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I hate my new job – and I can't quit

By Beth Braccio Hering, Special to CareerBuilder

Benny Hsu of Jacksonville, Fla., works in a restaurant. Like many employees, he finds himself in a tricky situation: He dislikes his job but believes he can't quit. "I feel like I have no other option," Hsu says. "If I leave, I won't have enough money to pay my mortgage."

While workers may bemoan "sticking it out" until prospects or finances improve, there are actions they can take to benefit both their current situation and their future career path. Here are seven strategies for making the most of an undesirable new job.

1. Give it some time

Being the new person can be tough. Allow some time to bond with co-workers and become familiar with workplace operations. Days may pass more pleasantly as you begin to feel comfortable with others and more confident about your performance.

2. Be realistic

When you're unhappy, it is easy to dwell on everything that is wrong and to glamorize other places. "The fact is that the grass isn't always greener, and every workplace has its share of good and bad," says Elizabeth Freedman, author of "Work 101: Learning the Ropes of the Workplace without Hanging Yourself" and "The MBA Student's Job-Seeking Bible." "Lousy bosses and office politics exist everywhere, so don't assume that your job woes will disappear if you get hired someplace else. Be sure that your expectations are in check so that you don't wind up leaving a job for something that doesn't really exist."

3. Make it a learning experience

Evaluate why you hate this job and what would make you happier. Failure to do so may lead to repeating the same scenario down the road.

"You can get a job offer on the other side of the planet, but you're still going to be the one working in it," Freedman says. "If you hate the 9-to-5 lifestyle, don't know what you want to do with your life or simply are feeling worried and anxious about the future, those issues will be right there with you, too, no matter where you work."

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Krista Regedanz, a Palo Alto, Calif., psychologist specializing in job-related issues and anxiety, recommends writing down answers to questions such as:

- Who am I as a person and as a professional?
- What do I value most?
- What are my goals for the next quarter, year and five years?

Then, see how your answers conflict with your present position. By focusing on what you truly want, you'll know what to look for as you bide your time until a better fit comes along.

4. Look at the bigger career picture

While sticking around may benefit your wallet now, it might help it in the future as well. "Don't leave before you've got some meaty accomplishments and tangible results to put on your résumé," Freedman says. "Leaving too soon may hurt your chances of being competitive against other job seekers at your age or level with more expertise than you." Another good reason to stay: Job-hopping gets mixed reviews from hirers. If your résumé lists too many jobs in too short a time, employers may rightly question your motives and loyalty.

5. Be good to yourself

If a career situation has you down, do what you can to make yourself feel better both physically and mentally. Regedanz suggests:

- Getting enough sleep.
- Exercising regularly.
- Scheduling time for quality relaxation that leaves you feeling refreshed.
- Spending time with people you care about.
- Finding ways to bring more meaning into your life, such as by volunteering or taking a class.

6. Know that this too shall pass

Have you ever convinced a skeptical child that a shot would hurt only momentarily and then things would be better? The same holds true for a bad job. Frustration becomes easier to tolerate when you treat it as a temporary state rather than a lifelong sentence.

7. Find the bright side

Finally, while you need not be a consistently perky Pollyanna, thinking about the benefits that come from your labor may offer a new perspective.

Hsu admits that he used to have problems seeing beyond his dislike for his job, but he says he has learned to focus on the positive. "Be thankful for the simple things in life and what you have," he says. "Appreciate that you have a roof over your head, hot meals and a bed to sleep on every night. Don't always think about how much you hate your job because you'll keep digging yourself into a hole that'll be hard to get out of. Change your thoughts, and it'll change your situation."

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Common Interview Questions

At times, the most basic interview questions can be the toughest to answer. Many candidates go into an interview thinking they can quickly respond to these types of questions, only to find themselves fumbling for a coherent response once the heat is on.

Following are some common questions you might be asked during your next job interview and tips to avoid becoming tongue-tied:

Q: Can you tell me a little about yourself?

A: The ideal answer should be brief yet include enough information about your relevant skills and experience that the hiring manager understands how you could benefit the company.

Q: Why do you want to work for our company?

A: Your response should demonstrate that you have researched the organization prior to the interview and believe the job is a good match for your skills.

Q: What are your strengths and weaknesses?

A: The first part of this question is fairly easy to answer, but describing your weaknesses is a different story. A sound approach is to name an actual weakness but follow it up with steps you are taking to overcome the flaw.

Q: Where do you see yourself in five years?

A: With this question, prospective employers are hoping to get a sense of your drive and ambition. While avoiding sounding inflexible, demonstrate your goals for professional growth and career advancement.

Q: Do you have any questions?

A: Asking one or two targeted questions of the hiring manager – about the position's growth potential or the company's long-term objectives, for instance – demonstrates your interest in the position and may shed additional light on the intricacies of the job.

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5 Ways Young Adults Ruin Their Credit

When you're newly on your own, you need just about everything, and plastic can become a big temptation. But money missteps now could cost you for years.

Credit seems like one of those things that should develop slowly -- the fine wine of your finances. The small actions you take every day would collect over time so that, in a few years, your high credit score would help you sail through that new car purchase, apartment lease or mortgage application.

That may be true for good credit habits. But money mistakes when you're just starting out can trash your credit score, saddling you with **bad credit** and making goals harder to meet.

Consider these five ways you can ruin your credit -- and how you can avoid them:

1. Charge it to the max

That \$600, \$2,000 or \$5,000 credit limit can feel like free money waiting to be spent. It's especially hard to resist when you're on your own for the first time and need so many things: clothes, groceries, a flat-screen TV or an actual chair to sit on in your new place.

But charging up to your limits on plastic can put your credit score in a world of hurt. Lenders evaluate your **debt-to-credit ratio**. If they don't like what they see -- if you have reached your limit on one or more cards -- you become a risk. Lenders will suspect you are one big expense away from being unable to pay. Experts recommend using just 10% to 30% of your available credit.

And they may be right! If you can't pay off your card in its entirety each month, try to keep your balance comfortably under the limit. Then, once you've established a pattern of regular on-time payments, use your improved credit to apply for a balance transfer credit card with a lower annual percentage rate that will help you pay down your balance sooner and qualify for better cards.

2. Miss due dates

Your credit card bills may take a back seat to the other critical expenses in your life -- rent, utilities and student loan payments. If you're struggling to meet those obligations, your card statement may be at the bottom of the pile for getting paid. But late payments on credit card bills can lower your credit scores.

If paying bills is a challenge, try to pay at least the minimum on your cards each month, on time. And look for ways to cut expenses and increase your income.

3. Co-sign a loan

Here's the scenario: Your boyfriend or girlfriend really needs a loan for a new car, but the bank says no way without a **co-signer**. You may think you're merely vouching for your soulmate's character, but you're really saying, "I'll pay if he or she doesn't." You have one good possible outcome: He or she makes every payment on time, and, four years or so later, that loan is gone. But consider the other possibilities, from a crisis that makes him unable to pay (job loss, injury) to the worst-case scenario -- he just walks away from the debt. You'll inherit the debt, the collector's harassing phone calls and the damage to your credit, too.

When your sweetie asks you to co-sign, offer to ride the bus with him or her instead.

4. Collect credit cards like Beanie Babies

You hear this once a weekend: "If you open up a new credit card with us today, you'll get 10% off your purchase! That's going to save you \$8 today! It takes one minute to apply!" Your wallet already has your favorite card, a backup "just in case" and your debit card -- but that \$8 off sounds good. Store and regular credit cards often come with tempting perks. But a collection of cards in your wallet -- meaning you have ready access to potential debt that would be challenging to repay -- can ding your creditworthiness.

Stick to the fewest possible cards you need, and select cards with perks you'll use regularly, such as one of the best rewards credit cards.

5. Blow off your other bills

You may imagine your credit report and score are based entirely on what you do with your MasterCard and Visa. However, it's not that simple -- your habits with all your bills figure into the big picture of who you are as a borrower. If you're regularly late paying your electric bill, for example, your credit report may turn off future lenders before the power company turns off your lights!

Set up a system to pay your bills on time or have them paid automatically from a bank account.

Use your credit cards thoughtfully, avoid unnecessary debt and pay your bills on time (the most important step for building a good credit score), and you'll end up with a credit history that takes you successfully into early adulthood and beyond.

This article was reported by Jennifer Rose Hale for CardRatings.com.

An introduction to intros

There's a certain art to meeting and greeting people. For a select few, introductions are effortless. If, however, you're one of the many individuals for whom initiating conversation does not come naturally, the following greeting guidelines can help:

Master the handshake

Almost every professional interaction begins with a handshake, and a good one can help you make a positive first impression, whether you're meeting a potential employer or a new colleague.

Avoid vigorous arm rattling, a double-handed upper-arm grip or a wince-inducing squeeze, which will make for a bumpy beginning. Instead, aim for a firm handshake and pair it with a pleasant smile and good eye contact. You'll communicate both friendliness and self-confidence. A proper handshake lasts about three seconds -- two or three pumps -- starting and stopping crisply.

Embrace formality

To hug or not to hug is becoming a common question in the workplace, especially in offices that have a casual atmosphere. But it's still best to play it safe by favoring handshakes over hugs when in business settings.

Hugging is often considered an intimate gesture, and not everyone may welcome it. While a quick hug may be appropriate or instinctive in some situations -- when you run into a close business associate unexpectedly, for example, or after your best friend in the company receives a promotion -- it's generally best to err on the side of caution when you're not sure of an "open-armed" welcome.

Sidestep space invaders tactfully

Do you dread meeting with colleagues or clients who are "huggers"? One technique for protecting your personal space is to extend your hand early to indicate you'd prefer a handshake.

Of course, some hugs are impossible to dodge without embarrassing the other person. As manners guru Peggy Post notes: "Sometimes you can't avoid the contact, and it's best to grin and bear it; backing away a bit once the person has released you should signal your feelings."

Introduce in the right order

If you're meeting with a group, be courteous by introducing yourself to new contacts before exchanging pleasantries with those you already know. Also, always introduce junior-ranking employees to senior-level people, mentioning the person of higher rank first ("Director John Doe, I'd like you to meet our new intern Carl Coffeefetcher.").

Win the name game

Have you ever been introduced to someone at a busy networking event only to forget his name five seconds later? You're not alone. To commit the name to memory and guard against goofs, restate the person's name ("I'm so pleased to meet you, Charles.").

To help others remember your name, speak slowly and clearly. If you're at a conference where a name tag has been provided, stick it near your right shoulder; when you shake people's hands, their eyes will go directly to the tag.

Show you're interested

Knowing how to make a perfect introduction does little if you're not adept at the chitchat that typically follows. Have ready some standard topics that anyone can relate to -- weather, traffic and weekend plans are perennial winners.

Also pay sincere attention to what the other person is saying, and make sure your body language reflects your interest. You're not sending signs of engagement if you're compulsively checking your smartphone, looking at your watch or scanning the room for others to talk with.

Finally, be mindful that appropriate business greetings vary significantly from country to country. A series of cheek kisses is common in some nations, while bowing is customary in others. Nuances abound. In Japan, for instance, it's considered impolite to immediately put a person's business card in your pocket without first studying it.

Before heading into a meeting with international colleagues or embarking on a trip abroad, research the prevailing greeting culture so you don't inadvertently commit a faux pas.

The bottom line: Whether you're meeting business contacts from across town or the other side of the globe, use good judgment and do your best to make them feel respected and comfortable in your presence.

10 useless résumé words – and 10 eye-catching ones

By Beth Braccio Hering, Special to CareerBuilder

"Generic hyperbole belongs on cereal boxes, not on résumés," says Duncan Mathison, a career consultant and co-author of "Unlock the Hidden Job Market: 6 Steps to a Successful Job Search When Times Are Tough." "If it does not pass the 'So what, anybody can make that claim' test, leave it off."

Instead of being another candidate professing to be a "hard worker," revitalize your application with a little seek-and-replace exercise. Scan your résumé for empty, overused words such as the following:

1. Outstanding
2. Effective
3. Strong
4. Exceptional
5. Good
6. Excellent
7. Driven
8. Motivated
9. Seasoned
10. Energetic

"Watch out for words that are unsupported claims of greatness," Mathison says. Adds David Couper, a career coach and author of "Outsiders on the Inside: How to Create a Winning Career ... Even When You Don't Fit In," "If you call yourself an 'excellent manager,' how do we know?"

The nouns following those subjective adjectives can be equally meaningless. Anyone who has ever had a co-worker can claim to be a "team player."

A better route to take is describing accomplishments and letting the hirer make his own judgment. Give specific, and preferably quantifiable, accounts of what you've done that makes you an "outstanding salesperson." Likewise, peruse your performance reviews for quotable material from supervisors that demonstrates why they consider you a "strong leader." Listing awards or other forms of recognition also can be used as support.

Some words should be avoided because they convey traits that employers consider standard for anybody who wants to be hired. "You're motivated? Hope so. A good worker? So happy to hear that; I didn't want to hire a bad worker," Couper says. Don't take up precious résumé space with unnecessary items.

Also on the "don't" side: words that seek to overcome what you might think are your shortcomings. "Using 'seasoned' for 'over 50' or 'energetic' for 'inexperienced' looks like spin and smells like spin," Mathison says. Keep the focus on what makes you right for the job.

On the flip side, certain words can make hiring managers do a double take. Light up their eyes with these 10 words and phrases:

1. Created
2. Increased
3. Reduced
4. Improved
5. Developed
6. Researched
7. Accomplished
8. Won
9. On time
10. Under budget

"We suggest that résumé writers include action words to describe their jobs," says Susan Ach, a career counselor at Marymount Manhattan College in New York City. Verbs project the image of someone who has the background and initiative to get things done. Employers can clearly comprehend what you've accomplished and can use that as a basis for envisioning future success with their company.

Think about it: If you were hiring, would you rather take on someone who calls himself a "productive manager" or somebody who states that at his last job he "increased company profit by 3 percent," "reduced employee turnover in his department to the best level in five years" and "improved brand awareness by implementing a new social media strategy"?

Lastly, it can be beneficial to use verbs and nouns that are common to your specific industry. This shows your familiarity with the language of your field and optimizes the chances of getting past an automatic scan for keywords. But remember, too, that all companies tend to speak a universal language: money.

"Terms such as 'on time' and 'under budget' are often good. Hiring managers want to know you can get things done with minimum fuss," Mathison says. Tell them what makes you the most profitable choice for the job and employers will tell you the best word of all: "hired."

ambiguous

\am-BIG-yuh-wus\ (adjective)

- 1 a:** doubtful or uncertain especially from obscurity or indistinctness
- b:** inexplicable
- 2 :** capable of being understood in two or more possible senses or ways

*I'm a great
believer in luck,
and I find the
harder I work, the
more I have of it.
~Thomas
Jefferson~*

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Social media not your thing? It could hurt your job search

In a recent study by Jobvite, 55 percent of employers said they plan to increase their investment in social recruiting. Eighty-seven percent of them are already using LinkedIn for recruiting and 95 percent hired a new employee from their LinkedIn recruiting efforts alone, not to mention Facebook or Twitter.

Additionally, the U.S. Bureau of Labor Statistics estimates that up to 85 percent of career opportunities go unadvertised – which means that you have to use your network.

"Word of mouth and friend referrals are huge [in a job search]. The new word of mouth is through social media," says Sarah Cullins, president of Finesse Staffing, a recruiting firm based in Southern California. "It is often still who you know, not what you know and social media helps you to know a lot more people."

Echoes Llamas, "If you know of a company or a job you want to land, get your network 'working' for you. With 350 friends, they know 350 friends who know 350 friends. You've just reached more than 1,000 people and the likelihood is someone knows a hiring authority at your target company."

In fact, not having an online presence will hurt job seekers, says Morgan McKean, a consultant and writer who specializes in recommending green fashions, beauty products and home décor for women.

"These days, any business that doesn't have a web presence isn't taken seriously. What job seekers have to understand is that their career is their business. They must have a place to send potential employers to see their background. The product or brand they are selling is their skill set. They need to have a place to showcase their features and the benefits to working with them. Without these things, they lack credibility in this new job market," she says.

If you don't already have a social networking or social media profile, the first thing to do is get one. Then follow these steps:

1. Be clear on what you want.

"Candidates need to have a clear focus of what they're looking for in a position. If you want your network, online or offline, to help you -- you need to know what you're asking for first," Llamas says.

Adds Cullins, saying that you are looking for 'a job' isn't clear enough. "People won't take that seriously," she says. "If you clearly define what you want and what you can do and ask your network to actively help you, you will get lead or pushed in the right direction."

2. Give help first.

"When someone asks if you know of a good mechanic or if they paid too much to the plumber, help them out. Be sincere and helpful. Refer your social media contacts to others and they will reciprocate," Cullins says.

3. Consistent branding.

"There are a plethora of candidates and job seekers I see that have one profile on Facebook that says 'restaurantur', another one on LinkedIn that says 'social media marketer' and yet a third on Twitter that says 'food blogger.' Who are you?" Llamas says. "Create a consistent, clear and precise brand across all the social networks and on your résumé so hiring managers and companies know what you do and that you're an expert in your industry."

4. Protect yourself.

More often than not, employers will do a search for you before or after an interview, in a search engine or on a social network.

"To avoid giving away too much information, keep your profiles private. Only accept Facebook friend requests from people you know and while keeping your LinkedIn profile public is recommended, you can choose to publish on certain aspects of your public profile on LinkedIn," Llamas says. "Avoid those summer beer guzzling Facebook profile shots; your profile picture is always public."

5. Be social!

"Social media is not just about blasting your opinion or your accomplishments to the world. Social media is an online party," McKean says. "If you engage people in conversations, compliment them on their work, ask questions and acknowledge their expertise, they are more likely to respond."

Ultimately, if you don't have a presence on social media you look out dated and will get left behind. It is not a matter of passing people by, now it's keeping up.

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