

A hand holding a black marker is drawing a diagram on a newspaper page. The diagram consists of several lines and shapes, including a large circle and some smaller lines. The newspaper text is visible in the background.

RTF

reVisions

Solutions, ideas and notes for life away from the office

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Fall 2008

The Mature Worker's Job Search

Financial Goals
Difficult Neighbors



Difficult Neighbors

By Dr. Mark Lauderdale

Often we love our home or apartment but have trouble with the harassment of the neighbors. There are alternatives to dealing with difficult neighbors without spiking your blood pressure or calling the police.

The word harassment is a very broad term. For different people it can mean anything from neighbors who are verbally abusive and deflating your tires to people who are just plain nosy.

It's a little like saying my dog is misbehaving. You wouldn't start right away by working on your dog's misbehavior in general. You'd want to focus on the specific forms of misbehavior that are causing a problem, such as jumping up on people, or barking too much, etc.

The first thing to do is to identify the specific type of harassing behavior that is causing the problem in with the neighbors. Let's say that your neighbors are frequently rude or disrespectful to you and your fam-

ily. They use a "hit and run" form of verbal abuse.

Don't jump into speaking with the neighbors too quickly. In fact, immediately jumping into action is often where people go wrong. It's almost guaranteed that you will do or say the wrong things, which just make the situation worse.

The next thing to do is imagine, or more specifically visualize, the way you'd like things to be with your neighbor instead of the way things are. Set your goal and visualize it.

You might want to turn them into friends or you might want to have infrequent but respectful interactions. Either is fine. Just be very clear about your goal— as long as it's constructive.

Let's say that you don't want to move away from the neighborhood and what you really want is for your neighbors to talk in a respectful way to you and your family. Since this is what you really want, you should make a conscious decision that

everything you say or do from now on will move things toward this outcome and that everything the neighbors say or do also becomes an opportunity for you to take things closer to that outcome.

After you've imagined what a positive outcome might look like, you should then eliminate your anger, frustration and stress about the situation and feel calm, strong and confident about creating a positive change. You can't produce a positive outcome if you're sitting on negative, angry or hostile feelings.

Armed with a feeling of confidence and determination to produce a positive outcome with the difficult person, start imagining what would happen if you were to meet with your neighbor and play out any scenarios that come into your mind. After visualizing outcomes and calming yourself, pay them a visit. You can start by saying, "I noticed that you seemed unhappy about something when we last spoke, so I thought I'd come over and find out what it is that's bugging you."

It's quite possible that they may not believe you and you may just get another rude response. But, you can persist. "Clearly, something was bothering you and I'd really like to know what it is so that we can address the problem."

You want to persist and be genuinely concerned and curious, so that your neighbor actually starts to feel that you are interested in what their issue is. Persist until you understand why they are feeling the way they are even if their concern is based on misinformation or an immature way of seeing things.

Once you understand what their concern is (no matter how rudely they expressed it), you can then start to think of a solution that could address that concern. Of course, if you are addressing their genuine concern, then they will also become

more receptive to a friendlier relationship without the disrespectful language.

If there is no underlying issue bothering them, or at least none that they will divulge to you, and they persist with rude language, you can take the approach of paying them a visit each and every time a rude episode occurs, and each time approaching them with the same calm and genuine curiosity about what it is that is bugging them.

The ruder they are the more concerned and curious you should be. Of course you need to be able to do this calmly and confidently because pushing your buttons and getting you to react is what they are trying to do.

If you continue with repeated discussions over an extended period of time, never retaliating or getting drawn into an argument and always pursuing the issues in great detail, the act of being disrespectful towards you will start to become a bit of a nuisance to your neighbor who will think twice about being rude next time.

He'll know that hurling another negative comment your way is just going to result in yet another long drawn out discussion in which the things that are bugging him will be put under the microscope for examination.

There are only two outcomes, either your neighbor will eventually reveal what is really bugging him or her, which you can then address through some kind of win-win solution, or, they will change their tune and avoid being rude in order to avoid another discussion with you.

Mark Lauderdale MD FRCPC is a psychiatrist and author of "Secrets of Dealing with Difficult People" (www.shrinkinbox.com/difficult-people/) which provides expert ideas, insights and tools for dealing with all types of difficult people confidently and effectively.

Letter From The Chairman



Where did the summer go? It seems as if it only lasted a few weeks. While I know in reality summer doesn't end that quickly, time whizzes past faster than I'm prepared for and each year it seems to go by with increasing speed. I've already hauled out the jacket to keep me warm against the morning chill. I've also started planning for the upcoming holidays and thinking about the end of another year.

When you begin to contemplate year end giving, please consider becoming one of our Family of Givers. This program was developed by The Trust to give value and recognition to the donations made by individuals.

All funds contributed to The Trust will be used to support its overall programs which are consistent with the mission and strategic plan of The Trust. These plans include providing housing assistance grants to administrative professionals in need, maintaining Vista Grande Retirement Center, supporting The Trust's publications, maintaining The Trust's web site, and providing programs to our members at targeted events.

Any member who contributes to the Family of Givers campaign will automatically have the gift credited to their respective chapter/division. Thus Family of Givers contributions will complement any local fundraising efforts that your chapter may engage in throughout the year. Planned, purposeful donations are what the Family of Givers is all about. You can find more information on The Trust's website at www.iaap-rtf.org.

It's a new year for The Trust and with the new year, we have a new pin. Contact your chapter or division RTF chairman for details on how you can get this year's pin. Don't forget to order your holiday cards. Information is on the back cover of this issue of RTF reVisions.

We appreciate the support of IAAP members everywhere. Without you, we couldn't continue our work supporting admins around the globe.

Kathy Hampton CPS/CAP

A handwritten signature in black ink, appearing to read 'Kathy Hampton'.

Chairman





Vista Grande

A Place in the Sun... for you!

Vista Grande is the Retirement Trust Foundation's most longstanding project. Our "place in the sun" was envisioned in 1947 by Della Herring, who contributed the first dollar to fund it.

Amenities at Vista Grande

Many of the amenities at Vista Grande find their home in the Community Building. The Mildred Barr Library has books and videos, as well as a comfortable area for reading by the fireplace. The Lillian C. Martino Arts & Crafts Room holds quilting sessions and has an active Project Happiness group that knits blankets and baby items for charities. The Community Building also houses an exercise room where we have a monthly class on using all the equipment. A beautiful gazebo is a picturesque setting for outdoor gatherings.

Vista Grande Convenience

Vista Grande has all the features you would expect from any premier retirement community, including: a coin-operated laundry, private resident mailboxes, monthly resident potluck dinners, organized craft activity sessions, convenient free parking, a fully-equipped kitchen for resident use on special occasions, and a chapter of IAAP just for Vista Grande residents!

For additional information or a residency application, call or write today:

**Manager, Vista Grande
Retirement Center
4101 Meadowlark Lane SE
Rio Rancho, NM 87124
505-892-9300**

THE Trust

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Financial Goals For Families

By Edward W. Smith



As most of us understand, written goals can be a powerful force that changes your life for the better. Discover how combining your personal goals with your families goals

can help you reach your dreams.

When the entire family is working toward one goal you will be pleasantly surprised on how fast you will see results. What's more, when the entire family unit is working toward financial goals it can be a bonding experience that everyone will appreciate.

Working toward family financial goals brings families closer together. You will find that your family will begin to operate as one unit in order to reach those financial goals. Many top business organizations, sports teams, charities and sororities share common financial goals that bring everyone involved closer together. It works for them so let the power of family financial goals work for you.

Family goals to set

Family goals should be set for all areas of your life including: health, personal development, spiritual/ religious and life goals. This article focuses on family financial goals; however you can easily adopt the techniques to cover the remaining areas of your life. Once more, each individual person in the family should set their own personal goals and have full support from the family.

By setting family financial goals and working as a family to achieve financial freedom everyone involved gets a sense of purpose and something positive to work toward. Children, parents and other extended members of the family will all benefit from the support of working toward family goals.

Setting financial goals

Setting family financial goals begins with identifying objectives that your family wants to accomplish. Take some time to figure out what motivates everyone. It could be that one family member wants to take a trip to Hawaii, another wants a nice dinner once a week, and yet another person in the family wants to cut a few years off their retirement schedule. Find out what everyone dreams about because this will help you understand each others goals and you'll become closer because of it.

Once you have an understanding of what each family member wants it time to align your goals. Maybe you want to learn more about making investments, want to increase your 401k savings, would like that new car, or just want to have more money for a rainy day. The bottom line is that everyone in the family has to do their part. When everyone works together with a common goal of achieving financial freedom then everyone's life improves. The ability to set family financial goals and achieve family goals will improve every aspect of you personally and your family as a whole.

Financial Goals That Work

There are effective goal setting techniques available that will allow your family to maximize the effectiveness of your financial goals. One helpful tech-

nique to aid in accomplishing your goals is to set them using the S.M.A.R.T method.

Significant & Specific

The more detailed you are able to make your family goals the closer you are to achieving them. This gives you a clear target to shoot for and when you see what you're aiming at you have a much better chance at hitting the bull's-eye.

Be sure to make your family financial goals significant. They must mean something to your family so that they are motivated to reach them. Setting a goal of saving for a gallon of gas probably won't motivate people but if it was to save gas for a weekend trip now that's another story. Remember kids, teens and young adults are motivated by lifestyle not money. So be sure to relate money to being able to afford the type of lifestyle your family wants to live.

Motivational & Measurable

Creating measurable goals will allow your family to celebrate when you achieve them. This makes goal setting fun and a true bonding experience.

The family financial goals that you set should be motivational to the entire family. Design goals that motivate and encourage each family member to do their part.

Attainable

Dream huge and be realistic. You can be anything you set out to be; however growing gills so you can swim underwater probably won't happen.

Results-oriented

One way to maximize the effectiveness of your family financial goals is to phrase your goals in the positive. Using results-oriented words like "I accomplished," "I received," or "I have", will direct your mind to focus

on the outcome. Focusing on the outcome is one of the key steps to becoming financially free.

Your family financial goals should include the reasons, too. It's the reasons behind the goals that make us want to accomplish them. Who cares about money? It's the lifestyle that money allows us to afford that matters.

Family financial goals must relate to each other so the family works as a single unit. Setting powerful family financial goals starts with making sure everyone's goals are heading in the same direction and not contradicting each other. For instance, if one family member's goal is taking a family trip to the beach next weekend and another goal is to work that weekend to save more money, those contradict each other.

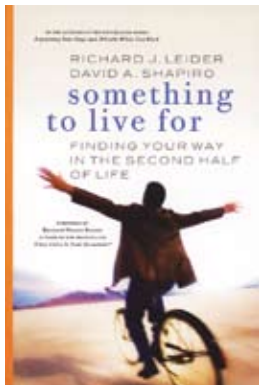
Time

It's important that your goals have a set deadline in place. Decide on a specific time so you push each other to accomplish them by a certain date.

Take an evening and sit down together for dinner with no interruptions. Get everyone's dreams, goals and aspirations out. Find a way to align your goals to create a dynamic family that accomplishes goals together. Every goal you set out and accomplish together will bring everyone closer.

Vince Shorb is a leading young adult financial literacy expert and prepares young adults for the financial real world. His course 'Financially Free by 30' is the first interactive, multi-media curriculum designed specifically for high school and college-age clients. Get your free copy of his latest book and instructional videos at www.freeby30.com.

Book Reviews

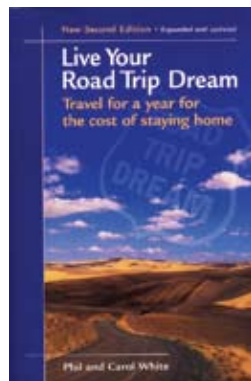


***Something to live for: Finding Your Way in the Second Half of Life* by Richard J. Leider and David A. Shapiro (Berrett-Koehler Publishers \$15.95)**

The second half of life is a journey into unknown territory—a safari like the one that inspired this book. Drawing upon ancient wisdom and modern research for guidance, the authors invite you back to a time and place where we are better able to clarify for ourselves what really matters in our lives. They share stories from their own lives and of others facing midlife and beyond. They also offer up positive practices: live an authentic life of purpose and meaning while balancing our lives with vitality and joy.

***Live Your Road Trip Dream: Travel for a year for the cost of staying home* by Phil and Carol White (RLI Press \$18.95)**

The White's award-winning "how to" guide helps turn your personal travel dream into reality—it is the ultimate road trip planner. This detailed guide will get you moving from the dreaming to the doing stages in no time at all. You'll learn how to pay, unravel your current commitments, plan on the fly, handle emergencies and enjoy your travel companion 24/7. The new updated second edition includes revised budgeting and technology sections, a section on helpful websites and mid-life sabbaticals.



***Will Work For Fun: 3 Simple Steps for Turning Any Hobby or Interest into Cash* by Alan R. Bechtold (Wiley Publishers \$24.95)**

The secret to work is creating a job that pays you to do what you love to do. All you need is access to a computer, basic understanding of the Internet, and simple word processing skills. With those three ingredients, this book will help you turn whatever it is you love doing into a profit-generating small business that will earn you money. Veteran online marketer Alan Bechtold shows you how to generate real, long-lasting income from your hobbies and interests, no matter what you're into.



Help For The Mature Worker's Job Search

By Bernadette Kenny

Today, the mature worker is a more integral part of the American workforce than ever, often trading the label “retiree” for “job seeker.” Increasingly, workers over the age of 50 are deciding to remain in the workforce (both full- and part-time) for financial reasons, or to feel a sense of professional fulfillment. And, while all segments of the working world are feeling the pressure of a highly competitive job market, mature workers are grappling with a variety of new challenges.

The reality is that many older workers are finding that the gap of time spent before finding a new position is widening as great career opportunities become increasingly hard to find and even harder to land. The good news is that since fewer younger people will be available to fill positions due to lower birth rates in the late 1960s and 1970s, workers over 50 will only grow in demand in the coming years as the talent shortage looms. While employers recognize the vast experience, knowledge and skills that mature workers can provide, it can be difficult for mature workers to find the right mix of financial reward, work-life flexibility and on-the-job satisfaction, which underscores the importance of using all possible resources to find the right opportunity.

Working with a recruiter is one way to increase your chance of finding the job opportunities that give you both the fulfillment and flexibility you are looking for in this stage of your career and your life. In fact, according to the Bureau of Labor Statistics, over 3.7 million people find jobs through employment services. While working with a recruiter clearly offers a number of advantages, it requires commitment and patience on the part of the job seeker. Understanding how to navigate the “dos and don’ts” of working with a recruiter can help you get the most out of your recruiter relationship, and ultimately lead to the most fulfilling job.

How To Get The Most Out Of Your Recruiter Relationship

A recruiter’s goal is two-fold:

- Help you land the right role for your career, skills and interests
- Find the right person for their client’s business needs

By establishing a relationship with a recruiter, you can tap into their broad network and industry expertise. The best recruiters will also thoroughly understand the varying needs of their candidates, including mature workers, and search for and negotiate the right offers to fit your specific needs— i.e., flex-time, more vacation, supplemental healthcare, etc.

In addition, recruiters can help prepare you for interviews and offer insight on how to leverage your years of work experience. A good recruiter will advise you on how to stand out, traps to avoid, experiences and skills to highlight, and how to market the unique skills you have to offer. A great recruiter will practice with you, asking the tough questions they know might be coming your way that you might not have anticipated on your own, like gaps in your resume and why you are even looking to remain in the workforce.

Recruiters also have access to the opportunities not always found on a company Web site or online job board. A job seeker’s dream position could not yet be available at their dream company, but a recruiter might have insider access and know that it soon will be.

Finding The Right Recruiter

Once you've decided you want to work with a recruiter, the real work begins. Not every recruiter is right for every candidate. Some don't fully understand the needs of mature workers, while others are specifically focusing their efforts on working with companies to recruit workers over 50 who seek your talent and experience. Ideally, you should look for recruiters who can relate to a mature audience and show a real understanding for your current career goals.

One place to look for a recruiter is at a job fair where they can help mature job seekers better relate to the information presented and promote a company's age-diverse brand and employment proposition. On-site recruiters utilize a very easy and user-friendly system to handle candidate registration, resume processing and communication.

Another place to turn to is the Internet. Become familiar with social networking sites like LinkedIn and Facebook—these are becoming increasingly important resources for job seekers. A simple search will turn up recruiters in geographic areas that work in specific fields. From that point, you can assess other elements of a recruiter's background, such as their level of experience.

Once you've identified a recruiter with the proper background for your interests and you've made initial contact, the recruiter should let you know if they have appropriate open positions for you or think your qualifications are strong enough that positions will fit down the line. Then, you might be asked to come

in for an introductory meeting.

Treat these meetings as you would a job interview! That means bringing a resume and references who can attest to your abilities—former supervisors, even if they now work for different organizations, are ideal.

In the introductory meeting, ask questions to determine how much expertise and time the recruiter has to help you. Asking the right questions can also show that you are prepared and committed to exploring new job opportunities, helping to drive a positive relationship from day one. Some examples are:

1. How often do you work with mature workers?
2. Do you have any specific recruitment programs tailored towards the mature workforce?
3. Now that you know a little more about me, are there any specific opportunities you have in mind for us to explore?
4. What is your success rate placing mature workers? At what companies have they been placed?
5. After today, when can I expect to hear from you again?
6. On average, how quickly do those candidates you work with find a new position?
7. How many candidates are you usually working with at any one time?
8. Is there anything else I can provide you to help in our search?

The right recruiter will have illuminating answers that demonstrate experience, knowledge of your profession, and

time to devote to you. You'll see from these initial meetings, it's easy to spot a recruiter with too many candidates and not enough jobs, and also identify which recruiters are more interested in helping you achieve your ultimate goal, even if it might be retirement!

Avoiding The Pitfalls

As many mature workers are looking to ease into retirement or spend more time with their families, they are interested in jobs that offer flexible hours, days and shifts.

These workers need to be honest with recruiters about the amount of hours they are willing to work, how far they can travel and what their long-term goals are.

Candidates should also be truthful about their skills and abilities, work habits and desired salary. In addition, it is important to discuss your previous career experiences and reasons for seeking a new position. Also, think about any other information that would be helpful to your recruiter. Rather than have a potential employer or your recruiter find out through a background check or probing interview questions about a past issue or mistake— legal, financial, or otherwise— it is best to disclose this information early on so your recruiter can help you manage the situation proactively rather than be surprised by it as you are in advanced talks for important opportunities.

Additionally, you should try to identify companies you want to explore and the ones you do not. The AARP

annually recognizes the Best Employers for Workers Over 50, which is a good place to begin your search. A recruiter can help narrow or expand the list, but a frank discussion of desired targets can streamline the job hunt and make the entire process more efficient.

Good recruiters are also inquisitive about job seekers, and will ask penetrating questions in order to gain deeper understanding of what they are looking for, such as:

- What are you seeking in a new employer that you do not have available where you presently work?
- What are the things you like and dislike about your current (or last) position?
- Are you looking for more flexibility in your current position?

Be wary of recruiters that do not ask thoughtful questions; it may be a sign that they do not understand your needs.

Further, to avoid wasted time during your search, provide a list of employers who have received your resume within the last year and what the outcome was.

A recruiter then might provide a new approach for getting noticed at a company that did not initially respond, or advise that you hold off on reapplying for the time being.

And, while a recruiter can help you secure the interview, it is your responsibility to be prepared and put your best foot forward to the prospective employer.



Become A Star Candidate

A good recruiter understands that you might be nervous about making a job change or hesitant about promoting your strong qualities to potential employees. However there are some critical actions you can take to present yourself and your ideas professionally and confidently, and put yourself at the top of your recruiter's list in order to secure a new position.

First, recruiters appreciate candidates that prepare for interviews. Demonstrating a base understanding about the new position goes a long way to showing the recruiter (and the eventual interviewer) that you are serious and thoughtful. If you are searching for a new job in the financial services industry, demonstrating to the recruiter that you are knowledgeable of market trends and what unique skills are applicable to those trends is a must.

Second, really consider a recruiter's advice. Recruiters are experts at helping candidates position themselves for job opportunities. They know what works and what doesn't; how to format a resume to emphasize certain skill sets; and what kinds of qualities a cover letter should highlight. A willingness to take a recruiter's advice does affect how hard that recruiter will work for

you. Like any relationship, the one between you and your recruiter is give and take!

Finally, be on time for meetings and interviews and responds promptly to recruiter phone calls and e-mails. You should always let the recruiter know how an interview went, and your degree of interest in the position. This way, the recruiter has the right information when the employer calls them to discuss how interested they are in hiring you.

Working with a recruiter certainly has its benefits, but is not without its challenges. As more mature workers than ever continue to navigate the job market, dedicating the time and effort to finding the right recruiter for your unique career goals and creating an effective working relationship increases the odds that you will find professional fulfillment.

Bernadette Kenny, Chief Career Officer and SVP Human Resources of Adecco, a world leader in workforce solutions. If you're interested in simple, yet effective tips for succeeding in today's working world contact your local Adecco representative or visit adeccousa.com or 1-877.8.adecco

News from the Trust

Did you know that The Trust has a financial assistance program? It's for those individuals/members living in a retirement center in the U.S. or Canada. It assists people with their housing costs if they are in need.

Requests for financial assistance are first sent to IAAP Headquarters, where information is compiled and then sent to the Board of Trustees for approval or disapproval. Those who are approved must submit a new application every year that assistance is needed.

This is only one of the valuable programs funded from your generous donations. Besides the Financial Assistance Program, your gifts help with the upkeep of Vista Grande and pay for this publication.

We appreciate all gifts, no matter the size, so we can continue to give back through your generous donations. Read more about giving to The Trust on our website at www.iaap-rtf.org at our new FAQ section.



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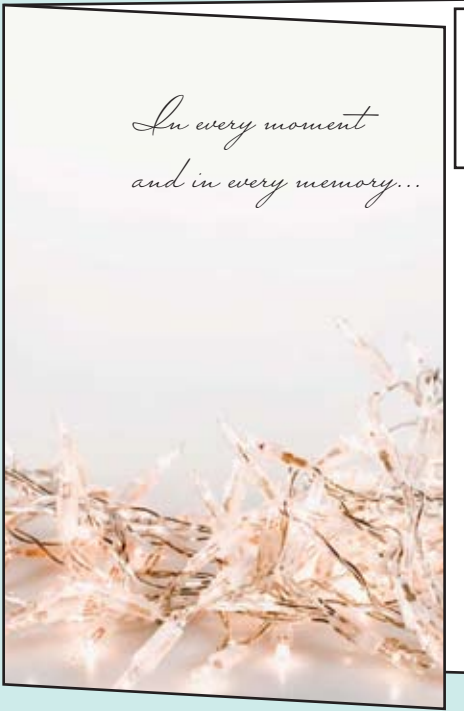
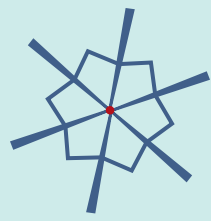
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