Is part-time work financially viable? Are there ways to reduce some expenses?

People shouldn't forget that, as strange as it sounds, not going to work can mean significant savings in some areas. Consider how much could be saved by not having to purchase petrol or train tickets for a commute, dry cleaning suits, eating out at lunchtime, or paying for childcare. A reduction in these expenses will go some way towards stretching a part-time salary further.

What will be the impact on superannuation contributions?

With 9 per cent of each salary going straight into superannuation, a reduction in income translates into a reduction in superannuation contributions.

It's important to keep up with superannuation contributions in order to fund retirement and a qualified financial planner can work with people to develop strategies to overcome reduced super contributions.

Many employers offer salary sacrifice arrangements and it's worth people checking if they can put a few dollars extra away each month to bridge the savings gap.

For low income earners, the government's co-contributions scheme means that they will provide \$1.50 for every \$1.00 of after tax super contributions made, up to a maximum of \$1,500 for people with a taxable income of up to \$28,000.

For couples, it will be possible to split super contributions from 1 January 2006. This means that one partner will be allowed to split up to 85 per cent of employer and salary sacrifice contributions, and up to 100 per cent of after tax contributions, into their spouse's super fund. Low-income earners or spouses earning less than their partner are set to benefit in particular from this strategy.

Know what you're in for

When making the switch, people should keep in mind how long they intend working part-time. Will it be for one year, till the children finish school, or forever?

By having a timeframe in mind, people will be better positioned to navigate some of the key challenges in achieving their financial and career goals.

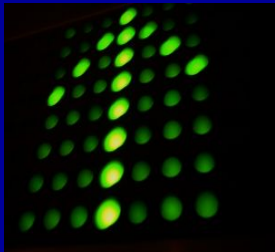
Whether shifting to part-time work out of choice or necessity, taking a financial health check will ensure people are in tip top shape to cope with this change.



**Mary Benton of Plan4Wealth Pty Ltd is an Authorised Representative of AMP Financial Planning Pty Ltd, ABN 89 051 208 327, AFS Licence No. 232706.*

Any advice given is general only and has not taken into account your objectives, financial situation or needs. Because of this, before acting on any advice, you should consult a financial planner to consider how appropriate the advice is to your objectives, financial situation and needs.

"When making the switch ... keep in mind how long [you] intend working part-time."



A common workplace issue that can cause dissatisfaction is that of promotions, particularly if you believe you are a prime candidate, but just keep being passed over year after year.

If this sounds familiar, you may find the following strategies of benefit, to position yourself in the running as a top candidate for when the next round of selection for promotions comes around.

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Continually being passed up for promotion?

- ◆ If someone is taking credit for your work, then it would be beneficial to deal with this first. Don't share your thoughts/work with this colleague anymore to prevent them from taking your idea and pitching it as their own. Rather, keep it to yourself and bring it forward at the staff meeting/to your boss when necessary. Don't be hesitant but rather approach your boss if you have an idea and pitch it him/her to avoid the possibility of your colleague claiming all the glory.
- ◆ Another strategy would be to start networking within the organisation to become known with key stakeholders and influential decision makers. To get noticed offer your services, expertise and support (even if on a voluntary basis) for special and/or significant assignments/projects. Forging solid



relationships with these key members in the organisation, will support your name becoming known around the organisation as 'a person who gets the job done', and will allow you to continue from strength to strength, particularly if you have been influential in problem solving, gaining new clients, and expanding market share. Also try to develop a relationship with your boss, where you are able to stop by the office and have a chat about recent 'project wins'. This ensures you remain in your boss's mind and confirms your enthusiasm in ensuring the company grows from strength to strength.

- ◆ If you have no idea why this is happening, approach your boss and ask for feedback as to the reason. Reiterate that you are extremely enthusiastic in receiving a promotion and are interested in gaining feedback so that you can begin to develop your knowledge and skills so that next time another promotion is offered, you would be considered as a front runner.

Feedback may uncover that you lack particular knowledge and experience in an important area, and perhaps through further professional development/training, you could develop your abilities in these areas.

By demonstrating to your boss your willingness and enthusiasm in developing and honing your skills, you could gain their support in undergoing this endeavour, as they are set to retain a motivated/knowledgeable asset, rather than have the potential for you leaving their organisation if you remain dissatisfied with your current role.

Here's to your successful promotion!

"To get noticed offer your services, expertise and support ... for special projects."