



Randy's Work *and You*

May Edition

Dear clients and colleagues,

The featured article this week talks about self-efficacy and self esteem. In my view, this is key to the job search and career achievement. Success is not so much defined by the victories but how one responds to setbacks.

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

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This month's topics:

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1. **If at First You Don't Succeed, You're in Excellent Company**

By Melinda Beck, The Wall Street Journal

April 29, 2008

In her new autobiography, "Home," **Julie Andrews** tells of taking a screen test for MGM studios when she was 12 years old. "They needed to gussy me up a bit because I was so exceedingly plain," she writes. "The final determination was 'She's not photogenic enough for film.'"

12 publishers rejected **J.K. Rowling's** book about a boy wizard before a small London house picked up "Harry Potter and the Philosopher's Stone." Decca Records turned down a contract with the **Beatles**, saying, "We don't like their sound." A newspaper editor who said he "lacked imagination" fired **Walt Disney**. **Michael Jordan** was cut from his high-school varsity basketball team sophomore year.

What makes some people rebound from defeats and go on to greatness while others throw in the towel? Psychologists call it "**self-efficacy, the unshakable belief some people have that they have what it takes to succeed.**" First described by Stanford University psychologist Albert Bandura in the 1970s, self-efficacy has become a key concept in educational circles, and is being applied to health care, management, sports and seemingly intractable social problems like AIDS in developing countries. It's also a hallmark of the "positive psychology" movement now sweeping the mental-health field,

which focuses on developing character strengths rather than alleviating pathologies.

Self-efficacy differs from self-esteem in that it's a judgment of specific capabilities rather than a general feeling of self-worth. "It's easy to have high self-esteem -- just aim low," says Prof. Bandura, who is still teaching at Stanford at age 82. On the other hand, he notes, there are people with high self-efficacy who "drive themselves hard but have low self-esteem because their performance always falls short of their high standards."

Still, such people succeed because they believe that persistent effort will let them succeed. **In fact, if success comes too easily, some people never master the ability to learn from criticism.** "People need to learn how to manage failure so it's informational and not demoralizing," says Prof. Bandura, who signs many of his emails, "May the efficacy force be with you!" (*"I've failed over and over and over again in my life. That's why I succeed," Michael Jordan has said.*)

Sometimes, the rest of the world just hasn't caught up with an innovator's genius. In technology, rejection is the rule rather than the exception, Prof. Bandura says. He points out that one of the original **Warner Brothers said of sound films, "Who the hell wants to hear actors talk?"** Atari Inc rebuffed **Steve Jobs and Steve Wozniak and Hewlett-Packard Co.** when they tried to sell an early Apple computer. And sometimes genius itself needs time. It took **Thomas Edison** 1,000 tries before he invented the light bulb. ("I didn't fail 1,000 times," he told a reporter. "The light bulb was an invention with 1,000 steps.")

Where does such determination come from? In some cases it's inborn optimism -- akin to the kind of resilience that enables some children to emerge unscathed from extreme poverty, tragedy or abuse.

Self-efficacy can also be acquired by mastering a task; by modeling the behavior of others who have succeeded; and from what Prof. Bandura calls "verbal persuasion" -- getting effective encouragement that is tied to achievement, rather than empty praise.

What if Dr. Seuss had given up after his 27th rejection and not tried once more?

2. Interview Corner— Your Top Priority In Your Interview

Here's a hint: It's *not* getting the offer

By Randy Block

You've had it ingrained in you. You are measured on results. Therefore, if you didn't get an offer after your interview, you failed. Your self-esteem takes a hit and maybe even depression sets in. "Nobody wants me."

You make all about you. Yikes!

And of course you have heard about how much a "bad hire" costs the company. Well it costs you as well. Your zeal to get the offer by overselling yourself with the "right answers" has resulted in a layoff after 6 months ("it didn't work out"). How's that going to look on the resume?

Suppose there was a different number one priority. If you achieved this top goal during your interview, you felt good. You were successful because you maximized the process. You are actually energized even though you didn't get the offer. You actually enjoyed yourself!

What should the number one objective be? Focus on the fit with you and the organization. There are always three elements to an interview: the candidate, the organization and the fit. Too many interviewees make the interview all about themselves. No wonder many job seekers become nervous or anxiety driven before an interview. They need to learn that it's not about them. It's about the fit.

Consider the following tips focusing in the "fit" and maximizing the interview:

1. Interview Preparation: Besides your normal due diligence on the company, industry etc., always ask for a job description in advance. Under Candidate Qualifications, concentrate on the "requireds." Honestly evaluate yourself against each point. Come up with one or two stories that illustrate your success with each qualification. (Keep your stories to less than 2 minutes please!) If you are strong in over 80% of what they are looking for, this is a good start. You can also prepare in advance good well thought out answers for the requirements in which you are not so strong.

2. During the interview: All of your answers should be relevant to their needs. The number one mistake interviewee's make in an interview is they give too much information. They answer the question and keep right on talking. Keep in mind that the only wrong answer in an interview is a dishonest one.

3. The end of the interview: If you have kept your focus on your number one priority, you have a pretty good idea as to the "fit." Consider asking what concerns they hiring manager may have. If there are too many concerns (especially about the facts of your background), ask if they could recommend another manager where it might be a better fit. If the answer is no, then ask if they could recommend anyone in their network outside their company. It's not a bad afternoon if you don't get the "offer" but get 3 to 4 leads.

Organizations want to know how you can help them. They are looking for solutions.

There are only two kinds of solution categories: revenue and productivity. Having a strong sense of self and a solid value proposition addressing those two needs is paramount.

It's not about *you*. It's about the *fit*.

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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 for self-employment, freelancing and consulting. He holds an **IJCTC** certificate from the Career Planning and Adult Development, a **CCMC** (Certified Career Management Coach) from Career Coach Academy, a **PCRC** (Professional Certified Retirement Coach) from the Retirement Coach Institute and certified coach for **Now What? Life Blueprint™ Training**. His email address is randy@randyblock.com or visit his website at www.randyblock.com.

3. Boomer Corner: Pitfalls of Working Past Retirement Age

By TODDI GUTNER

MarketWatch
4/30/08

It is no secret that more Americans are working past retirement age. And as economic pressures mount, the decision to remain in the work force -- or return after retiring -- might be less about choice and more about necessity. Regardless, many professionals don't want to stop working -- they just want to work less.

But what workers with defined-benefit pensions and those who already have tapped Social Security benefits might not realize is that there are significant financial disincentives that make working into retirement age a tricky proposition.

Without understanding where the financial time bombs lie, many older workers could find their Social Security payments reduced and their pension-plan-payout rates at serious risk, says Chantel Sheaks, a principal at Buck Consultants, an employee-benefits and human-resources consulting firm.

"People want to move forward and forge new careers, but they don't want to be penalized," says Jeri Sedlar, an expert on the aging work force and author of "Don't Retire, Rewire."

A company's pension benefits typically are based on a worker's salary at the time of retirement. Say you retire as a full-time employee earning \$120,000. Your pension payout is based on that salary. But if you continue working part time at a reduced salary of, say, \$60,000 a year, your pension benefit would be based on the lower salary -- and be permanently reduced.

Another pitfall: Those who retire and draw Social Security before 65 years old (or later, depending on your birth year) and then return to work face benefit reductions when taxable earnings top \$13,560 a year. Benefits are docked \$1 for every \$2 of income earned if you are under your full retirement age.

In 2003, the latest year studied, about four million people between the ages of 62 and 65 were drawing Social Security benefits; about 1.6 million were working at least part time, estimates Jae G. Song, an analyst in the division of economic research at the Social Security Administration.

To help make re-entering the work force easier for older workers, a slate of legislation aims to alleviate the disincentives. Sen. Herb Kohl (D., Wis.), chairman of the Senate Special Committee on Aging, is spearheading several bills, one of which will be introduced Tuesday and another later this spring. Among the highlights: rules that would prohibit pension-plan-benefit penalties if an individual chooses to keep working on a reduced schedule, and a revision to Social Security benefits that proposes a reduction of \$1 for every \$3 earned before the full retirement age.

These bills follow the Older Worker Opportunity Act and Health Care and Training for Older Workers Act that Sen. Kohl introduced in February 2007. The first act offers a tax credit for employing older workers in flexible work programs. The second provides for extended Cobra coverage for older workers and improved access to job-training programs as well as establishes a clearinghouse of best practices for hiring and retaining older workers. It is unclear whether the bills will gain the traction needed to pass.

Other areas of reform, suggests Marc Freedman, founder of San Francisco think tank Civic Ventures, is to allow workers over 65 to opt out of the Social Security payroll tax and allow people between 55 and 65 to buy into Medicare in order to smooth the way for a move to another job.

If you are older and plan to keep working, watch for these pitfalls:

Pension Peril

Scenario: You retire and begin to take a distribution from your defined-benefit plan. A few years later, you return to that company in a similar position and work more than 1,000 hours a year -- or more than 20 hours a week for a year.

The Risk: Your pension benefits are likely to be temporarily suspended, says Anna Rappaport, an actuary and retirement-strategy consultant and senior fellow at the Conference Board.

What You Can Do: Ms. Rappaport suggests you research and understand your benefits and ask whether they will be suspended if you return to work and how your payments will be recalculated when you retire again. Or, ask your former employer whether you can return as a contract worker or consultant, or as a temporary worker through an employment agency.

Social Security Drain

Scenario: You retired early and opted to receive Social Security benefits early. Now, you want to return to work -- and you expect to bring home more than pocket change.

The Risk: Your Social Security payments will be reduced by \$1 for every \$2 you earn if your taxable income is more than \$13,560 a year.

What You Can Do: The only thing to do is abstain from drawing Social Security benefits until full retirement age.

Medical Coverage Gaps

Scenario: You are eligible for Medicare and over 65, but you continue to work for an employer that offers medical insurance.

The Risk: Medicare coverage and supplements won't be available to you since your employer is required to insure you. "This policy is a tremendous disincentive for companies to hire older workers, because they end up paying the full cost of medical bills," says Ms. Rappaport. Continuation of retiree medical benefits that some companies offer could be lost if you go back to work, and you could end up losing this coverage when you retire for good.

4. Success Story

Robin Sweeny Age 80

"The woman who won't quit"

For Robin Sweeny, retirement is time to get up and go, go, go. Her dedication to civic service and volunteerism is simply a way of life. Robin is a retired nurse. She spent 28 years on the Sausalito City Council. She was the first female mayor of Sausalito in 1972 as well as the first female Rotarian in 1987. She has served on countless volunteer activities in her life.

And she shows no sign of quitting. She continues to volunteer, advise, organize or lead

the way for many projects and groups. She works to raise money to operate, maintain and pay drivers for the Southern Marin Hot Meal Coalition that she help found in 1995. Once a week she is a docent at "The Icehouse", Sausalito's visitor center.

"I do not really know what propels me from one thing to another," Robin says. "I cannot sit around doing nothing. I get restless."

(Excerpted from an article in *Marin the Independent Journal* written by Carla Bova).

5. Humor Department: Résumé Bloopers

Submitted By Chuck Bellavia

The following résumé blunders and typos are real. The names have been changed to protect the innocent.

Accomplishments and Achievements

- "Graduated in the top 70 percent of my class."
- "Raised over \$6,000 for an organization by sitting on a commode."
- "National record for eating 45 eggs in two minutes."

Cover Letters

- "Dear Sir/Modem."
- "I would be prepared to meet with you at your earliest convenience to discuss what I can do to your company."
- "I'm looking for a challenging, fun, fulfilling job and a paycheck. (If the pay is good, I'll get the fun and fulfillment outside of work.)"
- "I'm submitting the attached copy of my resume for your consumption."
- Please disregard the attached resume - it is terribly out of date."
- "Seek challenges that test my mind and body, since the two are usually inseparable."
- "Very experienced with out-house computers."

Education

- "1994 - Moron University."
- "Bachelor of engineering. Passed out in top 2 percent."
- "College, September 1880 - June 1984."
- "I have a bachelorette degree in computers."
- "My GPA at night is 3.0."

6. Words that Inspire

"Whether you think that you can or you can't, you're usually right."

---Henry Ford

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