



Randy's Work *and You*

April Edition

Dear clients and colleagues,

According to those that keep track, the Great Recession is over. In March, employers added more employees than they did in the last three years.

Temporary hiring accounted for one third of that figure. According to one article, corporate jet sales are rising again. Have you ordered yours?

In this edition, we look at your privacy on the Internet as a job seeker, some thoughts I have been dying to get in writing and an article that classifies Boomers financially.

Copies of all past E-zines are archived on my website. Feel free to pass this E-zine on.

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1. **Your Life Could Be An Open Book**

Submitted by Tom Woolf, Woolf Media

According to a report that summarizes Online Reputation Research, commissioned by Microsoft, fewer than 15% of consumers surveyed in the U.S. and the U.K. believe that information found online would have an impact on their getting a job. Those consumers surveyed significantly underestimate the level of data mining that recruiters and HR professionals' conduct and the impact it can

have on hiring.

In the United States and U.K., recruiters and HR professionals surveyed are likely to research candidate behavior online and report markedly high rates of candidate rejections based on their findings. Comparatively, only 7% of U.S. consumers surveyed believe information about them online affected their job search, while 70%% of U.S. recruiters and HR professionals have rejected candidates based on information they found online.

This study explores the attitudes of consumers, HR professionals, and recruiters on the subject of online reputation. Highlights of the study's findings include: The recruiters and HR professionals surveyed are not only checking online sources to learn about potential candidates, but they also report that their companies have made online screening a formal requirement of the hiring process. Of U.S. recruiters and HR professionals surveyed, 70% say they have rejected candidates based on information they found online.

Recruiters and HR professionals surveyed report being very or somewhat concerned about the authenticity of the content they find.

In all countries, recruiters and HR professionals say they believe the use of online reputational information will significantly increase over the next five years. Positive online reputations matter. Among U.S. recruiters and HR professionals surveyed, 85% say that positive online reputation influences their hiring decisions at least to some extent. Nearly half say that a strong online reputation influences their decisions to a great extent.

From the consumer viewpoint

Consumers surveyed have mixed opinions about the appropriateness of recruiters and HR professionals examining some types of online content. Most consumers find it reasonable that recruiters and HR professionals check information on professional sites. There is greater concern, however, about recruiter scrutiny of photos, videos, and other personal content including blogs, personal social network pages, organizations they are affiliated with, financial information, and the like.

Consumers surveyed use a variety of methods to monitor and manage the information posted about them online. Most notably, they use multiple personas, search for information about themselves, adjust privacy settings, and refrain from posting content that they believe could damage their reputation.

Though most consumers surveyed do manage their reputation at least to some extent, there are a significant percentage of respondents (between 30% and 35% depending on nationality) who don't feel their online reputation affects either their personal or professional life, and are not taking steps to manage their reputations.

Of the U.S. recruiters and HR professionals surveyed, 75% report that their companies have formal policies in place that require hiring personnel to research applicants online, and 79% of U.S. recruiters check on online reputational data. In the U.S. 86% of male recruiters and HR professionals review online reputational data, though only 61% of women do so.

In the United States, 89% of recruiters and HR professionals surveyed find it appropriate to consider professional online data when assessing a candidate; 84% of them think it is proper to consider personal data posted online.

There are noteworthy differences between the types of sites that consumers surveyed think are appropriate for recruiters and HR professionals to examine and the types chosen to investigate.

Only 15% of U.S. consumers surveyed think it is very appropriate that employers review candidates' photo and video sharing sites, while 25% think it is somewhat appropriate, and 44% think it is somewhat or very inappropriate. Yet, 59% percent of recruiters and HR professionals surveyed check these sites.

43% of those U.S. consumers surveyed think reviews of social networking sites are very to somewhat appropriate, and an equal number find it very to somewhat inappropriate.

Among those surveyed who are 18 to 24 years of age, the percentage of those who think it is inappropriate for recruiters and HR professionals to check these sites jumps to 56% of those surveyed. Yet 63% of recruiters and HR professionals surveyed review these sites. 64% of U.S. respondents say that it is very to somewhat appropriate for recruiters and HR professionals to look at these sites. Interestingly, only 57% of U.S. recruiters and HR professionals surveyed actually do so.

Areas of online information that stir the most controversy among respondents in the United States when reviewed by recruiters and HR professionals for reputational information include:

Online gaming (only 23% of users find this very to somewhat appropriate)
Virtual worlds (only 25% of users find this very to somewhat appropriate)
Classifieds and auction sites like Amazon, eBay, Craigslist, etc. (only 28% of users find this very to somewhat appropriate)

Yet on average one in four U.S. recruiters and HR professionals surveyed reviewed these sites for applicant information. In fact, online searches by recruiters and HR professionals are quite prevalent in the United States.

2. Waxing Philosophically—getting it off my chest

Here is some grist for the mill.

We don't learn very much from our successes. Being comfortable leads to complacency.

The only significant bad experience is not learning from it. 90% of all learning is experiential.

The only real failure in life is not trying.

True success is really measured by our resilience-- the ability to bounce back from defeat.

All opinions are right and all opinions are wrong. They are just opinions. Don't take them personally.

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Randy brings expertise in executive search as a certified career coach. He has guided all levels of professionals in the areas of career transition: changing careers, choosing a career direction, evaluating/negotiating offers, executive career marketing, finding jobs, getting organized, as well as finding opportunities. randy@randyblock.com and <http://www.randyblock.com>

3. Boomer Corner: Financially Speaking, What Type of Boomer Are You?

By *Rob Reuteman*,
Special to CNBC.com
March 4, 2010

The people born between 1946 and 1964 have been lumped together as the Baby Boom generation their entire lives, but their values and outlooks differ greatly along that 18-year spectrum.

The oldest boomers are 64 this year, on the cusp of retirement. At the other end, those born in 1964 are 46 this year, typically at the peak of their earning years.

They're just beginning to feel mortal and may have one eye cocked toward eventual retirement, but after all, it's 20 years away. The so-called Leading-Edge boomers—those born between 1946 and 1954—are staring it full in the face.

According to a 2007 study by the American Association of Retired People, more leading-edge Boomers view retirement not as the completion of a career, but an opportunity to change lifestyles, since 70 percent expect to continue working into their retirement years.

The AARP study was done before the recession that caused crippling asset losses for most individual investors, so the percentage is likely higher now. But most Leading-Edge Boomers have careers that are slowing down and they are thinking more about the next stage in life.

"People are not retiring the way they used to," said Mark Brown, a principal in the Denver-based financial planning firm Brown & Tedstrom. "Seventy is the new 50. People aren't wearing out the way they used to."

"People might change the structure of what they are doing, so as not to be so fixed to a schedule, but they plan to keep working," said Brown, who estimates at least 50 percent of his clients are Boomers, mostly Leading Edge. "A lot of people have not accumulated enough for retirement, so continuing to work as they retire is something out of necessity rather than desire. It's no big deal to work a couple more years."

Aside from the Leading Edge and Trailing Edge categories, there are other ways to separate the vast Boomer population (78 million) by type.

Carol Morgan and Doran J. Levy wrote the book, "Segmenting the Mature Market: Identifying, Targeting and Reaching America's Diverse, Booming Senior Markets."

Their consumer research firm, Strategic Directions Group, has done seven research studies on Boomers since 1989. Through their research, they've subdivided Boomers into four groups: the Financial Positives, the Upbeat Enjoyers, the Threatened Actives and the Insecure.

Financial Positives

The Financial Positives account for 29 percent of Boomers, Morgan and Levy say. They are very financially secure and don't plan to work in retirement. In many ways, Joan Fitting Scott is living the model she set out in a book she wrote, "Skinning the Cat: A Baby Boomer's Guide to the New Retiree Lifestyles." She fits the Financial Positive mode to a tee. At 63, she's already in "full retirement" mode.

Scott lives with her husband in a Fort Worth house they own.

"Our daughter lives in a little house behind our house," she said. "We trade free rent for some home maintenance jobs."

Before raising a family—two grown children, 25 and 27—Scott worked in federal, state and local government.

"Then I worked in the nonprofit world and later set up my own PR firm in my home," she said.

Scott says they have enough money from savings, her husband's railroad pension and investments to keep from working any more.

She is spending her retirement "fulfilling some long-deferred passions," she said.

"I study French and Italian, piano and painting. I travel and spend time with my husband and friends. I give back to the world by sitting on a couple of boards—World Affairs Council and for my alumni association, where I just finished a term as president."

"I'm very busy and loving it," she said.

Upbeat Enjoyers

This demographic, which makes up 34 percent of Boomers in Morgan and Levy's

research, also are successful and optimistic about the future. They'd like to spend retirement expanding their intellectual horizons, but will work if they find it convenient and interesting.

Call Vicki Payne a Leading-Edge Boomer and an Upbeat Enjoyer. At age 62, she plans to retire in 18 months, joining her husband who's already retired at age 65. They own a home in Charlotte, N.C., with a second home in the Carolina mountain town of Blowing Rock.

She and husband Chris opened a glass gallery in Detroit 30 years ago. They began producing how-to stained glass videos, which led to a weekly series on The Learning Channel. They moved the show to PBS and started producing and hosting the For Your Home show, now carried in more than 500 markets.

Payne also has written some books, has her own line of home décor and manages a steady stream of speaking engagements at trade shows.

"I feel financially secure but will have to continue to work part-time so all my employees keep their jobs," Payne said. "When you are the product, you have others to think about. I also write books and continue to do that after I stop working 9-5. I don't have to work but will choose to—for fun."

How does she visualize retirement? "Traveling, being creative and involved in charity work, gardening," she said. "I'll still publish books and provide talent for foot your home."

When Payne retires in two years, she plans to sell her business to her son-in-law, who will then provide her with \$4,000 in monthly income. The couple has more than \$2 million in real estate and no bills, she said.

"We'll sell our larger home and buy a smaller but still upscale home," Payne said. "I had more money in October of 2008, but I feel financially secure. I will receive some income from book royalties and product licensing. Social Security will be nice for spending money and hopefully Medicare will cover most medical expenses."

Threatened Actives

Threatened Actives, who make up 23% of Boomers, want to work in retirement and maintain their independence. They don't necessarily view retirement as a time for growth and the cultivation of new interests, but have a generally positive outlook on life, feel somewhat financially secure.

Ann Middleman, 62, lives in the Long Island house she owns with her retired husband, with a couple children still at home. She plans to start collecting Social Security in another three years.

After a long work career in teaching, marketing research and public relations, she was downsized eight years ago and started her own marketing research-consulting firm.

"I don't really have to retire from this job," she said. "I can scale back when and if I want to. I may decide to scale back my hours (with Social Security), but I doubt I'll stop completely. I may never stop completely. It depends largely on my health and whether (and when) I just get bored with work."

Middleman says she'd like to have the time to engage in different activities and learning opportunities. For example, she says, "I'd like to learn how to play the

piano. I may want to do some volunteer work, take a course at a local college—or online. I'd like to have more time to travel and to go to the theater. Eventually, I will probably wind up in North Carolina, where my son lives."

She is attracted to the area's cultural and academic outlets, as well as lower housing costs, good medical facilities, and proximity to New York.

Her husband has a teacher's pension fund she has several IRAs and some stocks. Their plan is to live on the pension and Social Security, and use the investments and retirement savings for travel.

"But who knows what will happen to the cost of living?" Middleman said. "My investment savings should be able to cover travel et al for at least 10 years, possibly 20. It depends on how much I travel and where I go. It also depends on how much I earn by continuing to work a little. If I can net \$20,000 a year, that will stretch the savings by quite a bit."

Insecure

The smallest segment, the Insecure, account for the remaining 14% of the demographic, according to Morgan and Levy. Members of this group are deeply troubled by their lack of financial resources, and they view their lives as bleak and offering little chance of improvement. Looking back on a difficult past, they see themselves facing uncertain, lonely futures.

Shirley Green of Arvada, Colo., epitomizes the insecure segment of the Boomer sector.

"It's a very scary time of life," said Green, 58. "If someone had told me 10 years ago I would be in the situation I am now, would have told them 'you have been drinking your bath water.' "

In 2002, Green was a victim of layoffs at Qwest Communications, the Denver-based Baby Bell that went from 72,000 employees in the late 1990s to about 36,000 today. She had worked for the company for 25 years.

She took an unsuccessful run at starting up a home-based elder care business based on her role as primary caregiver for her late mother for almost 20 years. In 2004 she moved to Orlando and started working for Disney. Then came three hurricanes, a rarity in central Florida.

"I was in seventh heaven, then I lost almost everything," she said.

Green returned to the Denver area in 2005 and resides in a suburban Wheat Ridge apartment after filing for bankruptcy in October that year.

"I have been struggling to even eat, let alone pay other bills for years now," she said.

She's done contract work and one full-time job, but was laid off again. With no savings left, she said she has no money to retire.

"I'd like to retire in 2013, when I am 62 but don't think that will happen," she said.

"I honestly do not think there will be a retirement as I had hoped. I believe I will work until the end."

More than one-third of those over the age of 46 don't feel secure in their jobs and more than half point to the economy as having the biggest impact on their stress levels, according to a new survey by Workplace Options, a Raleigh, N.C., Web-based employee training firm.

"Baby Boomers are experiencing a challenging time in this economy," said Dean Debnam, CEO of Workplace Options. "They have spent their entire lives working toward a goal of retirement, and some are now faced with the possibility of being sandwiched between that desire to retire and the need to make up for lost income, investments and savings over the past year. "

4. Success Story

Barney Flynn, age 60+ and a former prune and almond grower, used his experience as a farmer and businessman to come up with an inventive way to help California farmers transform unprofitable land, save endangered wildlife, boost the local economy, and provide flood control – all at the same time. In 1998, after years of experiencing the annual flooding of farm land from breached levees, Flynn co-founded River Partners in Sacramento CA, a nonprofit organization that helps farmers navigate state regulations and craft deals to restore flood-prone riverfront acreage as habitat for wildlife, much of it endangered, while providing a sustainable flood-control alternative to levees and dams. River Partners also implements the restoration plans, pioneering the use of modern agricultural techniques to cut the costs of river restoration. To date, River Partners has restored about 4,000 acres and planted 510,000 native trees and shrubs.

5. Humor Department: Humorous Cover Letter Bloopers

Arrogance is alive and well.

"Please disregard the inaccuracies in the attached resume -- it is out of date."

"You hold in your hands the resume of a truly outstanding candidate!"

"Below are the top 10 reasons to hire me."

"I am superior to anyone else you could hire."

"I vow to fulfill the goals of the company as long as I live."

"You are privileged to receive my resume."

6. Words that Inspire:

Big jobs go to those who prove their ability to outgrow small ones"

-- Ralph Waldo Emerson.

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Randy Block . Executive Coach & Staffing Consultant
[ph. 415-383-6471 (vm only) e. randy@randyblock.com
<http://www.randyblock.com>]

<http://www.linkedin.com/in/randyblock>

<http://twitter.com/boomeradvisor>

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