

**WELCOME TO THIS  
EDITION OF CAREER  
COMMUNIQUE!**

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Annemarie Cross is a Career Coach, professional Resume Writer and NLP Practitioner, and founder/principal of Advanced Employment Concepts, a consultancy offering specialised services for people striving for success and fulfilment in their business, careers, and personal lives.

[www.annemariecross.com](http://www.annemariecross.com)

## CAREER *communiqué!*

### Annemarie's Muses

Hi everyone!

Not too long before Christmas is here—something I'm trying hard not to think about, as dragging myself through the shopping centre among hundreds and hundreds of shoppers is just not appealing to me. Of course, if I stick to my plan to get my shopping out of the way BEFORE the rush, I won't have to worry about long queues. However, even with all my good intentions, I just can't force myself to do it [sigh].



My youngest daughter is constantly leaving little post it notes around the house with items she wants for Christmas! Poor ol' Santa is definitely going to blow his budget this year!

Speaking of budgets, money and debts our Finance guru – Mary Benton has a very appropriate article for this time of year, "Managing debt – are you working for it or is it working for you?"

Geoff Edwards - our resident Business Coach, has an article on

"Strengthening Foundations to Improve Business Success in the New Year." Geoff is also offering a fantastic special on his coaching package [check out page 9 for further details].

If you are looking for that extra special gift, consider purchasing that someone special our Resume Gift Certificate. You may even wish to spoil yourself! We are

running a special package offer that for every purchase of a Resume/ Interviewing & Career Web Portfolio Package a 10% discount applies, as well as a free copy of Ace that Interview! e-book. What a fantastic way to reinvigorate your career with dynamic career marketing tools! [check out page 2 for further details].

Have a great month everyone!

**Till next month.**

***Annemarie***

### WANT TO OUTSTRIP YOUR COMPETITION?

Harness the benefits of a **dynamic** and **compelling career web portfolio** to **position you from your competitors while boost your credibility.**  
Check out: [www.resume-showcase.com](http://www.resume-showcase.com) for more information.

Our Sponsor:



[www.acethatinterview.net](http://www.acethatinterview.net)

Want to outshine your competition?

Ace that Interview! Cutting-edge interview techniques EXPOSED! is the resource you have been looking for, jam-packed with interview strategies. Including:

- ◆ Command what you are worth with strategic salary negotiation tactics;
- ◆ Understand the complexities behind a 'behavioural' interview;
- ◆ How to answer "Why should we hire you" and other more difficult questions.

*"I recently sat an interview for a Government position and the expert help and guidance I received from "Ace that Interview", combined with a telephone consultation with Annemarie Cross assisted me greatly in a successful interview process. Thanks Annemarie for your professionalism and knowledge."*

Shane Jacobs

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### Interviewing 101—How to handle a previous termination in an interview

**Question:**

I was just terminated from my employment. It was a mutual agreement between the company and I. Now I am looking for a job, but what should I tell employers on why I was terminated?

For two years my boss treated me without respect and was very condescending. I am not the first person leaving the company because of her. Can you give me some advice on how to handle this situation when I apply for jobs?

**Answer:**

Answering interview questions concerning your reason for leaving a previous employer can be daunting for any job seeker, whether the reason is due to termination, downsizing or incompatible working styles with managers or colleagues. Whatever the reason, there are some strategies to assist you in **preparing an appropriate response to use during your upcoming interviews.**

Above all, it is important to research the company that you are applying to, so that you are able to develop responses that will portray relevant and transferable skills and overall value that you offer them. This way, the benefits for their organisation in offering you a placement within their team will hopefully far outweigh any negative connotations they may have picked up.

**An example response:**

"I thoroughly enjoyed my time at [company] and was able to work and contribute my [expertise/skills] on many special projects that had significant impact on overall [revenues/profits]. Due to a difference in working styles between my manager and I, we agreed that it would be best for me to seek further challenges and opportunities. The last project that I managed saw company revenues increase 45%, through several innovative marketing initiatives I executed. I believe this is also a very important part of this role within your organisation?"



**Special Nov/Dec 2005 offer to Communiqué subscribers:**

**A great Christmas gift:** Purchase a resume/interview package and career web portfolio and **receive 10% off entire package** as well as a **free copy** of 'Ace that Interview! Cutting-edge interview techniques EXPOSED!'

[Note: due to our office closing down for Christmas, the career documents may have to be developed in January 2006 after we re-open. Contact us for further information at [success@aresumewriter.net](mailto:success@aresumewriter.net), with the subject: RE: Special Nov/Dec 2005 offer. *Order must be placed by the 15th December 2005.*

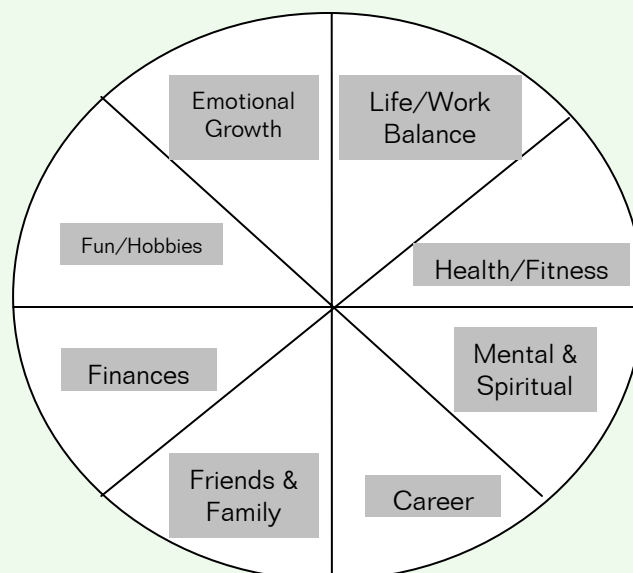
## CAREER *communiqué!* con't

### Coach's Corner

With Christmas and the holiday season rapidly approaching, many of us may already have begun our Christmas shopping and booking our end of year holiday. It's also around this time of year that we become bombarded with a plethora of tempting advertising campaigns that may unfortunately prompt us to blow our budgets, maximise our credit cards, and leave us with an enormous debt that requires the rest of the year to pay off! [Does this sound familiar?]

In this month's issue of Career Communiqué, our finance expert - Mary Benton provides a fitting article 'Managing debt – are you working for it or is it working for you?', so to follow this theme, I thought we would reflect on 'Finances' in the 'Areas of Life' wheel.

Finance and Money is a topic of discussion that can generate divergent reactions. Some people hate money – some love money - and others seem to have a love/hate relationship with money.



#### Areas of Life Wheel

It's interesting to note that our family members and/or primary care givers can have a significant impact on our thoughts, beliefs and values towards money. For instance, if a person grew up hearing "Money is the root of all evil" how do you think that would have impacted on their thoughts and beliefs around money?

Take a moment to reflect on your thoughts and beliefs around Finance & Money.

- ◆ What is your current situation around Finance & Money?
- ◆ What do you believe could improve around this area?
- ◆ What is most important to you about Finance & Money?
- ◆ Is there anything blocking you from having specifically what you want in this area? If so, what is it? (Even if this is a feeling/emotion).
- ◆ What will happen when you have your desired state?



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Today debt is a way of life with the average Australian household spending 2.3 per cent more than it earns each week, according to the AMP.NATSEM Income and Wealth Report .

But debt doesn't have to be a dirty word. If it's the right kind of debt, it can actually help people.

It's a simple concept: "good" debt can create wealth and "bad" debt reduces it.

If people borrow to invest, and the investment earns money, they can pay the loan off from the earnings. In this way the debt is actually working for them. That's "good" debt.

On the other hand, if people borrow for a car, boat or if they use a credit card to buy things that lose value and don't earn money, they're behind in two ways – the lower capital value and all the interest they've paid. This is "bad" debt.

### **Managing debt – are you working for it or is it working for you?**

**By AMP Financial Planner Mary Benton**

Healthy debt management is often the first step in ensuring financial fitness.

People should consider paying out any non-deductible debt first, such as credit cards, personal loans and home mortgages, as its after-tax cost is usually highest.

Any debt should be paid off in order of interest rate, highest to lowest.

If someone is lucky enough to receive a lump sum of money, while it may be tempting to splurge, they will usually be better off in the long run if they use this money to pay off any non-deductible debt first.

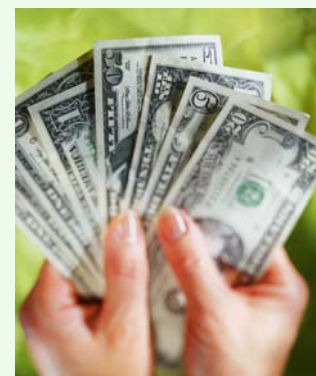
Before people start building assets, it's important to check what they owe – how much, in what form and at what interest rate. Then they can see whether they can arrange their debt more efficiently.

People with several bank accounts and credit cards should consider consolidating them, helping to reduce fees and charges, not to mention being easier to keep track of spending.

People could also think about rolling all their non-deductible debt into their home loan as this is usually the lower interest rate. At the same time, people should look at increasing their home loan repayments so they don't end up taking longer to pay off the debt.

Arranging for income to be paid directly into a home loan and using a credit card for daily purchases can help people make considerable savings on interest payments. Of course, this will only work properly if people pay off their credit card debt each month.

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## Older workers vital to future prosperity

The Advertiser --- Page: 6 : 24  
November 2005

Original article by Jemma  
Chapman

A national project promoting the benefits of employing mature-age workers is being tested in South Australia. Called "Valuing Older Workers", its intention is to encourage employers to hire and retain older employees. On 23 November 2005 a workshop was conducted in Hindmarsh, the first in a series to be held across the state. Environment Minister Stephanie Key said the state's ageing population was a major challenge. Upgrading the skills of older workers would ensure that employers had access to a skilled workforce well into the future

[Source: My Business Daily 24  
November 2005--ABIX]

**Editors note:** To access our free 'Re-igniting clarity, confidence and contentment within your life and career—for the over 45's, send an email to: [freeresources@annemariecross.com](mailto:freeresources@annemariecross.com)

## CAREER *communiqué!* con't

### Managing debt – are you working for it or is it working for you? - con't

By AMP Financial Planner Mary Benton

Borrowing money to invest, known as "gearing", can be a powerful way to build wealth, but beware – gearing has more risk attached to it than investing with money that has been especially put aside. Borrowing provides a larger sum to invest and earn returns, so in good market conditions earnings can be multiplied. While investing more money can provide the opportunity to increase potential gains when markets are rising, gearing can also increase the impact of losses in falling markets. People should always get advice before they start borrowing to invest to make sure it is the right strategy for them.

A financial planner can work with people to help them make sure all of their debt is working for them, not against them. It's always important for people to seek advice on their own personal circumstances from a professional financial planner before making any investment decisions.

People wanting more information about debt management can log on to [www.amp.com.au](http://www.amp.com.au), or call 133 608 to order a free copy of the *Thinking Ahead* CD-ROM, AMP's comprehensive guide to financial advice.

\*Mary Benton is an Authorised Representative of AMP Financial Planning Pty Ltd, ABN 89 051 208 327, AFS Licence No. 232706. Web: [www.plan4wealth@ampfp.com.au](mailto:www.plan4wealth@ampfp.com.au).

Any advice given is general only and has not taken into account your objectives, financial situation or needs. Because of this, before acting on any advice, you should consult a financial planner to consider how appropriate the advice is to your objectives, financial situation and needs.

\*AMP.NATSEM Income and Wealth Report, Household Debt in Australia - Walking the Tightrope, Issue 9. November 2004.



**Do you have a career or job search related question?**

Let one of our career experts answer your question on our job seeker forum. [Click below!]



**Check out our job search/career related posts on our blog—  
Catapult Your Career**

Please come on over and drop us a line. We'd love to hear from you!



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**Q & A**

Dear Annemarie,

I'm trying to re-enter the workforce after a career break (due to family commitments) and feel I am not getting anywhere with my job search. I am just not getting passed the first base. What am I doing wrong?  
Jan.

Dear Jan,

Many women (and of course, men) can experience extreme difficulty when re-entering the workforce after a career break.



Some time ago, I wrote an article about a client experiencing similar difficulties that you are now facing. Perhaps through reading her story you will be able to apply some of the strategies we used with this client, to re-invigorate your job search and your career.

Janice was re-entering the workforce after a lengthy career break due to family commitments, and during the early stages of her first appointment it was apparent that she was really quite disheartened about her prospects of securing a role similar to her last paid employment.

Five years ago, Janice had been in an executive support role for a CEO of a large high profile accounting firm, where

she was responsible for managing the entire office, performing diverse personal assistant, administrative and secretarial functions, while directly responsible for three secretarial staff. Not long after getting married and starting a family, Janice made the decision to put her career on hold in order to raise her children, and now with the youngest at school, she was ready to re-establish her career.

Reluctantly, she had begun the process of writing her own résumé, however after what seemed like reams of wasted paper, and numerous pencils sharpened to the stub, she came to see me in sheer frustration.

The following information was obtained during my interview with Janice, where initially her response had been that she had no particular achievements or significant contributions to offer. By requesting that she provide additional information and further examining her responses, we were able to unearth some excellent, marketable accomplishments.

Continued P7

Janice had been President of the local kindergarten for a two-year period, however due to this being within a voluntary capacity she thought it would have no relevance to her career. How wrong she was! The committee consisted of six members, so within the role of president, not only had Janice demonstrated leadership qualities, but an ability to facilitate a collaborative team environment, providing encouragement and support to each member to contribute their unique ability toward the successful operation of the kindergarten.

With Janice at the helm, the committee had successfully fund-raised \$15,000, some \$12,000 more than previous committees; had sourced, established and forged strategic relationships with local businesses and other community groups who were now providing regular donations and sponsorships with BBQs, fairs and other special events run by the kindergarten; and had reduced advertising expenditure by 80% through successful negotiations with local printing companies.

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### Q & A-con't

Janice's administrative background had certainly contributed to other areas of the organization as well; she streamlined the filing systems; led the conversion of the computer system from an old outdated system, to an updated high-tech system (that didn't take two cups of coffee and a walk-around-the block before loading up to the start menu); and spearheaded the introduction of a computerized accounting package that controlled the kindergartens' entire financial information, budgets and financial reporting which has previously all been performed by hand. She also provided training on the new software package to the treasurer, with ongoing support as required, to ensure that the system was operating smoothly and was being utilized correctly.

This information had excellent transferable however Janice had completed short-certifications within time-management and certainly relevant to



already provided competencies, also successfully courses and achieved information technology, administration, her career. The final

examination mark attained ranged in the top 2% of her class, another great achievement. Also this area could demonstrate Janice's desire to keep her technological knowledge current and an ongoing commitment to expanding her skills.

Unknowingly, Janice had a goldmine of information that would look impressive on any résumé, and with the correct formatting and dynamic wording it would spark the attention of any recruiter or business executive.

So now, which format should we utilize to present this wealth of information that markets these competencies, and the value they offer, in the best possible way? In Janet's case, rather than utilizing the more conventional reverse chronological format for her résumé, a functional style was more appropriate.

A professional profile provided a powerful 3-4-paragraph overview of her expertise, with further verifiable evidence of her experience and achievements under the headings of: Executive Support / Personal Assistant; Management / Operations / Business Administration; Key Strengths; Accomplishments.

Continued P8

### Reform needs to put more mothers in the workforce

The Australian Financial Review --- Page: 67 : 22  
 November 2005

Original article by Catherine Fox

Jillian Broadbent is well-known in the Australian business world. She is an economist and corporate director who wants to see more women in leading positions in Australia. She has told an Australian Labor Party business forum that many factors in Australia conspire to keep mothers out of the workplace. She noted that the lack of affordable childcare, the tax system and poor parental leave provisions combine to keep women at home or in casual jobs. Broadbent also believes that high-school students should be taught to share home duties, so that this is not seen as women's work. She wants to see business schools mentor men and women on how to build the self-esteem and management capacity of women in the workplace. Broadbent believes that if women shared more paid work, the pressure on men to earn high incomes would be relieved.

[Source: My Business Daily  
 22 November 2005–ABIX]

## CAREER *communiqué!* con't

### Q & A-con't

Janice's response to her résumé was extremely fulfilling and with a dynamic career document in hand, she was ready to market herself back into the workforce.

Jan, you may also be able to uncover excellent data from the following:

- ◆ Establishing, growing and operating your own business (although rather than disclosing Owner, the title Manager would be more appropriate.
- ◆ Volunteering on local church committees; school committees; dance groups committees; soccer/football committees; community organizations? – What role did you play? What accomplishments did the committee contribute? Did you organize any special or fundraising events? Were there any problems that were resolved? Did you make any suggestions or contributions that had a significant (or any) impact on how the organization was operating?
- ◆ School involvement; Regular volunteer/contributor/reader within the classroom; interacting and supporting children with learning/sporting activities; or implemented remedial learning initiatives to assist challenged students. Assisted teacher with preparation of class materials. Served on the Parent & Teachers' Association; in which capacity? Again, in which way did you contribute/collaborate/initiate fresh ideas?
- ◆ Part-time work (even if on a voluntary basis) and helping within a family members' business – no need to disclose that this was a family member or friend, just list the contributions, scope of responsibilities and achievements.

Continued success!





We live in a world of short-term gain and this is reflected in the approach to business and the way that businesses are run. How many companies have you seen offering huge payout figures to their CEOs and at the same time staff numbers are being slashed? How often are we prompted by advertising to "buy now" and we never see this company again? At this time of the year, it is an ideal time to reflect on the huge differences we can make as a business owner in the New Year.

I am sure many Business owners have a business plan that forms the basis of their future direction. A key ingredient to this plan is a personal SWOT analysis that spells out what you are good at, what your key attributes are etc. When you know this, you can develop the business SWOT, which will then reflect all these strengths as well as your passion for the business. By understanding who you are perceived as, this can then be reflected in your marketing approach to the business. Integrated with this approach should be the development of

## CAREER *communiqué!* con't

### Strengthening Foundations to Improve Business Success in the New Year

of relationships, a very important ingredient to business success.

Implementing your Business Plan results in marketing and a sales campaign. By looking at previous campaigns over the previous year, it is important to consider do you still have those customers, or was it a one off sale, or somewhere in between? What do you think you need to do differently in the New Year to change these ratios of customers who will stay with you for sometime? In any business, one of the keys to success is the importance you place on relationships and a key question to ask as a business owner is.....will the quick sale mentality provide you with long term sustainability?

A Business Coaching program with Coaching for New Opportunities provides you with an opportunity to assess where you are at with business relationships and your business in general. Now is an excellent time to start the New Year off in an exciting way by booking in an introductory coaching session with Business Coach, Geoff Edwards.

The experience I have represents exceptional value to people and people in business as it provides an excellent opportunity to increase awareness and achieve success. It is important to note that I have achieved the following outcomes with clients on an international basis:

- ◆ 20-year blockages to success have been overcome in 2 months.
- ◆ Business profitability has increased significantly
- ◆ Stress, anger and worry have been replaced with serenity
- ◆ Clients are feeling happier and more relaxed than they can ever remember

You too can benefit from this opportunity for change by visiting <http://www.coachingfornewopportunities.com> and starting your journey with an introductory session with Geoff Edwards, Business Coach.

In addition to this, I have available **a once only Business Coaching package offer for that great start to the New Year in your business.** A three month Business Coaching program with 12, 1 hour sessions, weekly email support and a coaching workbook, normally priced at \$1650 is available for \$1495, **a \$155 reduction.** Please note this is only available until 15<sup>th</sup> December 2005.

