



# Randy's Work *and You*

November Version

Dear clients and colleagues,

With this "Work and You" edition, we are starting our 5th year. It has been a real joy putting these out. The response is very positive. It has grown in circulation from about 30 to well over 800 subscribers. I have always appreciated your feedback. This month's articles are aimed more at *what not to do* when it comes to business cards, cover letters and resumes.

Interesting nugget:

## **How Wharton's MBA Class of 2005 Found Their Jobs**

On-campus recruiting generated jobs for 61 percent of the 626 MBAs who graduated from Wharton this year and accepted full-time offers. The median annual salary offered ranged from \$83,000 at health care companies to \$117,500 at Internet firms. Signing bonuses ranged from \$7,500 to \$30,000, according to data collected by Wharton.

Sources of accepted full-time offers:

On-campus recruiting 60.7%

Personal network connection 16.7%

Returning to previous employer 6.6%

Wharton alumni contact 3.2%

Wharton job board 3.2%

MBA career management contact 1.0%

Executive search firm 0.8%

Not specified 2.4%%

Other (own business, family business, etc.) 4.6

Source: *Workforce.COM*

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## **Upcoming Events:**

*Four Tuesdays, starting 1/10/2006, 7:00 PM - 9:00 p.m.*

In Larkspur, CA. I will be giving a workshop titled: "**A New Kind of Retirement**". Were you born between 1946 and 1964? What has changed? Nearly everything! Seeing a new kind of retirement is the first step in developing a plan that encapsulates the best part of the past with a new future! We will discuss transition into meaningful life/work arrangements as you reorganize your later years around core values and life challenges.

For details, go to <http://www.marinlearn.com/>.

Redwood High School

Classroom: 154

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Larkspur, CA 94977

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415-945-3660 (Day)

## **This month's topics:**

- 1. Seven Cover Letter Mistakes**
- 2. Boomer Corner: Who will take care of an older population?**
- 3. Success Story**

## 4. Humor Department: Mistakes on a resume

### 5. Words that Inspire

#### 1. Seven Cover Letter Mistakes Hiring Managers Say to Avoid

By Robin Ryan

A top result that came out of our national survey of 600 hiring managers and human resources personnel was best summarized by Melanie Prinsen, a Vice-President of Human Resources, who said: "Applicants must use a cover letter!"

"Cover Letters are very influential," says Jim, a Cingular human resource manager, "and a well written letter can grab an interview just on its own merit. It's too bad most job hunters are so lazy they don't write one. That's a mistake no savvy job hunter wants to make."

Some other mistakes noted in the survey included:

1) *Don't lose them with your first sentence.* Imagine yourself with 300 resumes to sort through and 295 start their cover letter this way: "I'm applying for the job I saw on your website." According to the survey results, a cover letter and resume only get a 15 second glance, so your first line either grabs the reader's attention or loses it. Hiring managers prefer you use a powerful first sentence that summarizes the top skills and experience you can bring to the job. For example, Five years experience as a high tech project with a proven track record of being on time and within budget is the background I'd bring to your position.

2) *Poorly written.* "I'm convinced when I see a meagerly written or generic form-like letter that the applicant hasn't done anything that can help us, so I never even look at the resume," stated one human resource manager. Over 90% of the hiring managers agreed that SPECIFICS sell! Mike, vice-president of human resources, said, "The cover letter is the very first thing we see. Candidates that stand out for us used short powerful evidence as they wrote sentence after sentence detailing past achievements and the talents and contributions they would bring to our company. To me, the cover letter is more influential than the resume, because it is a truer sample of the candidate's communication skills, since they most likely wrote it themselves.

3) *Do not ignore the stated criteria.* "Applicants who do not address the qualifications requested in the advertisement or job listing make a huge mistake. And it seems so many don't address the employer's need--at all," said Kelly, a CFO with extensive hiring experience. "Employers quickly search for those meeting the needs and throw out the rest," she added. The best strategy is to address each specific qualification and state the experience and skills you possess to perform that task or function.

4) *Don't let careless errors torpedo you.* Managers repeatedly said, "I stop reading when I see typos and spelling mistakes." Stephanie, a human resource manager, who has hired over 500 people confirmed, "Once I see a typo I know that this is NOT a person we want to hire into our organization." Don't rely on spell-checkers. Proofread very carefully since spell-checkers correct misspellings but they don't correct wrong word usages such as using "sea" when you meant to write "see."

5) *Clueless about presentation.* Microscopic type is a bad choice! Every manager reiterated that letters must be easy to read, which means no small font type size. Keep the font clean--Arial is a good choice--at size 12 point, especially when faxing since the type often is blurred in the faxing process. Instead of shrinking the font size to squeeze too much onto one page, carefully edit so your letter is enticing to read.

6) *Forgetting contact information.* One human resource specialist sent along a cover letter that had no address or phone number on it. She sarcastically wrote, "Don't you just love this? We couldn't contact this person even if we wanted to." ALWAYS include your address, email, and home or cell telephone number on your letter. Be certain the numbers and email are legible.

7) *Making salary demands.* A significant number of hiring managers said they were downright offended when no salary information was even requested and a job applicant still wrote, "I need \$55,000 per year, plus full medical, dental and retirement benefits." One hiring manager revealed how most managers felt about this, saying, "Some people send us a clear message that they are totally focused on their own needs and not on what they can do for our company, so we immediately delete them from the competition. We continue to look to find a better team contributor to interview."

Human Resource Manager, Barbara Baker, concisely summarized the best strategy to follow. "I've hired over 1,200 people. I've seen so many mistakes--too long, too short, general, non-specific content, some even state the reasons they were fired. A great cover letter boils down to this--a simple, direct letter that mentions how their skills relate to performing the position applied for." Many people write such a terrible cover letter they never get an interview, let alone land the job. That's one mistake you should never make.

- Robin Ryan.

America's most popular career counselor, Robin Ryan, is the author of four bestselling books: 60 Seconds & You're Hired!, Winning Resume Winning Cover Letters, and What to Do with the Rest of Your Life. She's appeared on over a thousand TV & radio shows including Oprah, Dr. Phil, and has been published in most major newspapers and magazines including USA Today & the Wall Street Journal. Contact her at 425.226.0414; email: info@robinryan.com.

## **2. Boomer Corner: Who will take care of an older population?**

**Excerpts from an article By Dennis Cauchon, USA TODAY**

**Tue Oct 25 2005**

Americans are living longer and better than ever. The Census Bureau predicts the nation will have more than 1 million centenarians in 2050, up from 71,000 today.

That's the good news. Now the bad: The cost of health care and retirement benefits of an aging population threatens to bankrupt the nation unless dramatic changes are made.

The average American retires five years earlier than in 1950 and lives 12 years longer. This phenomenon - work less, collect more - has ripped a hole in the senior citizen safety net. The longer we live, the bigger the hole.

"Suppose longevity goes way up, and we're all living to 115," says Ron Gebhardtshauer, senior pension fellow at the American Academy of Actuaries. "We can't expect to retire at 65 and take our final 50 years off. On the other hand, do we want to work until 100 and have a traditional 15-year retirement?"

The money hole from living longer has been partly patched in the short-term by favorable demographics: Baby boomers, born in the nation's 1946-1964 population explosion, are still working and paying taxes.

But that's about to change. In 2008, the first boomer qualifies for Social Security at age 62. More important, in 2011, the first boomer turns 65 and qualifies for Medicare, the government health program for seniors.

The cost of longer life spans and medical breakthroughs puts the nation in a dilemma.

"What would happen if we developed a pill that would let us live to 120?" asks economist Dana Goldman, director of health economics at Rand Corp., a non-profit research firm.

His answer: "Our society is not ready for that. Certainly, our fiscal institutions are not ready."

The surprising thing about healthy seniors is that they don't save Medicare money. They might cost the program even more. Average lifetime medical costs after turning 65 are about the same - about \$225,000 in 2005 dollars, of which Medicare pays \$135,000 - no matter how long a person lives.

But living longer through medical innovation - rather than by staying trim and not smoking - is very costly.

"The dirty little secret of public health finance is that cigarettes are a very cost-effective killer," Goldman says. "Living longer is great for society but a disaster for government programs."

A large Rand study published in September estimated what the most promising medical advances might cost Medicare for every year of life added to patients. Unlike a private insurance company, Medicare has little control over what expensive new treatments it covers. It is legally required to pay for all beneficial medical care without regard to cost.

Rand found that potential breakthrough treatments - from cancer vaccines to anti-aging compounds - are expected to be enormously expensive for the amount of time they add to life.

To control Medicare costs, Congress might be forced to make life-and-death decisions about the benefits and costs of medical innovation. That could pit Medicare grandparents against taxpaying grandchildren. "People enjoying the fruits of improved health care aren't the people paying for it," Goldman says.

The political clout of seniors will be tested as the cost of medical care grows. The outcome is uncertain because polls show that Americans - young and old - oppose every possible solution: raising taxes, cutting benefits or delaying retirement.

The aging of 79 million baby boomers will make the political influence of the elderly even more potent.

Older voters also contribute more to political campaigns than any other age group. Medicare can't survive as it's structured. It is spread too thin, because it has to cover everything, especially expensive new technology.

But new technology and treatments - have sent costs soaring.

Richard Miller, a University of Michigan geneticist and expert on aging, acknowledges that extending human lives creates problems, but he says that shouldn't stop us from expanding research into living longer.

"Society has always shown, more or less, an ability to adapt to demographic changes," he says. "I don't want to minimize the doom and gloom of our economic problems, but it's a worthy goal to create healthy people and let them live as long as possible."

Stanford University economist Robert Hall says it's not surprising that a wealthy, aging society spends more on health care, because that's what consumers want. He predicts that medical spending will rise from 15% of the gross domestic product in 2004 to more than 30% in 2050.

"Rising health care spending occurs because it is beneficial, not a burden on the economy," Hall says. But paying for that medical care through huge tax increases on a shrinking base of workers would create serious problems for the economy.

How will we solve the dilemma? "Stay tuned," Hall says.

### **3. Success Story: Exec Lands a Job, But Not Thru Firm He Paid for Help**

#### **By Perri Capell**

A grueling, long and expensive job search can be worth it if it ends well. Fortunately for Bill Houlin, a 20-month search did.

Mr. Houlin for two years had been managing director of Latin America for PRG-Schultz International Inc., an Atlanta-based accounts-payable auditing firm. In October 2003, Mr. Houlin says, his position was ended. Clint McKellar Jr., general counsel for the firm, declined to comment on his dismissal.

It was time to begin a job search in earnest. Mr. Houlin started networking and began talking with TMI Executive Resources, an outplacement firm based in Boston that helps unemployed executives seeking new positions. He paid \$15,000 up front for its services, which were to include preparing a new resume and helping him to develop a network.

Ultimately, he came away from the experience frustrated. Though Mr. Houlin received several versions of his resume, he says a search firm told him that the resume wasn't strong enough. He felt the networking sessions were not useful, and the career counselors were not responsive to his calls and emails, he says.

It's not an entirely unusual reaction for career-service firm clients. Sometimes firms over promise what they can deliver -- making aggressive pitches to people at a vulnerable time in their lives. And sometimes clients expect more than any firm can reasonably deliver.

Thomas P. McNeil, president of TMI, declined to comment about Mr. Houlin's specific complaints but said that due to Mr. Houlin's level of dissatisfaction, the company decided to suggest a settlement and refunded \$7,500. Mr. Houlin says he was pleased with the outcome.

Mr. Houlin then sought help with his resume from a career-marketing firm he had used a few years back. He submitted his resume to Monster.COM and 6FigureJobs.com, among other job boards.

He also joined Netshare.com, a fee-based networking group for senior executives based in Novato, Calif. (NETSHARE is a business partner of CareerJournal.com.) Members post their resumes on the site, have access to job postings supplied by employers and executive recruiters and participate in daily networking discussions with other executives at their level. Mr. Houlin subscribed for six months, which costs \$210. "I thought it might be different from the other job sites, because I had to pay for it," he says.

After posting his resume, Mr. Houlin was contacted by three companies about openings. One was SPANUSA, a search firm based in Larchmont, N.Y., which specializes in recruiting executives who are bilingual in Spanish and English. It had been asked to find candidates for the chief executive officer job at Briggs Plumbing Products Inc., a global plumbing-fixtures company in Charleston, S.C. Briggs is owned by CISA holding, a Chilean company, and has manufacturing facilities in South America.

Briggs wanted to hire a multicultural executive to cement relations with the Chilean parent and the South American operations, says Don Tracy, Briggs's chief financial officer. "It is better for us to be seen as an integrated part of a global company," he says.

Born in Argentina but now a U.S. citizen, Mr. Houlin is fluent in Spanish, Portuguese and English. Besides his bilingual abilities, Mr. Houlin had worked for Black & Decker, which competes with Briggs in some product areas. That was also a credential the Briggs executives liked, says Manuel Boado, SPANUSA's president and CEO.

Mr. Boado adds that Mr. Houlin's "very decisive and energetic personality" also was a plus. After interviewing with the recruiter, Mr. Houlin had six interviews with Briggs executives and psychological

testing. The rigorous interview process raised his view of the company. "I was so impressed with how they conducted themselves," he says. He accepted the offer and started his new job in June at a salary he was happy with, along with full relocation benefits and a company car.

For Mr. Houlin, job hunting was a "humbling" experience. It bothered him that headhunters who once called him for assignments would not return his calls. "I spent hours calling people," he says. "It's like selling door-to-door. If you aren't insistent, you aren't going to get the job."

"Sooner or later, the job will come," says Mr. Houlin. "It's a matter of finding the right match."

-- Ms. Capell is a senior correspondent for *CareerJournal.com*. If you know of a job-search success story, send an email to [frances.capell@dowjones.com](mailto:frances.capell@dowjones.com) <<mailto:%20frances.capell@dowjones.com>> .

#### **4. Humor Department: Mistakes on a resume**

*These are from actual resumes:*

"Personal: I'm married with 9 children. I don't require prescription drugs.

"I am extremely loyal to my present firm, so please don't let them know of my immediate availability."

"Qualifications: I am a man filled with passion and integrity, and I can act on short notice. I'm a class act and do not come cheap."

"I intentionally omitted my salary history. I've made money and lost money. I've been rich and I've been poor. I prefer being rich."

"Note: Please don't misconstrue my 14 jobs as 'job-hopping'. I have never quit a job."

"Number of dependents: 40."

"Marital Status: Often. Children: Various."

"Here are my qualifications for you to overlook."

*REASONS FOR LEAVING THE LAST JOB:*

"Responsibility makes me nervous."

"They insisted that all employees get to work by 8:45 every morning. Couldn't work under those conditions."

"Was met with a string of broken promises and lies, as well as cockroaches."

"I was working for my mom until she decided to move."

"The company made me a scapegoat - just like my three previous employers."

*JOB RESPONSIBILITIES:*

"While I am open to the initial nature of an assignment, I am decidedly disposed that it be so oriented as to at least partially incorporate the experience enjoyed heretofore and that it be configured so as to ultimately lead to the application of more rarefied facets of financial management as the major sphere of responsibility."

"I was proud to win the Gregg Typing Award."

*SPECIAL REQUESTS & JOB OBJECTIVES:*

"Please call me after 5:30 because I am self-employed and my employer does not know I am looking for another job."

"My goal is to be a meteorologist. But since I have no training in meteorology, I suppose I should try stock brokerage."

"I procrastinate - especially when the task is unpleasant."

*PHYSICAL DISABILITIES:*

"Minor allergies to house cats and Mongolian sheep."

*PERSONAL INTERESTS:*

"Donating blood. 14 gallons so far."

*SMALL TYPOS THAT CAN CHANGE THE MEANING:*

"Education: College, August 1880-May 1984."

"Work Experience: Dealing with customers' conflicts that arouse."

"Develop and recommend an annual operating expense fudget."

"I'm a rabid typist."

"Instrumental in ruining entire operation for a Midwest chain operation."

## 5. Words that Inspire

"Adventure is worthwhile"  
--Amelia Earhart, aviator

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