

"Opportunity knocks for those who listen and are prepared"

NO JOB! WHAT NOW?

WAYS TO FIND WORK

NEW BUSINESS SETUP

WORK FROM HOME

IDEAS FOR JOBSEEKERS

RETURNING TO WORK

INTERNATIONAL WORK

....AND MORE



GEOFFREY MOSS

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NO JOB! WHAT NOW?

If you are looking for work

If you have lost your job

If you have graduated and cannot get a job

If you have been demobbed from the armed services

If you are taking an early retirement

**If you are returning to the work force after a
prolonged absence, such as raising a family**

If you are looking for international work

Then this book is for you!

GEOFFREY MOSS



NO JOB! WHAT NOW?



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**“CHALLENGES CAN BE STUMBLING BLOCKS
OR STEPPING STONES
IT ALL DEPENDS ON HOW YOU VIEW THEM.”**

To Joyce:
Without her support
these books would not have been published.

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THE AUTHOR



Geoffrey Moss left school at sixteen and worked as a farm cadet before joining the Royal New Zealand Navy. After serving overseas he studied agricultural science at Canterbury and Massey University Colleges. After graduation he joined the Department of Agriculture and later held senior positions in the Ministry of Agriculture and Fisheries. He was awarded an Eisenhower Exchange Fellowship to the United States of America where he travelled widely and studied communication and human relations.

He has worked for many international agencies and was a Senior Planner/Programmer (Agriculture and Rural Development) for the United Nations Development Programme for Asia and the Pacific, stationed in Bangkok. In 1990 he was seconded by Massey University to the University of the South Pacific as a senior lecturer in agricultural extension and management skills at the Alafua Campus, Samoa.

Geoffrey has written twenty-five books on business communication, training and management. They have been published in many countries and in many languages. He has run workshops for managers throughout the Asian and Pacific regions, including 32 workshops for the Singapore Institute of Management.

He has had decades of experience in staff selection in New Zealand and in several other countries. He has been a mentor for many young graduates and for older workers who have faced redundancy. His many awards include the Sir Arthur Ward Communication Trophy and the Golden Jubilee Award of the NZ Guild of Agricultural Journalists and Communicators. He is an Honorary Fellow of the New Zealand Institute of Agricultural and Horticultural Sciences, a Fellow of the New Zealand Speech Board and in 2007 he was awarded the Distinguished Toastmasters Award by Toastmasters International.

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PREFACE

In the future, redundancies will be increasingly common. Businesses and departments will be amalgamating and many people will lose their jobs.

There will be more computerisation of tasks reducing the labour force. In the manufacturing industries robots will be replacing many workers, as has already happened in both the automotive and the food industries.

More and more tasks are being sent off shore to call centres where cheaper labour is readily available.

More and more older people will have better health and will be reluctant to retire and younger people will find it harder to get jobs.

When I returned from working overseas I was shocked to discover the department I had established and nurtured had been disbanded for political and financial reasons. The staff I had selected and trained had been made redundant. The efficient, hard working team were disillusioned, upset and very angry.

Some years later, our son, a scientist, had a similar experience. Because of political pressure in times of worldwide financial difficulties, his research station was closed and the loyal staff were made redundant.

I am old enough to know these situations are cyclical. They occur every few years when organisations are forced to 'tighten their belts' to save money. It happens in any business where profits are the main measure of success.

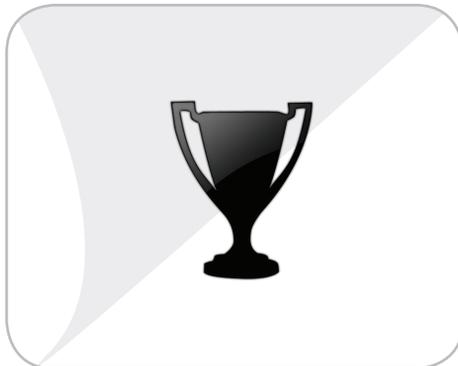
Being made redundant is a very emotional and stressful time for a person who is supporting a family and possibly paying off

a mortgage on their house or apartment. They suddenly find they are without a job and a salary. No wonder they become despondent and angry!

This book was written to help such people through difficult times. It is full of ideas to help them get a new job or to think about a new career. I hope it encourages people to keep busy and to improve their chances of getting employment.

Many unemployed people I met persevered in their hunt for jobs and emerged with better jobs or changed direction to a new career. They insist the loss of a job was to their ultimate advantage. It acted as a catalyst for them to change direction and experience a new more satisfying and often more lucrative job.

.....
*“Success occurs when opportunity and
preparation meet.”*
.....



INTRODUCTION

I once lived in Taranaki by a mountain stream. It was fed by melting snow and for most of the year was crystal clear and flowed peacefully through farmlands. But when heavy rainstorms lashed the mountains, it became a muddy raging torrent often changing direction to avoid rocks and giant boulders on its journey to the sea. The stream always won – not through strength but by perseverance.

Life can be like that mountain stream. Things can flow smoothly for a long time, then suddenly conditions change and many obstacles start to impede your progress. Watch out for these obstacles – they often hide big opportunities. They can give you a chance to take stock of your life – a time for self-renewal and an opportunity to change direction or embark on a new career. When you get blocked from achieving your ambitions, change direction like the stream.

Our world is changing rapidly and we must face up to this situation. World population is increasing at an alarming rate. We can communicate almost instantly with virtually anyone in the world. It is easy to move people and products rapidly anywhere. Factories move to any country where production costs are the lowest. People tend to buy the cheapest products, whether they be food or consumer items, often creating unemployment in their home countries. Technology has changed the world we knew even a decade ago.

We have no choice but to accept change and join the revolution. We must develop the ability to adjust and learn new skills – or we will become unemployable. Before you consider where your future lies think about the work situation. What changes have you seen over the last decade? How have electronic communications changed your life?

In spite of emails and Skype, smartphones and tablets, and a myriad of new devices and gadgets, many people are working longer hours than ever before.

Think of the other changes in the workforce. No longer do people enjoy a life-time career with one organisation. People are moving easily from job to job and country to country.

- Power bases are changing. Market places are changing.
- There is now a global workforce and a global marketplace.
- Technology is destroying many jobs, as computers, telecommunications and robots take over.
- Companies are employing fewer people.
- Companies are getting greater output of a higher quality with fewer staff and smaller budgets.
- Today there is more contract work.
- People are working more flexible hours and more people are job- sharing.
- In Asia, factories in the large industrial estates are working 24 hours a day, in 8-hour shifts, for 365 days a year.
- More people are working from home.
- Workers now have more opportunities to retrain.
- There are more cottage industries and farmers' markets..
- There is less job security and less security in old age.

Are you ready to meet the challenges of the new era? Are you prepared to market your skills, to retrain and change careers – not once, but many times?

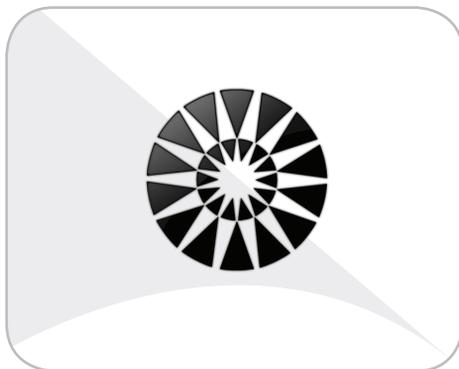
In the future , successful people will be the flexible ones who have a broad-based education and plenty of work experience. They will be those who are brave enough to change direction often; those who know how to get things done in the new work environment; those who have the confidence to lead. Does this sound like you?

We must realise nothing is permanent except change. Change is not an event – it is a continuing process. So don't be afraid of change. There is nothing wrong with change if it is the right direction So why not accept change – go with it and commit yourself to a life of self-improvement?

The revolution is here to stay. You cannot go back to the comfortable life of the past. You have two choices. You either join in or you will be left behind and become unemployable.

This book tells you how with planning, perseverance and patience, plus encouragement from family and friends, you can meet today's work challenges and succeed.

.....
“Good things come to those who plan and work hard.”
.....



CHAPTER 1

REVIEW YOUR SITUATION



THE INITIAL DILEMMA

OVERCOMING REJECTION

WHERE DO YOU START?

DISCOVER YOURSELF

A STRATEGY FOR JOB HUNTING

YOUR ASSETS, LIABILITIES AND COMMITMENTS

MOST THINGS ARE POSSIBLE

THE INITIAL DILEMMA

Rumours had been rife on the office grapevine for some time. But when George was finally told, he was stunned. He had built up the department over many years. It was a first-rate department and he was proud of it. His staff were like family. He had selected them and trained them and he took a personal interest in them.

Now his department was being closed. George was given a choice – a mundane job in another city or a generous redundancy payment. He took the latter, paid off his house mortgage and went for a short holiday. Coming back home was the problem. He hadn't enjoyed his holiday – he was still very angry and upset. He kept telling himself the company had made a mistake. He was sure when he returned he would be offered a job. Anyway, with his qualifications and experience, he would have no trouble getting a new job.

He applied for several jobs but was rejected because of his age. Many of his old contacts ignored him. He went through a period of stunned inactivity. He couldn't face his old friends and colleagues. He gave up going to football and started to drink too much. In the end his wife left him. He blamed the government and everyone else for his troubles.

One interview seemed promising until he was asked what he had done over the last year since he was made redundant. His reply did not impress the interviewers. Because of his attitude and inactivity he was becoming unemployable.

OVERCOMING REJECTION

Perhaps you feel angry and depressed like George. You will have to accept the situation and start looking forward not backwards. You will have to accept your anger and frustration.

Now is your chance to start a new life. Start considering new avenues of work; start learning new skills or improving on the skills you already have. Make the most of all your work experiences and all your talents, whatever they may be.

Keep active, even by doing unpaid community work or coaching a sports team – **do something!**

Most people lose their jobs not because of their incompetence or their lack of loyalty or hard work but because of decisions of politicians or top management. It's not their fault that there are job losses due to restructuring. Restructuring is usually brought about to reduce costs.

THINK POSITIVELY

Often it takes a crisis to shock you out of complacency. I heard a very successful businessman say: *"If my uncle hadn't had a*

heart attack and been forced to sell his shop I would have still been working behind his counter. I lacked confidence to get started on my own before that. I now own many shops."

If you have applied unsuccessfully for many jobs you will feel rejected. You will begin to lack confidence in yourself. Try to change your negative thoughts to positive ones. If you have been thinking "*I'm not qualified enough*" say to yourself, "*My experiences are more important than my qualifications. Perhaps I can start up my own business.*" Think of all the positive things you could do each day – learning new skills, reading good books, mastering new developing technology, helping people, gardening, buying and selling things, making things and so on.

We get what we expect. If you expect to fail, you will fail. You must have positive thoughts. If you look upon setbacks as things to be overcome, you will develop and become a stronger person, more likely to achieve your goals.

By thinking positively you will become positive in your search for a job. Look upon each job application rejection as a learning situation, not a rebuff but a challenge on the way to your goal. Try to turn that challenge to your advantage. It is not easy but you can do it if you really believe you can!

.....
*"Forget the past, don't look back.
 Look toward the future
 – that's where you will be spending the
 rest of your life!"*

WHERE DO YOU START?

After being told you no longer have a job and before you return your smartphone and laptop (if supplied by your employer) make sure you have set up your own cellphone account. Store all your contact addresses so you have access to them.

Take time out to think. Make time to be alone – to reflect, to plan.

There is no use feeling sorry for yourself. Why not go for a holiday to try to get some perspective back into your life – a tramp in the mountains, a walk along the coast, an overseas trip.

WHILE YOU'RE AWAY DO FOUR THINGS:

Think about some of your achievements you are proud of.

Make a list of your skills, experiences and qualifications. (You will need these when preparing an updated personal fact sheet or curriculum vitae (c.v.) or résumé.)

List your assets, your liabilities and your commitments.

Make a list of your ambitions, your dreams and your goals in life. At the same time think about where you would like to live. Is it possible for you to move to another place? Or are you happy in your present environment?

If you have been honest with yourself you are well on the way to sorting out your priorities and planning your future. Most of us have a potential that has never been fully developed because of the comfortable lives we live. Unemployment, dismissal, redundancy or early retirement may jolt us into realising some of that potential.

Have you heard the saying: “A hungry boxer makes the best fighter”? The same applies to an unemployed worker with a family and commitments.

DISCOVER YOURSELF

Try a little day-dreaming and make-believe when you are thinking about your future. Let your imagination help you plan and set objectives. Pretend you are witnessing your own funeral service. The eulogy was disappointing. You say to yourself: “Is that all they think I have to show for my life? They forgot many of my best achievements!”

START BY WRITING DOWN YOUR ACHIEVEMENTS

What have you accomplished so far in your life?

What activities are you proud of?

How would you like to be remembered?

This should start you thinking seriously about what you would like to do for the rest of your life.



What are your special talents and skills?

What do you like doing best?

What jobs do you enjoy most?

Is it possible for you to cash in on your talents and interests? Can you develop your skills further?

For several years while I was at university I organised the annual graduation ball. It was my contribution to campus life and as graduation week was early in the year, it left me plenty of time to study for the final examinations.

This activity was one of the most important things I learned at university – how to plan and organise an event. It proved a skill that changed my career when I had to organise national events and international conferences.

When reviewing your skills and qualifications don't overlook your non-academic skills and experiences. What are your hobbies and interests? What community activities have you been involved in? What leadership roles have you undertaken? Have you served on a committee?

What do you really enjoy doing? Perhaps a hobby or an interest could lead to a new career. I know many people who have achieved an enjoyable and rewarding lifestyle by capitalising on what was once their hobby. An ardent stamp collector now runs an international stamp exchange. A young student enjoyed cooking for parties and small family weddings and now runs a flourishing catering business.

.....
"People do best what they enjoy doing."

A STRATEGY FOR JOB HUNTING

Don't delay – start planning your strategy today. You don't need your laptop or your tablet. Buy a note book or use an old school exercise book. At the top of each page put the following headings:

My skills – what can I do?

My experiences – what have I done?

My academic qualifications

My personal strengths – what do I do best?

My assets – what do I own?

My liabilities – what do I owe?

My personal values – what do I value most?

My ambitions – what do I want to achieve in life?

Where do I want to live? .

List your qualifications and experiences



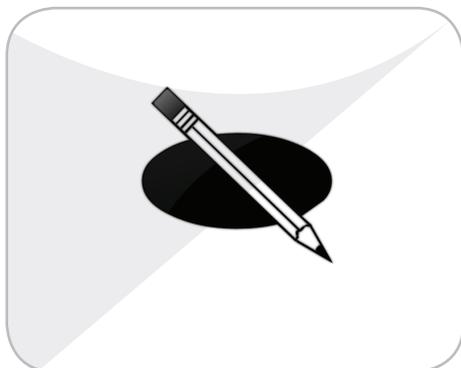
Find a quiet place and list your qualifications and ideas on each page. Now go back and make sure you haven't missed any vital skills. For example under "experiences" as well as your paid work, have you considered: community work, church work, membership and offices held in clubs, school responsibilities, recreational activities such as mountaineering, travel, political work, unpaid family work, odd jobs, contract work, work with youth groups, time in the armed forces, activities in civil defence?

Did you mention your hobbies in the section on skills?

Make a list of your personal values – then rank what you would value the most and the least. For example: family, health, self-esteem, sense of purpose, interests and sports, savings, holidays etc.

Your assets and liabilities will require a more detailed assessment. They will determine how mobile you are if you want to take up a position in another location.

.....
"Every journey starts with a first step – estimating your assets and liabilities will be your first step!"
.....



YOUR ASSETS, LIABILITIES AND COMMITMENTS

Examine your finances. Look carefully. Estimate the value of your assets.

Assets	(estimated value) \$
House or apartment	
Other properties	
House contents:	
Furniture and furnishings : clocks, curtains, lamps, beds.....	
Floor coverings: carpets, rugs.	
Cutlery, crockery, silverware, crystal.....	
Clothes and personal effects: musical instruments.....	
Paintings, antiques, ornaments, collections, jewellery	
Electrical appliances: television, refrigerator, computer	
Workshop and gardening tools: lawn mower	
Tools of trade	
Car, motor cycle, cycle , boat, caravan	

Then list your 'financial' assets.

Savings:.....	
Superannuation	
Banks, investment societies.....	
Shares (at market price).....	
Bonds.....	
Mortgages (advances made).....	
Loans that can be called in.....	
Tax credits	
Other items	

Total assets at market price \$

You will be amazed at the amount of money you have invested in your assets. **But remember your good health is your greatest asset.**

Liabilities: (estimated value) \$

Mortgages.....

Home.....

Property.....

Loans.....

From family and other people.....

From banks and other organisations.....

Credit cards.....

Tax liabilities.....

Insurance payments.....

Hire purchase payments (car).....

Rents.....

Other.....

Total liabilities \$.....

Commitments:

- Have you any social, family or work commitments?
- Are you coaching a sports team, or local committee?
- Do elderly relatives or other people depend on you?
- Have you a partner or a family? How mobile are they?
- Does your partner have work commitments?
- Are your children at a vital stage in their school careers?

These are all very important considerations.

If you sold all your assets and balanced the books, how much cash could you expect to receive? This may help you decide whether you could move to a new environment to look for work. There are great opportunities out there if you are mobile and you are prepared to take risks.

.....

“Opportunity knocks for those who listen and are prepared to take risks.”

.....

MOST THINGS ARE POSSIBLE

I knew a young farmer who milked cows on a rough mountain farm where poor soils and difficult weather were a constant challenge. He joined the local Young Farmers' Club, later becoming its president and leader of their debating team. He didn't go to university but became involved in farming and local body politics and eventually national politics – he became our Prime Minister.

I can tell you many such success stories. One woman I know came from a small town. She studied domestic science and volunteered to work with the poor in a developing country. She was conscientious and worked hard and believed in what she was doing. She worked her way up the ladder and was appointed to a senior position with the United Nations.

Where are you heading?

*“He slept beneath the moon,
He basked beneath the sun;
He lived a life of going-to-do,
And died with nothing done.”*

James Albery

BUILD YOUR SELF-ESTEEM

While you are searching for a job, you can build your confidence and self-esteem by helping others.

Try joining a self-improvement organisation, such as a debating club, theatre group, a service club, a sports club, a church group, a political party or any group that will help you network. You can improve your skills and your confidence by taking office in these voluntary organisations.

Community work is a good way of getting to know people and building your self-confidence while helping others. Networking is especially important when you are job hunting! The more people who get to know you and your capabilities the better!

CHAPTER 2

GETTING ORGANISED



PLAN YOUR STRATEGY

THINK ABOUT YOUR FUTURE

WHERE WOULD YOU LIKE TO LIVE?

MARKETING YOURSELF

KEEP ACTIVE

PLAN YOUR STRATEGY

Job hunting is not easy. But it should be tackled logically and professionally. Try making it an interesting learning experience.

Contacts are important for anyone looking for work.

“Who you know is very often more important than what you know.”

You must know where to go to get the information you need and the names of the people you should see. Study the ways of successful people and cultivate those who can help you.

YOUR PLANS, LIKE YOUR AMBITIONS, WILL BE UNIQUE

Planning is not a static thing – it must be flexible because situations change. You can only guess at the future, you cannot predict it.

GUIDELINES TO HELP YOU

- Keep your plans simple and attainable.
- Take a long-term view. Be prepared to study to learn new skills or to work for an organisation that can teach you the necessary skills to achieve your goal.
- Plan each step of your career carefully. Do your homework well. Research your goal. Talk to knowledgeable people and ask their advice. Use the internet and libraries for your research. If you know what you want, electronic searches will give you access to a vast pool of information.

AIM FOR JOB SATISFACTION.

About one-third of your life will be spent working so try to get a job you are going to enjoy. We do best what we enjoy doing so make sure you decide on a job which is interesting, enjoyable and challenging.

MASTER THE SKILLS OF GOOD TIME MANAGEMENT.

Successful people have one thing in common – they all have a 24 hour day. It's how they use their time that makes the difference."

Learn to ration your tasks. Allow time for study and to learn new skills. You may even need to take on two jobs if you need money to help you reach your goals. Concentrate on your high priority tasks.

.....
*No bees – no honey.
 No work – no money!*

THINK ABOUT YOUR FUTURE

Make a list of what you are doing now and where you would like to be in five years' and ten years' time.

Career:

Today:

Five Years:

Ten Years:

Finances:

Today:

Five Years:

Ten Years:

Qualifications and work experiences:

Today:

Five Years:

Ten Years:

Personal life:

Today:

Five Years:

Ten Years:

Write this simple plan in your diary or planning book and enter it into your smartphone or your tablet so you can refer to it at all times. Review your plans from time to time. (Conditions change as you gain confidence and experience, so your plan will need to change too.)

Next take one goal at a time and write down what needs to be done to achieve it. What hurdles do you need to overcome? For example, if your ambition is to own your own business you may need to learn budgeting and accounting skills. You could gain useful experience by working in a similar business to learn the skills and the pitfalls and to make the contacts you will need.

WHERE WOULD YOU LIKE TO LIVE?

On an international flight I sat beside an officer who had just been discharged from the army. He had five children and had never owned a house or worked for himself before. This applies to many people whose job decides where they will live and work. Often a house is supplied as a part of their contract and many of life's decisions are made for them. Suddenly they are thrust into the outside world with its many choices and decisions.

When you are not bound by a job you may be able to choose where you want to live – often for the first time in your life.

Do you want to live near the sea, by a golf links, near a stream or lake for fishing? You may now have freedom of choice. But there are other considerations.

“Work rejection carries with it the seeds of a new career and the possibility of a new lifestyle.”

CITY, TOWN OR COUNTRY?

The cost of living (especially accommodation) is usually higher in the larger cities but there is a greater variety of jobs. Often there are more opportunities for advancement and more cultural and leisure activities.

In most cases you will be able to purchase or rent accommodation cheaper in the smaller towns but there are fewer jobs available if you are looking for work. You will probably have a more relaxed lifestyle but may miss the stimulation of all the educational and cultural activities available in a large centre.

If you decide to set up a new business or to purchase an established business in a small town you will probably have plenty of choice when hiring staff. But you may have to spend time training them to the standards you require.

If you are considering any form of manufacturing or craft work, growing herbs or flowers or starting a home industry, such as making jams and pickles for the local markets, make sure there are good transport systems with easy access to suitable markets.

BUYING A PROPERTY

The purchase of a property is one of the most important investments you will make in your life. If you intend using your pension or redundancy money to buy a house or small farm don't rush your decision. Consult knowledgeable local people about the best area for investment.

If you are buying a house you must consider resale value, distance from work and shopping centres, proximity to schools, local transport, and so on. It may be advisable to rent and take your time to look around to make sure you are buying in a good location.

It is often better to buy the worst house in the best street than the best house in the worst street – location is the most important consideration for future resale of a property.

Make sure the area is not subject to flooding or the house is not built on land that is subject to slipping. If the area is hilly, make sure the house is positioned to get maximum sunshine, particularly in winter.

If you decide to purchase a rural property there are many new skills to learn. You can often sell a city property, purchase a better rural property and have money left. Whatever type of farming you favour make sure you have enough land to make your new venture economic.

Check out soil types, susceptibility of the land to drought or flooding and the availability of an ample supply of good quality water.

If you have no previous experience of farming and you want to buy a rural property you would be wise to work for an experienced farmer or horticulturalist first, if possible in the same type of farming and in the same area where you intend buying.

A city businessman I know who decided he wanted to go farming worked on a farm long enough to learn the basic skills. When he purchased his own farm he worked alongside contractors to learn their skills.

If you intend starting any new business or venture, try to get relevant work experience first. You will often learn more from other people's mistakes than from their successes – and you are not paying for those mistakes.

“The mistakes of others can be good teachers if you are prepared to learn.”

MARKETING YOURSELF

One day I interviewed a professional for a job. He was highly qualified. His c.v. and covering letter had been interesting but when he arrived he was wearing a long leather coat and dark glasses and had a heavy beard. He mumbled into his beard and it was impossible to see his facial expressions or body language. He made a very poor job of marketing himself – and he didn't get the job!

“You never get a second chance to make a first impression.”

If you really want a job you must be prepared to work at selling yourself. You must convince the employer that you are the best person available. Your c.v. must be concise and positive and supported by certificates of your qualifications and written references. (However, these days many employers like to contact referees by phone to get a more personal assessment of applicants.) Most likely they will also check you out on the Internet so take care with what you say on social sites.

Your reputation and character are very important. They are built up over the years from your school days and through your various work experiences and social and sporting activities. Employers will be more interested if you have a good reputation for honesty, reliability, hard work and the ability to get things done – in other words, a known good performance record.

You must realise that the majority of jobs (perhaps two-thirds of them) are never advertised. Most jobs go to people with a known work track record.

When you begin job hunting, start with your contacts and people you know. If you are serious about job hunting you must be prepared to make it a full-time job. You must consider yourself a professional job hunter with professional standards of excellence. That begins with a c.v. or résumé with no mistakes, very easy to read, brief and to the point.

WRITING YOUR C.V., RÉSUMÉ OR PERSONAL FACT SHEET

A unique résumé is your starting point. Once you have done that start posting it on the internet. Target potential employers' websites. Contact and leave copies with as many recruiting agencies as possible.

Look upon your c.v., your résumé, **as your one-minute commercial**. It is your brochure and you are the product. It is not designed to get you a job. It is a tool to help you get an interview for a job.

Before you start writing or updating it, think about who will read it. It will probably be read by someone in the employment agency or someone in the personnel department whose job is to short-list the best candidates for an interview. These people will be very busy people with barely time to skim it. It will be read in detail only if you get on that short list. This means the initial impact made by your c.v. is very important. It must stand out from all others so aim to make it special!

A c.v. covers your job history year by year, whereas a résumé describes your career in terms of your actual work with an emphasis on tasks. A brief combination of both has advantages. You can always check out styles on the Internet. Often a good letter stating why you may be the best person for a job could be as effective as a résumé.

Don't sit down hoping to write your c.v. in one attempt. It must be a dynamic document that you continuously work on. Keep polishing it, keep editing it and keep changing it for the different jobs you apply for.

There is no right or wrong way to write a résumé – a unique style can have advantages – but it must contain certain essential information.

Before you start consider the situation from the employer's point of view. "What kind of person have we here?" "What can they do for us?" "Can we afford them?" "Why are they better than the other applicants?"

Each time you apply for a job, change your c.v. to stress your special qualifications for that particular job. Point out how you could benefit the organisation with your particular skills. If you apply for three different jobs you should prepare three different c.v.s.

.....
"To sell well, you must tell well."

CONSIDER THE FOLLOWING HEADINGS:



Position applied for

State the name of the position and any reference numbers.

Contact details

Your full name, address and reference numbers.

A personal profile

A clear bold paragraph that tells the reader why you are suitable for the job. Highlight the skills specific to the job you are applying for.

Employment history

Title of jobs and years in which they were held (Start with your present job and work backwards).

Education qualifications.

Schools attended (secondary and tertiary) Qualifications obtained, honours and awards. Experiences while learning e.g. student librarian, class leader or captain of a sports team.

Skills and strengths

Languages spoken, writing and speaking skills. First aid qualifications, life-saving qualifications, computer and engineering skills, driving licences etc.

Personal attributes

Honesty, reliability, sense of humour, ability to get things done.

Background and experiences

Military service, volunteer work, church activities, youth work, bands etc. Professional organisations and service clubs (note positions held) Professional societies, Rotary Clubs, InnerWheels, Lions Clubs, Toastmasters International Clubs etc

Interests

Hobbies, such as debating, drama, singing, sports. Outdoor activities (such as life guard, scouting, tramping, climbing, hunting).

References

Names and addresses of people to contact. Both verbal and written references should be available if required from well known and respected people. Include their phone numbers and email addresses. Be sure to contact referees before you name them.

Your first task is to do a draft. Select key information from that draft. When you have written down everything you think is relevant, highlight the essential information you want to include in your c.v. In your own style begin writing your c.v. Make it your special sales document – it must stand out from all others! But keep it short and to the point!

Write a first draft. Rewrite, if necessary several times.

Make it as concise as possible. It should not be more than three or four pages – preferably shorter. Edit heavily. Remove all unnecessary words. Check (and re-check) spelling and grammar.

Include any relevant photographs that show you to advantage –receiving an award, a graduation photograph etc.

“Emphasise your achievements.”



HINTS ON PRESENTING A WINNING C.V. OR RÉSUMÉ

A good c.v. is your entry ticket for an interview. When you apply for a job, your first contact is usually on paper, so your c.v. and your covering letter must be something special.

“It is a competitive situation. Make sure your entry is different from all others. Make sure it stands out.”

- Layout, readability and brevity are important. It must be clean and printed on good quality bond paper. Plan an attractive title page, and present your résumé neatly in a folder.
- Don’t make the mistake of having one standard résumé and using it for all the jobs you apply for. Each application should have a “tailor-made” edition.
- Put the name of the position you are applying for and the name of the organisation on the front cover.
- It should be set out well with wide margins so it looks interesting and is easy to read. Lines should be double-spaced (or space and a half).
- Prospective employers don’t want your life story. They want to see the essential skills that make you qualified for the job. They want to know the unique experiences and attributes that make you the best applicant. Don’t concentrate on the jobs you have done but on the skills needed for those jobs.

- Attach photographs of your achievements to your c.v. if they are relevant to your application. They attract attention and can save a lot of explanation. A passport-size photo attached to your c.v. (usually at the top right hand corner of the first page) personalises your application.
- Be sure to get the permission of people whom you have named as referees. They should be well-known people who can supply you with character references. If possible select three people who can comment on different facets of your life. Always include their phone numbers in your résumé.
- If applying for an advertised job always send a well-worded covering letter with your résumé. Check the internet for ideas.
- Never send your original certificates. Good clear copies are all that are required at this stage.
- Send your résumé and covering letter with copies of references and certificates in a large envelope. Do not fold them – they should arrive looking clean and crisp.
- Be brief and to the point, but not too modest. Be positive. Your résumé should show you in a good light but it must be accurate and factual.
- If you are approaching an organisation to inquire about possible job vacancies, find out the name of the person responsible for hiring the staff. Take a copy of your c.v. to them and tell them how your skills could benefit them.
- The letter accompanying your c.v. should also be “tailor made” for each job application. Preparing such applications is time consuming, but it can pay dividends.

YOUR COVERING LETTER

The letter accompanying your résumé should be neatly handwritten or typed.

If you are applying for an advertised job, address this letter to the manager or personnel manager of the organisation by name. If you are not sure of the person's name or title, phone their telephone operator to find out. You must make sure you spell the name correctly.

Head your letter with the name of the position and number of the vacancy (if it has one).

Your letter should indicate your suitability for the job. State why you are the best person for the job, mention your relevant experiences and skills, and briefly mention your achievements. Say when you are available for an interview. Keep your covering letter brief – it should fit neatly on one page. Check and re-check for grammar and spelling. Make sure there are no mistakes.

“At last, someone who knows what they want, what they have to offer and what we need!”

KEEP ACTIVE

One night I was attending an evening class. A lecturer walked in and asked: *“Are there any unemployed accountants here? I have an urgent contract job for someone, starting on Monday – it could lead to a permanent position.”* Within minutes he had a suitable person. And he didn't need to interview her because he knew how good she was from her class work.

You, too, could just be at the right place at the right time and get the right job but you won't get it sitting at home.

If you are unemployed, feeling despondent won't help you. Don't give up! Look for opportunities. You could spend more time lying in bed, watching television and videos, dreaming and feeling sorry for yourself. So what can you do to overcome this sluggishness?

You must be strong-willed and disciplined.

Don't lie in bed waiting for work. Get up at the time you would normally rise if you were working. Plan each day setting targets for what you want to achieve. Work out your daily routine. Keep to your timetable.

Challenge yourself to achieve new goals and tasks, such as to learn a new skill, write your family history, get fit or learn to play a musical instrument.

Make sure you have a healthy diet and adequate sleep.

Persistence, perseverance and dedication will pay off in the end. The more skills you can accumulate the more you will be able to achieve.

“Learn new skills – they are easy to carry around”.

SOME SUGGESTIONS FOR DAILY ACTIVITIES

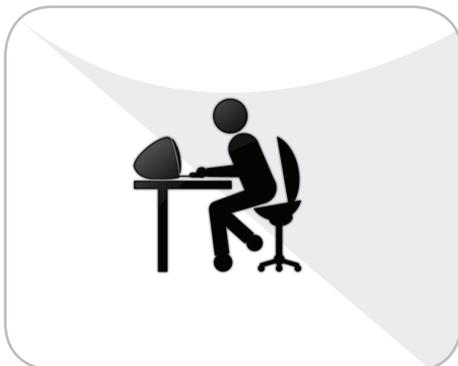
- Register with your local employment agency and visit the Employment Centre to see new listings of vacancies.
- Leave your résumé with as many recruitment agencies as possible.
- Search the internet for jobs.
- Apply for at least one job each day.
- Adapt your résumé to fit each new job profile.
- Spend one hour daily job hunting by phone.
- Buy local newspapers to look for work vacancies.
- Keep in good physical shape. Go swimming, work out in the gym, walk in the botanical gardens, play a sport, work in the garden. Try growing your own vegetables. Keep to a healthy diet with plenty of fruit and vegetables.

- Learn new skills such as new computer skills, carpentry, accountancy, painting, writing, public speaking, cooking or any other useful skill that you are weak in.
- Research subjects you are interested in.
- Try your hand at selling. This will teach you a lot about human relations. Buy in bulk, package in useful containers and try selling at events or door-to-door selling.
- Take on part-time work such as tutoring, being a swimming-pool attendant, or teaching English to foreigners. Do voluntary work with the aged or the disabled. Even work for nothing for a few hours each day to eliminate gaps in your résumé. Write, compose, read or research.

What things would you like to do? What skills have you always wanted to learn but never had the time to learn?

Make a list of possible things you could do – let your imagination run wild. Then select from your list one or two things and make a commitment to achieve them. Start planning your strategy immediately. It is important to get into a daily routine and work towards your goals.

.....
*“Losers let things drift
 – winners make things happen.”*



CHAPTER 3

LOOKING FOR WORK



GOOD AREAS TO EXPLORE

FRIENDS AND RELATIVES

SMALL EXPANDING BUSINESSES

BE PERSISTENT, BUT POLITE

GOOD AREAS TO EXPLORE

Start your search by studying job advertisements in newspapers, professional journals and magazines and answer all that would be suitable. You need to have your latest c.v. or résumé prepared and you need to act fast. Try to get an early edition of your local newspaper so you can be an early applicant.

Search the internet especially employment agencies and recruitment services.

If you hear about an employer who has a vacancy, phone for an appointment, email or write as soon as possible.

Contact the Work and Income department of the Ministry of Social Development and register at the Job Search section.

Visit or telephone friends and relatives and ask them to help you find a job. The more people you can network with, the better your chances in finding a job.

Contact career advisers and vocational guidance officers.

Visit employment agencies or recruitment services. The Yellow Pages in the telephone book lists many agencies in your area. You will find some specialise in specific positions, for example, engineering; construction; legal; scientific; secretarial etc.

Consult the Human Relations staff of large organisations that recruit temporary, permanent and contract positions.

Place an advertisement in your local paper stating your availability and the type of work you are looking for, such as house maintenance, gardening, house sitting, taking pets for walks, baby-sitting, typesetting, furniture renovation, painting, cleaning etc.

When they are recruiting staff managers usually hire people they know and trust. If they hire strangers they usually hire on the recommendation of influential people or recommendations made by people working for respected organisations. Therefore select your referees carefully and get references from people who are well known and respected.

Good references will help you get your foot in the door for your first interview.

Community clubs and organisations offer you a chance to meet people from a variety of occupations. You can improve your skills and experiences as well as building a useful network of contacts by joining a sports club, a social club, a tramping or mountaineering club, a service club, a church group, a professional society or a political party. Join up and start networking.

Don't be one of the crowd that sits and waits. Take responsibility for your improvement , learn new skills and build up your confidence.

.....
*"It's not what you know, but who you know
 that can make the difference."*

When job hunting there are two search avenues where the odds are better than average:

- **Friends and relatives**
- **Small expanding companies.**

Start contacting friends and relatives. Make lists of people to contact. Perhaps you can group them like this: Family, friends, old school associates, work colleagues (both past and present), customers and suppliers and professional contacts. Then another group with local businesses, companies which were competing against your original employer, new businesses moving into the area.

Set yourself a goal to contact a set number of people each week, but your targets must be realistic. If you achieve your goal at the end of each week, reward yourself in some small way.

Try locating small companies where business is expanding – they are more likely to want new staff. These can range from food companies to computer companies. Visit them and talk to the workers. If you like what you hear, talk to the person with the power to hire. If they have no openings at the present time they could have vacancies in the near future, so leave a copy of your c.v. or résumé.

When you start in a new job be prepared to take a lowly position and a reduced salary. If you have the ability and confidence you will grow with the company and soon move up the ladder into a good job.

FRIENDS AND RELATIVES

Decide to contact a set number of people each day. Keep the number achievable.

They may :

- know of specific vacancies
- agree to look out for job opportunities for you
- know of someone leaving a job

- know about a particular firm or organisation that could be worth approaching
- have heard about a new business moving in to your area or an existing one that may be planning to expand. Ask their friends if they know of any job openings.

SAVE TIME

Make full use of emails, the internet and the telephone. These are all powerful tools to use when job hunting. The best way is to make an appointment and to chat face to face with the person who could help.

Spend time establishing a rapport – talk about family and friends, talk about adventures and experiences together. Mention you are looking for a job and you need their help. Remind them about your skills and ability and tell them the type of work you are looking for.

QUESTIONS YOU COULD ASK THEM

“Have you heard of any job vacancies?”

“Can you let me know if you do?”

“Do you know of anyone leaving their job for personal reasons?”

“Do you know of any companies that might have openings?”

“Do you know of any businesses moving into the district or businesses that are expanding?”

“Are there any openings where you work?”

“Would you be willing to take copies of my c.v. and give them to people who might be willing to employ me?”

“Could I use you as a referee, or can I get a reference from you?”

“Can I phone you again next week after you have had time to think about these questions?”

“Each working day contact three people. Each week contact fifteen people.”

OTHERS WHO COULD HELP

People working in businesses where you would like to work:

They could:

- know of openings at their work place or know of people leaving in the near future.
- arrange for you to talk to the supervisor or personnel manager in the human resources (HR department) about possible job openings.
- tell the personnel manager about your qualifications and availability in case they need more staff and give the personnel manager a copy of your c.v.

Someone who has just started work:

They could:

- have recently come across a firm or organisation with a vacancy for someone with your qualifications.
- have just left a job that would suit you.

Someone who has contacts in your line of work:

They could:

- take copies of your c.v. and give one to anyone who might be interested in employing you.

Other people who are looking for work:

They could:

- have seen or heard of vacancies that were of no interest to them but could appeal to you.
- come across the type of vacancy you are looking for.

.....
Persistence prevails, when all else fails.
.....

SMALL, EXPANDING BUSINESSES

Decide on the business you are going to contact. Write down the phone number or email address and plan what you are going to say.

Phone the operator to find out the name of the person who hires staff.

“Good morning, my name is Ernest Searcher. Could you tell me the name of the manager of your human relations department please?”

Send an email message requesting an appointment or phone after practising your opening remarks. Smile before you talk and try to sound friendly and enthusiastic – you must speak with confidence and put expression in your voice.

If you find phoning strangers difficult, pick up a book and read aloud for a few minutes – something easy like a magazine, a newspaper or a book. Then practise what you are going to say and concentrate on speaking clearly.

“When you phone people, their first impression of you depends on what they hear.”

Remember you are hoping to get an interview to prove you are suitable for a job. So make sure you know what you are going to say.

Ask for a meeting to talk about possible openings. Do not ask if there are any jobs available. You are more likely to get a positive response if you are inquiring only about vacancies which could arise in the future.

If you know people’s work habits try to make calls at convenient times. Early in the morning is often a good time, or straight after a lunch or coffee break.

Listen for voice tone and inflections, to decide if the person you are contacting sounds busy or preoccupied. If so, offer to call

them back at a convenient time. If used with skill, the telephone can be a big time saver, but a personal visit is better. Always make an appointment – don't turn up unannounced! 'Cold-calling' is not businesslike and can give a bad impression.

“Planning, preparation and practice will get you the interview you want.”

BE PERSISTENT, BUT POLITE

Persistence, perseverance and dedication pay off. You may end up at the right place, at the right time and land that ideal job. Don't accept 'No, we have no vacancies.' as the finish of a conversation. Use it as an opening to get your foot in the door.

By making positive statements and asking leading questions you will have shown you have initiative and are genuinely interested in getting a job.

“I appreciate there are no vacancies at present but I would like to meet you to discuss possible openings in the future and to leave you a copy of my c.v. so I can be considered for future jobs.”

“How do you usually do your recruitment?”

“Do you use an employment agency?”

“Can you recommend one I could enrol with?”

“Do you think any vacancies may arise in the near future?”

“Could you suggest other branches of your organisation that may have vacancies?”

“Can you suggest any other companies that may be recruiting?”

“Do you know of anyone else I could approach?”

.....
“If you don't ask, you won't receive!”

KEEP TRYING

If at first you don't succeed, try, try, try again.

You are gaining experience all the time – you are learning and becoming wiser each day after each conversation and interview. Your ultimate success will depend on the accumulation of these experiences.

“Success is often a matter of hanging on longer, when others have given up.”

.....
*“The only place where success comes before work is
in the dictionary.”*
.....



CHAPTER 4

JOB INTERVIEWS



FIRST IMPRESSIONS ARE IMPORTANT

INTERVIEWS ARE LEARNING EXPERIENCES

THE RECRUITMENT PROCESS

IMPROVE YOUR INTERPERSONAL SKILLS

START JOB HUNTING EARLY

FIRST IMPRESSIONS ARE IMPORTANT

Recently I wandered through the campus of one of our old universities admiring the stone buildings. I stopped at the Students' Union building and looked at the job vacancy board. I was struck by the number of vacancies which specified "*Must be neatly dressed*". Yet all around me were students whose attire left much to be desired.

Some university students, scientists and other professionals dress roughly on purpose to show their independence and disregard for conventional standards. But most interviewers expect people to be neatly dressed, clean and tidy.

An old Hindu proverb advises, "*Always be well dressed, even when begging*" – and this applies especially when you are looking for a job.

Being well dressed is not a matter of buying expensive clothes. Your clothes should suit you and be practical, well cut, neat and clean. These can often be found cheaply in second-hand shops.

APPEARANCE AND GROOMING

When you are going for an interview, find out the dress standards expected by the organisation. Your clothes should be smart and business-like. Dress appropriately for the position you hope to get. If you are successful you must be prepared to conform to the organisation's dress code. These unwritten standards help to reinforce the corporate image.

PUT YOUR BEST FOOT FORWARD!

Be well groomed. Beards or moustaches should be neatly trimmed. Make-up should be applied with moderation using subtle shades. Don't overdo the aftershave or the perfume – you are not going on a date!

The way you are groomed, the way you are dressed, create that all important first impression before you even open your mouth! And speaking of mouths, never go to an interview chewing gum.

Don't waste the time of the manager or the panel of interviewers during the interview. Be prepared to sell your services in about 20 minutes (or your allocated time). For senior positions you may need more time.

.....
"You never get a second chance to make a good first impression."

TIPS FOR INTERVIEWEES

When you are told you have an appointment for an interview, make a special effort to research the organisation involved. Read their annual reports and check them out on the internet. Talk to people who know the business and ask their opinions of its culture, attitudes and policies.



- If possible find their needs and what type of staff they are looking for.
- Go to the interview knowing the background they are looking for. Do your homework. You can then outline how you can help them improve their services, increase their efficiency or make larger profits.
- If you are applying for a specific job ask the personnel manager or someone in the human resource section for a copy of the job specifications or description. This will enable you to slant your c.v. towards the type of person they are looking for. It will also give you time to think about questions regarding your ability to do the job.
- Dress neatly and conservatively. Don't wear dark glasses – interviewers like to see your eyes.
- Be punctual. Arrive early so you can relax and be composed for the interview. Often a short walk before the interview helps you relax.
- Take references, your c.v. and certificates in case they are needed, but don't flaunt them.
- Be polite. Wait until you are asked to sit down, then sit up straight. Smile and be natural – don't try putting on an act. Be modest and honest. Show you are enthusiastic and keen to get the job.
- Don't dominate the interview. Let the interviewer ask the questions. Try to answer concisely and be prepared to amplify if asked.
- Don't talk too much! There may be many more people to be interviewed. Most interviewers allow 20 or 30 minutes for each interview depending on the number of applicants and the type of position to be filled
- If you don't understand a question say so. If you cannot answer a question say how you would find the answer. If you cannot do a task say you are willing to learn.

Your job is to sell yourself. Be friendly, be natural, be enthusiastic, be ambitious about your work plans. Show you are an interesting person.

If you have prepared well and have had experience in a previous business, don't be afraid to suggest ideas about how the organisation could increase profits or save money. Leave the interviewer with the impression that you are an achiever – one who knows how to get things done.

Remember you could be one of many people being interviewed for that particular position. Therefore you need to make a favourable impression so the interviewers remember you.

BE PREPARED!

Employers will ask questions to reveal your attitude to work. Prepare answers for questions like these:

Why did you leave your last job?

What do you consider your main strengths?

What are your main weaknesses?

What are your ambitions?

Do you enjoy working with people?

What work experience do you find most satisfying?

What salary do you expect?

What decisions do you find most difficult to make?

Under what conditions do you do your best work?

What achievements are you most proud of?

What kind of people do you find it difficult to work with?

Are you prepared to do overtime work?

Can you work on a Sunday if required?

What will you do if you don't get this job?

INTERVIEWS ARE LEARNING EXPERIENCES

On the day of the interview aim to arrive early at the venue before the specified time so you have time to relax and compose yourself. Do not rush in breathless and dishevelled. Pay particular attention to your grooming. Remember you have only one chance to make a good impression.

Look upon the interview as a learning experience and decide you are going to enjoy it. Listen carefully to the questions you are being asked and answer concisely. Be modest and honest. Don't dominate the interview.

Watch your body language. Sit up straight and keep looking at the person that has asked you a question.

Employers will ask questions to reveal your attitude to work. They will be interested in your ability to work in teams, your reliability, your loyalty and your history of achieving targets and getting things done.

THINK COMMERCIAL!

Commercial companies are in business for one reason only – to make a profit! You must keep this in mind when applying for a job. They make money by being more efficient. If they can save time they save money ; and have more time to make money. How can your qualifications and experience benefit them?

Government organisations are limited by their budgets. They are also interested in efficiency to save money. Then they can use the money they save to take on new tasks, or devote more money to high priority tasks. Keep this in mind when you apply for a job with them. Suggest ways you can help.

.....
*"Increased profits come from training better staff and
 having fewer of them."*

AFTER THE INTERVIEW

Write and thank the selection panel for giving you the chance to be considered for the job. Say if you are not successful could you be considered for future vacancies that will arise. Make sure you include your addresses and contact details. Often the chosen candidate doesn't accept the position and other applicants are called back.

If you had done your homework well and did not get the job, try to convert your negative thoughts into positive ones. *"I didn't get the job so what did I learn from the exercise?"*

Try to evaluate your own performance objectively. Make notes on what you did right and what things you would do differently if you were going for the interview again.

If you show you are eager to get a job and you are polite, you can often get some hints from one of the selection panel. *"Can you suggest how I could improve my interview technique for another time?"*

Keep a job-hunting diary or a file with names and addresses of contacts, dates, appointment times and lessons learned from each interview.

Don't be disheartened if you are unsuccessful in your first few attempts. Often a better job may be just around the corner!

"If at first you don't succeed try, try and try again. You only fail when you give up!"

WHAT DO EMPLOYERS LOOK FOR?

Employers are looking to select people to build teams or to fill gaps in their teams. They come to the selection of staff from a very different position to the candidate. If you are going for a job try to understand the outlook of the employer. Firstly they prefer to hire someone with the skills they need and someone that understands the culture of their organisation.

THE RECRUITMENT PROCESS

When I asked managers *“How do you recruit staff?”* there was a variety of responses. Many said they use recruitment agencies for the first round in the selection process. Other left it for their human relations staff to shortlist candidates.

“I prefer to hire someone from within the organisation. My next choice would be someone in a job, especially if they have past experience in a related field.”

One said *“We are very professional when we recruit staff and we expect our candidates to be very professional applicants. We subject candidates to two days’ testing. Many of our tests were devised by professional psychologists – but we carry out our own tests. We use role playing. We dig and probe. We put on a party with unlimited alcohol to see how the candidates handle it.”*

Tests need to be handled with care as many are developed overseas and may not be suitable for smaller countries or be suitable for the type of job needed. At one stage I was subjected to three days of tests and interviews including a written examination.

Another manager said he expects his line managers to do their own recruiting. One factory owner confessed he asked his people to recommend friends and family to fill vacancies.

When I asked some managers what they looked for during an interview their answers were also very varied.

“Will they make things happen? Can they get things done?”

“I am not particularly interested in scholastic achievements. I am more interested in their achievements.”

“I am interested in their background and their experiences.”

“I’m not interested in a person’s knowledge or their skills – these can be taught. I’m interested in the candidate’s attitudes. Will they make things happen?”

“Do they present themselves well? Are they intelligent? Are they articulate? Are they enthusiastic? Do they have a history of achievement?”

“What do I look for? Are they bright? I look at their eyes. Do they present themselves well? Are they articulate? And do they have a history of getting things done?”

“I ask them what things they are proud to have done over the last few years.”

“I start off with a general chat asking about their background. I probe to look for weaknesses in their character.”

“I look for personality traits rather than qualifications and learned skills. I look for drive – enthusiasm – the will to succeed and the ability to become part of our culture.”

“We don’t want clones – they must be able to argue their case with us. Can we get on with them?”

.....
*“There is no elevator to success
– you have to take the stairs!”*
.....

IMPROVE YOUR INTERPERSONAL SKILLS

There’s more to developing yourself than sitting exams.

Good personality, communication and entrepreneurial skills make all the difference when applying for a job. Time spent on extra-curricular activities is often a sound investment.

Robert started cleaning test tubes in a laboratory during his school holidays. When he graduated from university with an honours degree in science he was offered a job in the same laboratory. The manager remembered his perseverance, dedication and enthusiasm. He was known to be reliable and keen and he soon progressed to the position of a senior scientist.

If you are keen to join an organisation, try to get a holiday job with them before you graduate.

As academic standards rise and more people gain high qualifications, employers are investing more time and money in selecting staff. Often you can go through days of testing or be given a temporary appointment to see you are suitable. Qualifications alone are often not enough to get you a job these days.

.....
“Enthusiasm finds the opportunities, and energy makes the most of them.”

When you are studying, training and even when you are job hunting make an effort to develop your self-confidence and your communication and leadership skills. Building your confidence is a sound investment. Join any organisation that will help you strengthen these areas, such as a debating club, or taking a position in a sports club, writing for a student newspaper, or organising community work – anything to give you responsibility and improve your interpersonal skills.

Don't put off this important part of self development because you are too busy, too shy, too lazy or haven't the time.

“Don't sit and wait. Take charge of your life – become the person you would like to be!”

START JOB HUNTING EARLY

Students should start job hunting long before they graduate. Look for holiday work to build a work record and to get known.

Some organisations have established internship programmes to help young people get work experiences. This is a good opportunity for young graduates to show their skills, talents and their enthusiasm for the type of work and to see if this type of

career would suit them. Organisations also use the internship to recruit enthusiastic and talented workers.

Although larger firms employ more graduates, small to medium-sized businesses are the ones that are likely to grow. If you join a small expanding business you could progress more rapidly up the career ladder. In small businesses you are more likely to get a wider range of experiences sooner than in a larger organisation.

ENTHUSIASM WILL GET YOUR FOOT IN THE DOOR

A university report stated: "Even when jobs seem elusive, employers will never ignore graduates who are enthusiastic. The uniqueness of an individual comes through from a certain 'spark' in their character and a passion for life and work."

"Enthusiasm is caught not taught."

GET UP AND GO!

If you are unemployed, don't laze around the house all day. Do something! There is plenty of voluntary work, youth work or community work for willing volunteers.

When you go for your next job interview and you are asked, "What have you done over the last year?" your interview could finish when you say, "Nothing much." But if you can say: "I set up a new youth group.", "I did three months' conservation work", or "I helped run a food bank for the elderly." your interviewers will be impressed. They will think: "Here is someone who has energy and enthusiasm, community spirit and a desire to do things. That's the sort of person we are looking for. "

Anyone who works for a voluntary organisation gains worldly skills and a greater understanding of human nature.

.....
*"All experiences are accumulative
 – they are never wasted!"*

CHAPTER 5

CAREER CHANGE



LEARN NEW SKILLS

CREATING WORK

ADVICE FROM SELF-EMPLOYED WORKERS

THINK CREATIVELY

WORKING FROM HOME

LEARN NEW SKILLS

Recently I met an old friend. He was looking dejected and confided he had been made redundant. "So what are you going to do?" I asked. *"I am too young to retire. They gave me a year's pay, so I'm going to build an office on to my home and start my own business."*

Robert had marketable skills. He had worked for many years in a government department and was a very experienced writer and editor. But moving from a cloistered government job into the cold world of commerce is not easy – as I found out. It is much easier to collect a regular pay cheque than to have to earn and account for every cent of an equivalent salary. But if you have skills, imagination and perseverance running your own business can be a very satisfying experience.

If you can't find a suitable job, have you thought about creating your own work? If you lack skills there are plenty of places you can gain them. I went back to university to update my knowledge of communication technology. A friend who had worked in the city for 20 years bought a deer farm and became a farmer after gaining work experience on deer and cattle farms.

Many things are possible if you have the energy and the finance to change your career. If you don't have the money to set up a business there are simple things you can do, like grow or make things at home, or buy things in bulk and repackage to sell at a weekend marketplace. All that is required is some imagination.

“Learning new skills can be invigorating and interesting.”

OLD DOGS CAN BE TAUGHT NEW TRICKS

If you don't make an effort to learn new skills you will become unemployable. You are never too old to learn the joys of new technology.

Increasing age does affect one's performance speed and reaction time. As you get older you absorb learning at a somewhat slower rate. But this does not mean any lessening of your ability to learn. Many older people have learnt new skills or turned their interests or hobbies into very profitable enterprises.

“People in all fields of creative endeavour have made their greatest contribution in later life.”

CREATING WORK

Some considerations for things you could do:

Train for a new career and go job hunting

Set up your own business

Work from home

Seek work overseas in a new country

ADVICE FROM SELF-EMPLOYED WORKERS

“Once you have a product or a service you must package it well and find a market niche. Don’t be in a hurry, take it step by step.”

“If you are producing something, you must realise you don’t have to do all the work yourself. Plenty of people will make components or supply services for you.”

“The easy part is producing something ; the hard part is the distribution. It’s very frustrating when you see your distributor and retailer making more money than you for less work, but these are essential services – especially at the start.”

“When you are self-employed you are often dealing directly with your customers. If they want changes you can make them quickly.”

“Most new businesses under-cost their services. This may be necessary when you are trying to establish a place in the market but you can’t do this for too long. Make sure you take into account all your costs – that includes your time, house rental or rates, power, telephone, maintenance of equipment, depreciation, advertising and so on.”

“A small business has many advantages. You can keep your overheads low and so cut costs. You can give a more personal service – and you can give a client an instant response to a query or a problem.”

“If you have a quality product or service (and I cannot stress quality too much) and keep your overheads down, you can undercut larger firms with higher city rentals.”

“Once your new business is starting to prosper get professional advice on bookkeeping, marketing, advertising and selling. Employ a good accountant or you could end up in trouble with the tax man.”

“Even if you don’t need to borrow money when you start your business, keep your bank manager informed of what you are doing. Banks today offer many services and advice to help small businesses.”

“Learn new skills if necessary. I had always had a secretary. At the start I couldn’t afford one – I had to learn new computer skills and how to type my own letters.”

“Who you know is important when you set up your own business. Getting clients may be your hardest task.”

“It takes time to establish a new business. A quality service or product is the key. You need to be able to market a new product cheaper than those in the market.”

“Getting started is not easy unless you have a base of clients from your previous business.”

“Spend time seeking advice and making new contacts.”

“If you are working from home you need your own room set up as an office. You need a space to get away from your family.”

“One of the first things you will need is a good computer system.”

“You will also need to set up a filing system. You must keep good records or you will find yourself in trouble with the tax man.”

“The phone can save you much time. Learn when to use it and how to make the best use of it.”

“Create a good image right from the start. Appearances count. Your business name should be meaningful. A unique logo will help clients identify your business. Invest in good quality headed stationery and business cards.”

“It’s easy to start a business but to keep it growing takes hard work and many new skills.”

If you want to set up your own business or just be your own boss and work from home, there are endless opportunities.

Your starting point is identify a need or find a way to produce a product that is different, or cheaper than other similar products on the market . Quality and price are two major considerations.

A Sri Lankan grandmother's favourite recipe started a lucrative cottage industry and eventually became an export earner. Her 'Dutch love cake', incorporating local cashew nuts became famous and was exported weekly to Germany. Another New Zealand grandmother I knew had inherited a family recipe for a pliable almond icing and the family started a manufacturing business supplying shops and pastry-cooks nation-wide. Just think! You may have the basis of a profitable business in your kitchen cupboard in an old family recipe book.

THINK CREATIVELY

Sit down in a quiet place and make a list of all the different services you could provide or local demands you could supply from your home.

When you have finished look at the list below and see if it can spark a few more ideas for you to consider. **There are so many things you can do there is no excuse to be idle.**

Select three or four ideas worth exploring further. Do you have the necessary skills and the will to start? If you lack the necessary skills get someone to help.

.....
"The freedom to make mistakes provides the best environment for creativity."

WORKING FROM HOME

Once I visited a farm in an isolated area. The farmer's wife had an accountancy business she was running from her farm house. The last time I saw her she had a large office and a staff in the local village and was running a national business selling computer software programmes.

Tele-working now permits you to work from home without going to an office so you can conduct your own business from any base, virtually anywhere.

To set up a home-based business you will need skills, contacts and money. You don't need new equipment to start with – cheap second-hand equipment in good working order can often get you started. I know of a very successful printer who started his business with second-hand equipment.

One of the first tasks you must do when you first start working from home is to set up a filing and retrieval system for your accountant and the tax office.

I have written books in New Zealand, had them designed in Australia, printed in Singapore and sold by Amazon.com internationally both as hard copy and as e-books.

ADVANTAGES

There are advantages in working from home. You eliminate the hassles of commuting to work to start the day.

You probably save a great deal of money on transport and business clothes.

You make your own decisions so you can choose your working hours.

You can possibly involve your family in your enterprise. As an added bonus, you could find some of your household expenditure is tax deductible.

You must learn to separate your work and domestic duties. You will need your own workplace so you can isolate your work from the living area. Your working space must be clearly defined and preferably away from the active kitchen and dining areas. If you have children they must know the times you are working and respect those times so you have no interruptions.

You must set regular hours for your work. Be careful to not let family life, sport or hobbies interfere. It is a great temptation to watch sports programmes on television or to listen to the radio when you are working at home but you must create a regular work pattern and keep to it.

Avoid working long hours and do not work seven days a week. But you can work when you feel inspired and stop when jaded and not making progress.

Discipline and a regular routine are essential.

“The discipline of going back to the basics is a valuable learning experience.”

DON'T ISOLATE YOURSELF

Several home-workers have confided *“What I miss most is the contacts with people, the discussions during the office breaks – and the drinks in the pub after work.”*

If you work from home you have to make an extra effort to join organisations, to network and to socialise more – otherwise you get out of touch.

“Isolation tends to make us more dogmatic and less productive in our thinking.”

SOME HOME-BASED ACTIVITIES

- Set up as a consultant using your particular skills and experience.
- Improve your computer skills so you could build apps, computer games, websites or to convert books into e-books.
- Bulk-buy products such as quality tea, coffee, frequently used products such as soap, dried herbs or sweets. Package them in unusual reusable containers, and sell them to friends and neighbours for gifts.
- Buy seasonal fruits and vegetables when they are cheap. Preserve them or process them into jams, pickles and chutneys.
- Make things such as fancy vinegars or mustards, cakes, sweets and chocolates, fancy breads, cheeses, ice cream, clothes, toys, garden furniture, leather goods, kites, walking sticks, wooden bowls and other wooden articles.

- Make foods for people with special dietary requirements such as gluten-free foods or foods for diabetics or vegetarians.
- Sell on behalf of others on commission. Sell subscriptions for magazines or newspapers etc.
- Study and take the necessary examinations for qualifications to sell insurance or real estate. Study to become a financial adviser, tax or home loans adviser.
- Buy old items and do them up for resale. There is always a demand for second-hand furniture, office equipment, antiques, paintings, cars, motorbikes, bicycles, children's toys, etc. Even think about renovating an old house for sale.
- Grow high-value plants such as orchids, pot plants, herbs, bonsai trees, edible fungi, dried flowers. One man dug up his lawn and planted the area in parsley for the local market; another converted his garden into a commercial herb garden.
- Paint things such as houses, pictures, flower pots, china, silk-screen posters, banners, tee shirts, prints.
- Create an on-line store. Consult the internet for ways to do this. You will be more effective if you target your orders to specific groups of buyers.
- Set up a door-to-door selling business and employ people on commission.
- Organise events – conferences, shows, fairs, concerts, plays, sports events, reunions or even organise weddings or birthday parties for busy people.
- Organise guided tours for visitors, historic tours, educational or nature tours. You could even lead international tours.
- Set up a bureau for speakers and hire out speakers for events. Become an agent for talented sports people, actors, writers.
- Breed animals such as goldfish, birds, dogs or cats for children's pets. You can breed small animals for hospitals, universities and research stations. If you have the land you could breed horses, ponies, alpacas, highland cattle,

donkeys. You need to specialise and have good breeding stock.

- Become an apiarist. Put your hives on land and give the owner a share of the honey.
- Collect biological specimens for sale to schools or universities or to sell overseas.
- Set up a security service for neighbours or a house-sitting service while they are away on holiday. Set up a “Swap your house for a holiday” business. Become an agent for town people to have a farm holiday.
- Carry out house maintenance services for the elderly.
- Garden, mow lawns, prune trees, clear sections, cut hedges.
- Buy on behalf of people who don’t have the time or the mobility, such as business people, the elderly or the disabled.
- Set up a business to clean offices, schools, factories, hospitals, a home cleaning business for estate agents or window-cleaning.
- Attend auction sales and buy antiques for resale.
- Buy and rent out pictures or pot plants for offices.
- Cater for parties, weddings or conferences. Run children’s parties for busy parents.
- Take orders and deliver office lunches.
- Teach skills at home such as music, singing, speech.
- Teach English as a second language to recent immigrants.
- Coach students in subjects such as science, maths, languages. Teach people to play a sport such as tennis, golf or bowls.
- Get trained and qualified and set up and run a day-care centre for children.
- Open your home to overseas visitors or to boarders such as university students.
- Subdivide your home into flats for rent.
- Start a pet-minding or dog-exercising service.

- If you own a reliable car, are a competent driver and have a suitable temperament, take the necessary exams to become a driving instructor.
- Hire out tools to people doing home maintenance and repairs.
- Hire out tramping or camping equipment, wet-suits, canoes, suits, party clothes or wedding dresses. There are many things that can be hired out, for example, pictures and paintings, or pot plants for offices or homes.
- If your hobby is photography you can take photos for events such as weddings or set up a studio at home.
- Learn how to frame pictures.
- Can you use your computer skills for desk-top publishing, writing business letters or preparing résumés for people?
- If you have training in accountancy, you could keep the books for small businesses or do tax returns for people who find such chores difficult.
- Set up a small business and franchise it to other people.
- Become an author. Write and publish books, such as this one.
- With all such activities budget carefully to make sure you are making a worthwhile profit.

“What’s in it for me? What’s in it for thee?”

WRITING FROM HOME

Many people try to write for a living; few make a good living. But don’t let me discourage you – you may have a best seller in you!

The only way to learn to write is by writing, writing and more writing. Spend time at libraries, reading and studying the works of successful authors. Read newspapers, books, magazines; listen to the radio, watch TV, go to films, concerts etc. Keep in touch with the real world.

Take writing courses, accept helpful criticism and learn from it.

You must be prepared to rewrite your work many times until your words are just right.

Start by writing articles for magazines, or freelance for local newspapers. This a good way to get free publicity to raise your profile when you want to sell your articles or books.

If you have an idea for a story, select a magazine or a publisher and make a précis of your story to see if the editor is interested in your work.

Writing non-fiction books or novels is usually a lengthy project with poor financial rewards. Very few authors can make a reasonable living writing books. You might do better to collect favourite recipes and see if you can get them published. Cookery books are always popular.

Quality work will often find a sponsor. Quality is the key. Be prepared to edit, edit, edit. Every sentence, every page should be just right with no surplus or misspelt words.

When your manuscript is finished and typed (double-spaced) find an agent who is willing to help you find a publisher. Make sure you have it set out electronically, preferably 'ready to print'. By sending your copy to a designer and having it 'ready to print' you are more likely to find a publisher willing to publish it. Such preparation reduces their costs considerably.

TRAPS FOR NEW HOME-WORKERS

As with most ventures, planning is the key to success.

INSURANCE PREMIUMS

Check with your insurance adviser before you set up a business from home. You may have to pay for extra cover for business activities especially if you have many clients, store inflammable materials for craft work or use your car for work. You may need public liability insurance to cover the sale of defective goods or products which could cause food-poisoning.

LOCAL AUTHORITY REGULATIONS

Check with your local authority to see if you need planning permission to work from your home. You may need permission if you intend to build on to your house or garage.

You probably won't need permission to give lessons, sell over the internet, process data or write for a living.

MORTGAGEE REQUIREMENTS

If you hold a mortgage, check with the mortgagee to see there isn't a covenant on your house or flat which prevents you from operating business activities there. If you are a tenant, check with the owner.

RESPECT THE NEIGHBOURS

Be careful your activities do not affect your neighbours. Keep them informed of your plans. Noise or parking could cause problems. Investigations into home based businesses are often prompted by complaints from neighbours.

HAVE A GO!

Take the time to plan your new venture. Don't rush in – take one step at a time so you have time to learn and develop. If you proceed steadily you will be able to fine-tune your operation and make amendments as your enterprise develops. This should eliminate any large expensive mistakes.

Innovation thrives on encouragement and dies with regulations and bureaucracy. Don't let the bureaucrats beat you! There are two types of people – those of words and those of deeds. If you are the latter, and you truly believe you will succeed in your new enterprise, don't let anything or anybody stop you!

.....
“Most successful people are just common people who apply themselves in an uncommon way.”

CHAPTER 6

RETURNING TO WORK



YOUR SELF-REVIVAL PLAN

PLAN YOUR ACTIONS

YOUR SELF-REVIVAL PLAN

If you are returning to work after a lengthy absence, boosting your confidence and self-esteem can be as important as retraining.

Joan had just come through a very unpleasant divorce. The family home where she had lived for thirty years, where she had brought up her family and established a beautiful garden, had been sold, and she had moved to a small town-house.

Before her marriage Joan had been the private secretary of the general manager of a large international company. But she had been out of the workforce for many years. Now she needed money to survive; she needed work to take her mind off her problems. She also knew her secretarial skills needed updating.

She had never used a computer; she knew little about new technology. She felt she was out of touch with today's world and lacked confidence in herself. So what could she do?

This is the advice she received from some of her influential friends and counsellors. The advice is sound and well worth sharing. It can be condensed into a 5-point plan. The rules are simple and they apply equally to men and women.



1. IMPROVE YOUR IMAGE

Smarten up your appearance. Invest in some new clothes suitable for the type of job you hope to get. They should be smart, conservative, serviceable and comfortable. They don't have to be new. Great bargains can be found in second-hand shops or 'Opportunity shops'.

Make sure you are well groomed. A new hair style could make you feel more confident.

Exercise regularly and determine to keep fit and healthy. Join an aerobics class or work out at a gymnasium. Go for long walks, join a tramping club.

"Get fit and feel good."

Lessons from a speech teacher could improve your voice and articulation. You might need some lessons in deportment.

2. INCREASE YOUR CONFIDENCE AND SELF-ESTEEM

Join organisations such as drama groups, a choir, an amateur theatre company, a political party, a sports club, a Toastmasters club, a debating club or a church club to help boost your confidence. Take on responsibilities as they arise – acting as secretary, treasurer or president. Help with small community projects. You will meet many interesting people and probably develop supportive relationships.

Don't be afraid to try new things – new hobbies, new sports, new foods. Travel to new places to meet new people.

Praise yourself and reward yourself for your successes.

3. LEARN NEW SKILLS OR UPDATE YOUR OLD ONES

Enrol for short courses and attend classes at a polytechnic, university, community college, night school or other institution. Distance learning courses can be completed in your own home in your own time with the aid of radio, television or computer. It is essential to learn computer skills and study the new developments in electronic communications regardless of your profession.

4. START JOB-HUNTING IN EARNEST

Read and answer the “Situations vacant” advertisements in your local newspapers, visit employment agencies and contact people whom you think might be able to help.

Your best chance of getting a job is by networking through friends, family and acquaintances. If you join organisations and enrol in training classes you will make valuable new contacts and they could help in your search.

Don't get upset if you are not successful at first – it's all good experience.

“You only fail when you give up.”

5. BELIEVE IN YOURSELF

Everyone has talent of one type or another, but most people lack the courage to make the best use of it. If you believe in yourself you can go out and get what you want out of life.

Your first step will be to build up your confidence and then with determination and persistence you should reach your goal.

Once you have decided you have the skills and maturity of outlook to offer an employer, the chances are that employers will see you have ability they could use.

Well, Joan smartened up, joined a Toastmasters club and built up her confidence. She became the local secretary. She attended classes at her local polytechnic to update her word processing and other communication skills. She developed supportive relationships with several members of her class and the tutor had enough contacts to get her a job.

Her maturity and experience have made her a valuable employee of a large organisation. She is now the manager's personal assistant and her new boss speaks highly of her conscientiousness and the standard of her work.

“Become what you are capable of becoming.”

PLAN YOUR ACTIONS:

There is no use saying *“There were some good ideas in that self-renewal plan.”* Do something! Challenge yourself with a simple plan for your new life. Think about your situation for a few minutes, then fill in the following form.

MY OBJECTIVES ARE:

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Improve my appearance by:

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Increase my confidence through:

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.....

Update my skills with:

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.....

.....

Start job-hunting at:

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Believe in myself by:

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.....

I plan to take the following actions:

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.....

Today's date.....

Set yourself realistic dates to complete the tasks.

Update my c.v. (See Chapter 2

.....date

Start job hunting in earnest (See Chapter 3)

.....date

Answer advertisements (See Chapter 3)

.....date

Contact prospective employers (See chapter 4)

.....date

.....
"Look back with gratitude and forwards with confidence.
.....

CHAPTER 7

OUT OF UNIFORM



WELCOME TO CIVILIAN LIFE

JOB HUNTING AS A MILITARY EXERCISE

MARKET YOURSELF

WELCOME TO CIVILIAN LIFE

Many people and organisations are apprehensive about employing retired military personnel.

Employers fail to realise they are well trained, flexible in skills and adaptable in many situations. They can cope with stress and hardship and are accustomed to working in teams.

Because many will have had international experiences they are usually mature in their thinking and are tolerant of others.

David was a squadron leader. At 46 he left the Air Force to seek civilian work. He felt if he had left his discharge any longer he would be too old to get a job outside. Let him tell his story:

“Freedom! How often those of us who dedicated our careers to the armed forces dreamed idly of the day when we could be part of the civilian world! Fantasies of not having to wear a uniform, day in day out, where conformity was the norm, and where wondering about what we would be doing tomorrow was never a major problem!

In the armed forces we trained to the “nth” degree for all aspects of our lives – from how to fire a missile, fly an aeroplane or navigate a frigate. However, unfortunately, apart from the so-called ‘Rehab’ courses, we did not get trained in the ‘needs’ of civilian life.

I found myself at a relatively young age having to make a decision as to whether I should stay in the armed forces, with an assured career to the age of 50, or retire gracefully and put myself on the civilian employment market at an age where I felt I could successfully compete with other job-seekers. I chose the latter.”

THEN REALITY HITS!

“As a trained serviceman you walk out into the cold world full of confidence. You are organised, methodical, analytical, adaptable, know how to handle staff and are probably an expert in problem solving.

You feel financially stable – thanks to your pension. You anticipate employers falling over themselves to employ you. Sorry – the truth is another matter.

After some 25 interviews I felt that a lot of prospective employers were wary of ex-servicemen. Perhaps we are too organised, too confident, too knowledgeable, too methodical and perhaps too much of a threat to their own security – particularly if the interviewers were younger than the applicant!

Some employers see ex-servicemen (quite unjustly) as too 'right-wing' for comfort. Sometimes the mere mention of the phrase 'defence forces' closes doors very fast! So how does one cope with attitudes which are antagonistic, illogical or rude?"

RESTRUCTURE YOUR C.V.

"After three months of trudging the streets, knocking on doors, and phone calls I changed my approach. My c.v. was restructured so that the emphasis went from saying to prospective employers" 'Look at me and what I can do' to a more pragmatic 'What is it YOU want? What are YOU expecting of your employee?"

In other words RESEARCH the job you want and adapt your c.v. to it.

My c.v became less flamboyant, and instead of stressing my qualifications and my skills, I began to stress the flexibility of the many learned skills. I gave examples of various tasks I had completed in the armed forces, but in a way that the function I had performed could be related to the conventional business world.

My c.v. became the 'entrée' so to speak – it was worded in such a way it whet the appetite of the prospective employer. The trick is not to SELL yourself so much as to make the prospective employer want to BUY you."

LESSONS LEARNED

"I learned patience. I learned that age was a barrier. I learned that persistence pays. I learned to substitute anger and aggression with an outward and visible, relaxed and philosophical attitude. I always thanked the interviewer for

giving his time to seeing me, and if I didn't hear back I just didn't give up – I always followed up with a polite phone call or letter. Remember that "Manners maketh the man – or woman".

As an ex-serviceman, your training was the best possible. Your skills are valuable. However, don't wear them on your sleeve – keep them in your wallet and produce them if they are relevant to the EMPLOYER'S needs. It works!"

"Make the prospective employer want to hire you."

CHANGE DOWN A GEAR OR TWO

"Before you start looking for civilian work you must learn to relax and change down a gear or two.

When you tell someone in the forces to jump they say, 'How high?' When you tell someone to jump in Civvy Street they say, 'What right have you to tell me to jump!'

Civilian life with its take-over bids, its office politics, its union pressures, is a more uncertain way of life. In the armed forces you have a planned career path but not so in civilian life. Who you are, and who you know are now very important considerations whether you get a job, and how much career advancement you make after you get that job.

Most civilians are wary of employing senior NCOs or senior officers. They find them too forthright, in too much of a hurry to get things completed and they often believe they pose a threat to their own jobs. Yet loyalty, teamwork and achievement lie at the heart of the armed forces' culture – all wonderful attributes for most commercial companies."

With thanks to David S. Williams, Squadron Leader (Rtd)

JOB HUNTING AS A MILITARY EXERCISE

You have been trained to analyse problems, to tackle seemingly impossible tasks, to achieve planned objectives and goals. So why not use these skills to find work? Look upon your job hunting as a military exercise.

WHAT IS YOUR MISSION?

"My mission is to get a job."



Be more specific!

What sort of a job?

What sort of work do you want?

Where do you want to work?

What responsibilities are you prepared to take?

What hours are you prepared to work?

How much travelling are you prepared to undertake?

Write down your requirements for your ideal job.

ANALYSE YOUR FINANCIAL SITUATION

- Make a list of your assets and your outgoings. (There are lists to help you in Chapter 1)
- Include all your essentials, all your desirables and your luxuries.
- Prepare a budget of your personal and your household needs for at least a year.

ANALYSE YOUR DOMESTIC AFFAIRS

- Are you able to move to a new area?
- Do you have children? Are your children at school? Are you prepared to move them to other schools? Or are they attending tertiary institutions?
- Does your spouse work?
- Do you have ageing parents or family responsibilities to consider?
- Where do you want to live?
- Is it possible for you to accept international work?

ANALYSE YOUR EXPERIENCE

- List jobs you enjoy and remember with pride.
- What major contributions did you make when you were in the forces?
- What are your transferable skills?
- What skills did you learn in the forces that will be of use in today's commercial world?

USE CIVILIAN TERMS

- *"Five years as a purchasing officer."*
- *"Experience in budgeting and reporting."*
- *"Experience in security systems."*
- *"Experience in international freight handling."*
- *"An experienced team builder."*
- *"An experienced office manager."*

If you were in a supply section you might consider looking for a managerial job in a warehouse, a job in a supermarket or a position as a hostel manager. If you were a training officer, consider staff development, human relations or teaching.

MARKET YOURSELF

Try quantifying your service work.

"I am an experienced staff manager. I was in charge of 45 staff and my budget was over \$1,000,000."

"I was in charge of maintenance. I had 25 skilled technicians and we had to maintain ten aircraft worth over \$20,000,000."

YOUR NEW C.V.

When you have made a list of your qualifications and experiences and translated them into their civilian equivalents you are ready to write your civilian c.v. Refer to Chapter 2. Armed with this new c.v., you are now in a good position to start job hunting. Remember a good c.v. is only a tool to get you an interview.

LET BATTLE BEGIN!

Your strategy will depend on whether you are applying for a job in a particular organisation, whether you are answering advertisements in newspapers, or registering with employment agencies, searching the internet or are networking to find a job. Whichever method you choose, you must do your homework before you make a formal application.

TARGET YOUR FRIENDS

Help may be close at hand. One of the best ways of finding employment is by contacting friends and family to tell them you are looking for a job and the type of job you would like. The message soon spreads.

Ex-servicemen you have worked with are good contacts – ones who were discharged a few years before you and who now hold good jobs. They may be able to recommend you for vacancies in their organisations.

Then armed with your unique c.v. head off to your interviews after reading again Chapter 4 (Job interviews)

CHAPTER 8

EARLY RETIREMENT



AN EXTRA 2,000 HOURS

PLAN YOUR RETIREMENT EARLY

WHAT DO YOU DO NOW?

FINANCIAL REALITIES

STAY OR MOVE?

BROADEN YOUR HORIZONS

AN EXTRA 2,000 HOURS

There are many pitfalls for people who take early retirement. Ideally they should have planned early in their careers, but will need to study their finances carefully and develop hobbies and activities to make their lives more enjoyable.

Periodically I have lunch with Rob. Each time he has some new scheme to get rich. Rob has a good job but he is only on a two-year contract. He devotes much energy and spare time to researching each of his ideas. He is preparing for an early retirement and hopes to set up his own business. His ambition is to die a millionaire. He has done enough homework to have a range of options and is looking forward to the challenge.

Then there was Dave. His firm merged with another and he was asked to take an early retirement. It came as a shock to him. When I asked him what he was going to do, he was despondent.

He was scared of his future. He had been so busy working he had not thought about the possibility of early retirement.

Charles was a senior public servant. He called the bottom drawer of his office desk his “compost bin”. Every time he had a good idea for setting up a business or starting a hobby he wrote himself a note and threw it in that drawer. When he was asked to retire early he was not unduly upset. He emptied his “compost bin”, sorted his options, and decided to sell his house and car, lease a motel and devote his spare time to inventing some of the things he had been dreaming about for years.

Rob and Charles have something to look forward to. Dave will be a problem unless he creates work, takes up a sport or develops useful hobbies. How would you cope if you were told to retire early next month?

.....
“The hardest work in life is being idle.”

If you had an accident and were disabled for life, or if you had a sudden health problem and were unable to work again in your present occupation, how would you cope?

If your company or department was closed down suddenly, what would you do? Imagine coming home and calling out to your spouse, “*I am home dear – **for ever!***” You would have an extra 2,000 hours a year to fill. What would you do with them? How would you use them – for profit, for pleasure, or would you just let them drift away?

Unexpected early retirement is subject to the same rules as a planned retirement. The only great difference is that it gives you more years to fill in with worthwhile activities.

.....
“Make the rest of your life an adventure.”

PLAN YOUR RETIREMENT EARLY

Everyone should plan for retirement, so if it comes unexpectedly, you are not left in a state of shock.

- Organise your insurance and investment finances as early as possible in your career. The longer you put it off the larger the payments you will need to make and the harder it becomes.
- Study your superannuation schemes, insurance payments and household budgets so you will know what your approximate income and living expenses will be. Will you be able to live in the style you are accustomed to on this income? You might get a shock after you have worked out a budget.
- Read about retirement. Your local library or the internet will have many books and articles on various aspects of retirement. Talk to your spouse and friends about retirement. Develop new skills and interests.
- Plan where you want to spend the rest of your life.
- Remember the older you are, the harder it becomes to make new friends in a new location. If you plan to move, join organisations in the new area to help you settle in and meet people.

No-one should go from a dynamic career to a life of inactivity. Don't just laze around all day watching TV. It would be hazardous to your health – and your private life. You must keep active in both mind and body.

LOOK TO THE FUTURE

Don't waste time worrying about the past. It can't be changed. If you dwell on your past glories you will lose your future (and miss all the good times ahead). So concentrate on your future – that's where you are going to spend the rest of your life!

WHAT DO YOU DO NOW?

You must never quit or retire from life. You should keep working whether it be for fun, money or recognition. There are many worthwhile things still to do. You must have a purpose in life, so set yourself goals – seeking a new career, creating a job, coaching a sports team, helping youth groups, landscaping a garden, learning new skills, helping in community activities. The most satisfying job of all is probably helping others. Basically retired people need to feel wanted.



*“Do all the good you can,
By all the means you can,
In all the ways you can,
In all the places you can,
At all the times you can,
To all the people you can,
As long as you can.*”

MAKE YOUR DREAMS COME TRUE

I have a friend in his late sixties who had always wanted to travel. Now that he has retired, he puts a pack on his back, climbs on a plane or a train and explores the world whenever he feels the urge. Another friend, a widower, follows the national Rugby team around the world as a supporter – he enjoys the company of the other supporters and has made many new friends.

What’s to stop you doing some of the things you have dreamed about? Now that you have no regular job and no time restraints, with your background and experience – and perhaps a third of your life ahead of you – just think what you could achieve!

Have you ever dreamed of becoming a farmer, a painter, an author, a builder, a gardener, a sailor, a world traveller, a carver, a teacher, a minister? Have you ever wanted to play the violin, try your hand at trout-fishing, learn to use a computer and master the wonders of the internet, play chess, or learn a foreign language? How about studying for a university degree? What's to stop you now?

A woman I know attended university when she was in her 60s to study creative writing. She became a famous writer. It is never too late to succeed in a worthwhile venture if you believe you can succeed.

.....
" Nothing ventured, nothing gained!"

FACE UP TO THE FACTS

The most important thing for you to realise is that after you retire, you will have less income. You must decide how you will budget for daily living and unexpected bills. What will happen when your television set blows up, or your car breaks down, or your roof starts to leak?

Where are you going to live for the rest of your life?

Now is the chance to move to a better location or to a smaller house or apartment requiring less maintenance. Your daily routine will change. You and your partner will be spending much more time together – how will you cope? Discuss all the problems likely to occur.

Try to plan to have your own work area, such as a shed where you can make things, or an office area to study, work, write or read.

.....
*"RETIRED. No clock. No phone. No stress.
 NO MONEY!"*

FINANCIAL REALITIES

It is never too early to start planning the financial side of your retirement. Find out the exact date you will be expected to retire. Do you know what your retirement income will be?

Do you know how much you will need each year to live? Add up all your living expenses for a typical month – and you will probably get a shock.

Have you planned how you will live on your pension? Work out a realistic budget. Do this well before you retire – don't put it off!

How many years will you need to budget for?

How many years will you live? These are big unknowns.

So what should you do?

.....
“Plan as though you were going to live forever. Live as though you were going to die tomorrow.”

INVEST FOR RETIREMENT

Your biggest investments are usually your own home or your business. A prudent investor reduces interest payments in these two areas as soon as possible, so aim to freehold your home and business as quickly as you can.

Join a superannuation scheme early in your career.

Build up a “nest egg” of savings in high interest bank deposits. This is best done by skimming off a percentage of your salary on a regular basis, preferably before you are paid. Once your “nest egg” has built up, seek advice from several registered financial planners for the best ways to invest your savings.

Many banks have useful advisory services worth investigating. Seek advice from several different advisers before you invest.

DON'T PUT ALL YOUR EGGS IN ONE BASKET

Don't take unnecessary risks with your hard-earned money. Conservative investment is the safest. Spread your investments between property, growth assets, blue-chip stocks and shares, and fixed interest deposits and bonds. Don't gamble on risky stocks and shares.

One-third in property, one-third in fixed interest deposits and one-third in investment trusts would be a sound way to spread your risks so you can enjoy a comfortable retirement.

.....
"Practise thrift or things will drift."

STAY OR MOVE?

If you decide to stay in your present home, carry out any large alterations or maintenance work before you retire.

If you want to move, make plans well before you retire. Choose your new location with care. If possible stay close to family and friends.

- You must decide if you want a smaller house which will be easy to clean and heat and cheaper to maintain.
- Look for a house close to essential services, shops, public transport, hospital, entertainment venues etc.
- When you buy a property consider the long-term sale potential. Look for a house with easy access. Look for a house with a view. Look for a house that gets the winter sun and has an easy-care garden. Make sure your house is well-insulated and has plenty of storage space.

"The three most important things to consider when buying a house are : location, location and location."

- Make your home as accident-free as possible. Ramps and wheel-chair access are bonuses. Don't laugh – you may need them one day.

- Will your new home suit you if your spouse or partner dies?
- Whether you decide to stay in your present home or move, consider comfort, convenience and social contacts.
- If you are buying a house, you do not want a large mortgage to cope with during retirement. Don't buy a house that will involve you in heavy repayments, or one that requires a lot of maintenance.
- Replace expensive household items such as television sets, stoves and refrigerators if they are getting old. You may want to replace your car with an automatic model and one that is cheaper to run and maintain.

.....
"Don't spend as little as you can; spend as much as you can afford."

BROADEN YOUR HORIZONS

While you are thinking about finances and housing, don't neglect your own health and self-development.

Keep physically and mentally active. Plan your days so you can get regular, moderate exercise – walking is excellent.

Make sure you have a healthy and varied diet. Eat plenty of fresh fruit and vegetables and wholemeal breads, and reduce your fat intake. As you get older you need fewer calories, so try to avoid putting on weight.

WHAT NEW INTERESTS ARE YOU DEVELOPING?

Retain your old interests but develop new ones by joining clubs and associations. When appropriate take responsibility and serve on committees. Your experience and organisational, secretarial or accounting skills would be welcome.

Keep up with social and cultural activities in your district. Visit museums, art galleries, craft exhibitions, gardens etc.

Assist with community projects such as tree-planting activities for your local residents' group, delivering "Meals on Wheels" for people who are housebound, helping low-income families with budgeting, or visiting the sick. Local church groups are always eager to have a little extra help. But still plan to have plenty of time to keep in touch with family and friends.

- What new skills are you learning?
- Are you planning a new career?
- What about travelling to explore new cultures or to see relatives and friends in other countries?

If you enjoy your comforts there are always good cruise ship tours or luxury train trips to enjoy.

There are so many exciting things out there and there is so much still to do!

RETIREMENT CAN BE FUN!

.....
"Life is not a candle flickering in the breeze – it's a torch to light new flames."
.....





YOUR NOTES AND 'TO DO' LIST

A series of horizontal dotted lines providing space for writing notes and a to-do list.

CHAPTER 9

SEEKING INTERNATIONAL WORK



ARE YOUR SKILLS TRANSFERABLE?

OPPORTUNITY KNOCKS

INTERNATIONAL WORK IS NOT EASY

FINDING WORK OVERSEAS

GETTING ORGANISED

SETTLING IN

COMING-HOME SHOCK

ARE YOUR SKILLS TRANSFERABLE?

Professor R.H. Schwass spent many years lecturing at Massey University. One day he was invited to take a position at an Indonesian university. That appointment completely changed his life.

His contribution there led to a posting to Thailand to help set up an agricultural faculty at Khon Kaen and eventually to the award of an Honorary Doctorate of Science by the King of Thailand. It was a fitting climax to a rewarding and satisfying life spent in developing countries. Khon Kaen University is now a large successful university. He also set up an agricultural faculty for the University of the South Pacific in Samoa.

Many people who had routine or even mundane jobs in their own countries have made major contributions by seizing an opportunity to work overseas.

Are you prepared to take a chance and seek work in another country?

Big monetary rewards and personal satisfaction are possible if you have the necessary skills and experience. .

There is now a global workforce and a global marketplace. If you cannot get work in your own country, do you have skills that can be transferred to others in foreign lands?

Countries are at different stages of development. Some of your skills not required in your home country may be marketable in another country.

Many countries are in need of people to teach English as it is now an international language for trade, travel and commerce.

Teachers, doctors, nurses, foresters, agriculturalists, engineers, veterinarians, hydrologists, geologists, marine biologists, helicopter and airline pilots and trainers are in demand in many parts of the globe.

Would your skills be appreciated more in other countries?



.....
*"Be prepared to take some risks and make the most
of opportunities when they arise."*
.....

OPPORTUNITY KNOCKS

When one door shuts, another usually opens. Are you ready for a change of environment and occupation?

If you have the skills and mobility, consider employment overseas. There is plenty of work in some countries of Asia, Africa, the Middle East and in Australia.

Developing countries go through distinct stages of evolution. In the early stages their first priority is self-sufficiency in food production.

When that is achieved and their agriculture and technology have reached a high standard, they become food exporters. Taiwan ROC would be a good example of this. Then they move into tourism and industrial exports.

Later large construction projects are undertaken to help expand and develop their economies. This involves the building of power stations, dams for hydro-electric power and irrigation schemes, roads, bridges, houses and industrial plants. Many countries lack skilled people to carry out these projects. This opens the door for large international construction firms. They will need engineers, architects, builders, drivers, caterers, medical staff, computer operators, clerical staff and technicians.

New schools with qualified staff will be needed to teach subjects such as English, mathematics, engineering, science, technology and agriculture, business and management skills.

Most developing countries are desperate for modern hospitals with experienced doctors, nurses, physiotherapists, pharmaceutical staff etc. Airlines are always looking for experienced aircrew and aeronautical engineers.

In countries where oil and mineral exploration is being carried out, helicopter pilots are in great demand. This is the situation in Papua New Guinea.

Most developing countries need veterinarians, agriculturalists, foresters, aquaculturalists, soil scientists and conservationists

“Don’t sit and wait – look for your next opportunity.”

.....
“If it is to be, it’s up to me.”

INTERNATIONAL WORK IS NOT EASY

Working internationally can be demanding, frustrating and stressful. There are risks but there can be good rewards – and not just financial ones. You learn first-hand about other countries and their history and cultures; you make good friends and you will have many happy memories.

You become a more interesting person; and your family will benefit from their overseas experiences. At the same time, you will probably appreciate your own country all the more when you return home.

A good way to start is to work for a volunteer aid group or an international organisation to get established and to get a good reputation. When you get invited back by organisations within the country, you know that you have been accepted, your work was appreciated and you can be of further help.

FINDING WORK OVERSEAS

Where do you start? Visit local embassies and talk to the staff. Use their libraries and read the classified advertisements in foreign newspapers and trade and professional journals. Don’t overlook employment agencies, consultants and professional societies.

International agencies publish lists of job vacancies and contracts available. Most countries have aid organisations looking for staff for overseas aid work. Such work can be challenging but extremely satisfying.

Most international consultancy firms purchase these lists and can negotiate on your behalf for a fee. The advantage of working through such an agency or consulting firm is they give you advice and support. They have the essential infrastructures in place. They know what the problems are and they can help you with accommodation, contacts and advice.

You can always approach potential employers directly. Write to international agencies asking for the appropriate forms to register on their computerised employment files. Complete them fully and neatly, and return them with a copy of your c.v. If there are any suitable vacancies they will contact you. But in any case, your records will be filed and consulted as further vacancies arise.

(Chapter 2 tells you how to prepare your c.v. and market yourself.)

GET YOUR FOOT IN THE DOOR

Once you have worked overseas and have established a reputation for hard work and helpfulness, getting other jobs is easier. Further invitations come when you have proved to the local people you have skills to help them. It's who you know that's important so don't spend all your time socialising with other expatriates. Take an interest in local culture and customs and get to know local people.

RESEARCH FOR INFORMATION

Half the fun of travelling is doing your homework and researching the area where you hope to work. Your local library will have a mine of information as does the internet.

Read historical and travel books and year books; talk to people who have returned from your chosen area – their advice can be invaluable.

The Embassy or High Commission of your chosen country can probably supply handouts and information about climate, customs, culture, laws and regulations. They will also advise you about work permits and visas.

The government department dealing with foreign affairs or external relations can often give you helpful leads with names of people to contact and sources of up-to-date information. But the best source of information is often someone who has recently returned after working in that country.

Volunteer organisations can often suggest a suitable person to contact.

“You will never fully appreciate your own country until you have lived in another.”

GETTING ORGANISED

Now, let's assume you have been offered a job and completed all the necessary contracts and documentation. There are many things you will need to do before you depart. ***Don't leave everything until the last few days.*** Make sure your passport is valid for the period of your absence, and you have the necessary visas and work permits.

Visit your medical centre and have the injections against the diseases prevalent in the country you will be working in. Medical insurance is an absolute necessity.

Get your finances in order and set up your banking needs with your local bank.

“Doing your homework early beats a last minute panic.”

PROFESSIONALS YOU WILL NEED TO CONTACT

- Inform your lawyer of your plans and make sure your will is up to date. Advise your accountant to handle your tax returns.
- Arrange for your insurance contributions and other outgoings (such as mortgage repayments) to be paid.
- Consult your doctor or local hospital about necessary vaccinations. It is advisable to have a comprehensive medical examination and a dental check. Take a supply of any

medication you may need – and medical records, details of prescriptions, prescriptions for spectacles etc.

- Visit your banker or share broker. Talk to these people about investing any surplus overseas earnings in high-interest investments.

Take plenty of money in travellers cheques or bank drafts. If you are setting up house, you will have major initial household expenses and you may have to pay a heavy bond for rental accommodation.

Unless you have negotiated an advance on your salary you may have to wait at least a month after you arrive for your first payment.

.....
*“Take half as many clothes and twice as much money
 as you think you will need.”*

HOME AFFAIRS

One of your main worries will be your house and possessions at home. You may be fortunate enough to have friends or relatives who can move in to look after your home and garden and even the family pet.

Many people taking overseas postings put their furniture and household goods in storage and arrange for estate agents to lease and supervise the property.

Whatever you decide, make sure you can leave home feeling all your property and financial affairs are being well looked after.

TRAVEL LIGHTLY

You don't need to take all your home comforts with you when you take up an overseas posting. Often the lighter you travel the better. Most necessities are available these days in most countries.

You avoid customs and pilfering problems if you buy your household needs locally. You can often purchase household goods cheaply from expatriates returning home.

If you are moving from a temperate to a tropical climate your clothes will probably be unsuitable and would probably go mouldy in storage in the tropics. Light-weight cotton clothes can be purchased in tropical countries at reasonable prices and tailoring is usually cheap.

SETTLING IN

ACCLIMATISATION

It may take several weeks to acclimatise in some areas so be prepared to make adjustments to your lifestyle.

In hot climates you need to increase your intake of non-alcoholic liquids to prevent dehydration. You will probably have to reduce your physical activities. You may find you won't be able to do as much work as you did back home.

Homesickness, lack of sleep, even increased social activities and alcohol intake can add to the problem of "tropical fatigue".

DRINKING WATER

As a general rule don't drink local tap water! Use treated bottled water or boil your drinking water and filter it (if possible). Singapore is one Asian country with safe tap water for drinking.

Never take a drink containing ice unless the water has been boiled or treated before the ice is made. Alcohol will not disinfect dirty ice!

When travelling buy sealed bottles of carbonated drinks, hot tea or coffee, or drink the liquid from freshly cut green coconuts.

In many countries milk can be a source of infection. If possible drink your tea or coffee black to avoid contaminated milk. (Add a slice of lemon or lime to tea or use powdered coffee whitener.)

WATCH YOUR DIET!

Initially try to keep to your usual diet. Often gastric upsets are the result of eating foods which have not been cooked properly, are heavily spiced or have been contaminated.

Change your diet slowly. You will enjoy the local foods if you start eating them gradually. Don't over-indulge with unfamiliar tropical fruits.

When you dine out, select well cooked, freshly prepared foods served hot. Avoid raw foods such as salads, cold meats and sea foods. Buy your fruit and vegetables whole and peel them yourself, making sure salad vegetables are washed well in sterilised water.

Use boiled or sterile water for cleaning teeth. Water, something we take for granted at home, is one of the big dangers.

“The dietary rules for good health in the tropics are simple but it is hard to maintain a constant discipline.”

IMMUNISATION

Seek reliable medical opinion before deciding which vaccinations you will need. When you arrive at your new destination check again with a local doctor to see if you need additional immunisations. Malaria and dengue fever are still serious problems in many countries so it is essential to take appropriate medication for the various types.

THE LINK LANGUAGE

In some parts of the world English is called the 'link language'. You can manage to communicate in English in most countries and if you have trouble, a good mime act will usually get you what you want.

As soon as possible learn key phrases in the local language. Even if your pronunciation isn't perfect it will help you get accepted

more readily. People appreciate the fact that you are making an effort to learn their language.

CONFORM TO LOCAL CUSTOMS

First impressions are important. Seek advice to make sure you observe local customs. People have long memories if you make cultural mistakes.

Don't be in a hurry to make changes in work routines in your new environment. When you propose a change, involve the local people in the decisions. There may be good historic or cultural reasons why changes are not desirable.

.....
"Communication must be a two-way affair."

ACCOMMODATION IS IMPORTANT

When working overseas, make sure you have good accommodation. Be prepared to spend extra money to get suitable accommodation handy to facilities – you need an "oasis" to come home to and to entertain in. In some countries security is a problem so be prepared to pay for security guards.

One of your first jobs when you find accommodation is to report your address to your local embassy or High Commission office. They must know the names and addresses of all nationals in their area in case of emergencies – and there may be social and business advantages.

KEEP IN TOUCH

Keep in contact with friends, relatives and colleagues so you know what is happening at home. If possible keep in touch with the local news on your laptop, tablet or smartphone. Try to keep up to date with political, legal, tax, educational and any other changes at home.

COMING-HOME SHOCK

Returning home may be harder than you expect, so pay as much attention to your return as you did to your departure.

Be prepared for “coming-home shock”. You will have had many adventures, perhaps a higher standard of living, perhaps a more social life. You may have had domestic staff, a luxury you don’t have at home. You will be a different person. You will be a more interesting person.

You will find things will have changed while you were away.

You will meet old friends, still in their same work rut, who haven’t even realised you were away. You will be full of enthusiasm to tell them what you have been doing but all they will want to do is tell you about their own little problems.

CASHING IN ON YOUR EXPERIENCES

English is widely spoken in many countries so there may be little incentive for you to learn a foreign language. But if you make the effort to learn the language of your host country and combine this skill with your work experience and the contacts you have made, new opportunities may open up when you return home.

Businesses interested in exporting goods and services to developing countries are always looking for people with language skills and local knowledge.

Teaching a foreign language, or English as a second language, is another growth area that could prove interesting and rewarding.

.....
*“If you go only once around the room, you are wiser
 than the person who sits still.”*

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.....
*“Nothing ventured,
 nothing gained.”*

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