

EXPERIENCE WANTED

An Employment Guide for Montana Seniors



Montana Department of
LABOR & INDUSTRY

EXPERIENCE WANTED: An Employment Guide for Montana Seniors

State of Montana

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Montana Department of
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Finding Employment After Fifty

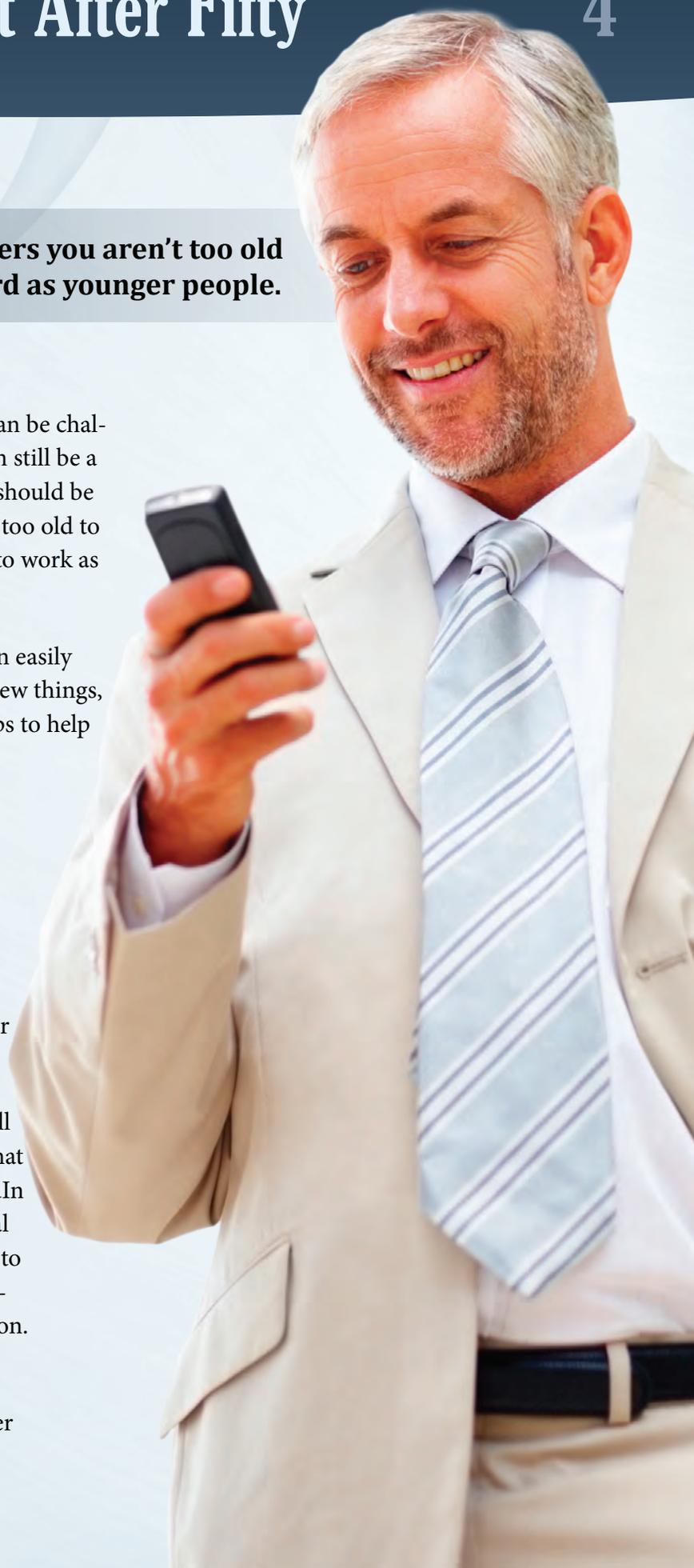
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Be prepared to convince employers you aren't too old to learn and you can work as hard as younger people.

Finding Employment after the age of fifty can be challenging. Prejudice against older workers can still be a factor in the market and workers over fifty should be prepared to convince employers they aren't too old to learn new things and they have the energy to work as hard as people in their 20s.

Companies are looking for workers who can easily adapt to change, have current skills, learn new things, and are technology savvy. Here are some tips to help you get that job:

- If you've been laid off, look for a new job immediately. The longer you're unemployed, the more it works against you.
- Look for companies that like to recruit older workers. Do Internet searches with words like, "older workers," "workers over 50," etc., to find these.
- Networking may be your best tool. Tell all your friends, ex-colleagues, and others that you are looking for work. Use the LinkedIn web site (www.linkedin.com), professional associations, volunteering, or consulting to network. Networking is especially important if you are seeking a high-level position.
- If you think you have the skills, consider starting your own business, and hire older workers!



Finding Employment After Fifty (continued)

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- You might try working shifts that younger people with children might not work.
- Target the maximum number of potential employers. The sad fact is that there is discrimination against older workers. Compensate for that by applying at more places than you might have in the past.
- A traditional, chronological resume may work against you. Typically screeners are in their 20s and 30s. They may scan your resume and say to themselves, “Wow, this guy graduated from college before I was born!” It may work better for you to remove the dates of graduations and all jobs except your last from your resume. Emphasize only the last ten years of employment. Do not use an old resume; tailor a new one to your new circumstances. See the article on resumes in this publication for more tips.
- Keep your skills current. Focus on computer skills including the Internet and word-processing, spreadsheet, database, and presentation applications. Take courses, seminars, or workshops to keep up with the latest developments in your profession, and the current technology. Tell prospective employers that you are willing and able to learn.
- Research the company before you interview. Use that information to show how your skills, experience, knowledge, and abilities can enhance their bottom line.
- Learn to speak their language. Many companies have their own “insider” lingo to convey their core values and principles. Using language that reflects their values back to them shows that you are a good fit for their corporate culture.
- Put together a portfolio of your best work and show it off. An impressive resume is well and good, but nothing conveys the quality of your work better than your work itself. Put together a portfolio of your best work and show it off.
- Show them what you can do by offering a demonstration of your services. After the interview, ask the hiring manager if there is a project you can help out with to demonstrate your abilities.
- Emphasize the assets of an older worker, and your ability to learn. Use words like “adaptable,” “flexible,” and “dependable.” Focus on your experience, stability, frugality, and strong work ethic.
- NEVER talk down to a youthful interviewer. Never talk about the old days or “the way we did it.” It’s also a good idea to update your wardrobe and hairstyle.
- Keep a positive attitude. Never say anything negative about previous bosses or companies you’ve worked for. Have a “can do” attitude.
- Reassure the interviewer that you want to do the job you are applying for, and that you intend to stay for a long time.
- When it comes to money, be prepared to settle for less than you were making before (if you’ve been laid off). Avoid the topic of specific wages during the interview and negotiate salary after you’ve been offered the job. If you’ve made more in prior jobs than the current employer is willing to pay, it may result in being weeded out, so keep that under your hat. Find out what people in your prospective occupation are making at: http://www.ourfactsyourfuture.org/admin/uploadedPublications/4321_OES_wages.pdf.

Job Ideas

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Are you 50-something? The job search is different now than when you were 20-something.

Do you find yourself past the big 5-0 and diving into that pool we call the labor force? If so, you may want to think a little differently about your job search than you did when you were 20-something. What you want out of your work life is probably very different than it was a few decades ago. Your skills and abilities have probably changed as well.

And let's face it, even though there are laws against age discrimination, most people over fifty find it more difficult to obtain a job. One thing that will surely make things easier for you is to be strategic when you choose the career fields you pursue.

- Picking the right occupations can help you quickly find a job that will fit your unique career goals. Here are some suggestions for picking just the right job:
- **Evaluate your transferable skills** - Over your life you've acquired many useful skills, whether it was in a previous career or through other life experiences. You'd be surprised to see how skills can transfer across occupations. The Montana Career Resource Network (MCRN) offers an online tool to assist you at: <http://www.ourfactsyourfuture.org/cgi/career/occ-matchingcurrentselection1.asp>
- **Training** - There are many training programs available in which, in just a short amount of time, you'll be taught to perform a job you may not be currently qualified to do. And oftentimes there are programs available to help you with training expenses. Contact your local Job Service office for more information.
- **Part-time work** - If you're willing and able to work part-time instead of full-time, you'll definitely expand the number and types of jobs available to you. For some occupations, part-time work is the norm.

And what may be the most important suggestion is to target jobs that tend to be older-worker friendly. There are some occupations where employers see an advantage to employing the more seasoned worker over the younger, less experienced folks. Here is a list of some jobs that fit this description:

- **Teacher assistant** - education occupations continue to grow in the face of economic downturns, so if you like working with children, this is a great career for you. In most cases, only some short on-the-job training is necessary to qualify.

Job Ideas (continued)

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- **Consultant** - outsourcing project management, marketing, and quality control is very common nowadays. If you have experience in any of these fields, you may want to reach out to past work contacts to look for opportunities. There are also companies who, for a fee, will help consultants find work.
- **Customer greeter** - Wal-Mart isn't the only store in town anymore that is taking advantage of greeters to convey a friendly atmosphere in their shops.
- **Tour guide** - Is there a museum, park, or hospitality-based business that you love? Become a tour guide and share your passion with others.
- **Security screener** - The Transportation Security Administration is often looking for airport screeners to fill both part- and full-time positions and is known for being "older worker friendly." Keep in mind that the positions typically require some security-related experience.
- **English instructor** - Ever thought of spending time in another country? Many employers (public and private) in other countries offer language instruction jobs to native English speakers. A three to six-month training may be required, but in most cases you'll be paid to complete the program.
- **Home care assistant** - If you've gained experience in caring for people in need over the years (whether paid or unpaid), then you've already got a jump-start in pursuing a job as a home care assistant. you may still need some on-the-job training, but you'll find these jobs aren't too tough to come by.

A note of caution: predators are out there targeting older workers searching for employment. You should never have to pay to obtain a job, nor should you have to give bank account or credit card information.

Some "pay to play" job opportunities are just bogus scams to take your money. Research the employer thoroughly to ensure they are a legitimate company that really is looking to hire before you start building a relationship with them.



Myth Versus Reality

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Myth: Employers don't like to hire people over 50.

VS. **Reality:** Many people in their sixties, seventies and even eighties are still working.

Myth: Older workers are less flexible and adaptable.

VS. **Reality:** Older workers are just as adaptable once they understand the reason for changes. They are more likely to ask "why?" because they have seen processes abandoned in mid-stream.

Myth: Older workers are not as productive as younger workers.

VS. **Reality:** Overall productivity does not decline as a function of age. Productivity can actually rise due to greater worker accuracy, dependability and capacity to make better on-the-spot judgments. Older workers' production rates are steadier than other age groups.

Myth: Benefit and accident costs are higher for older workers.

VS. **Reality:** Total sick days per year of older workers are lower than other age groups because they have fewer acute illnesses and sporadic sick days. Insurance costs do rise gradually with age. However, they are offset by lower costs due to fewer dependents. Older workers take fewer risks in accident-prone situations and statistically have lower accident rates than other age groups.

Myth: Older workers face health issues.

VS. **Reality:** Older workers have better attendance records than younger workers.

Myth: Older workers can't meet the physical demands of working.

VS. **Reality:** Most jobs do not require great strength or heavy lifting.

Myth: You can't teach an old dog new tricks.

VS. **Reality:** Studies show only a negligible loss of cognitive function in people under 70. They have better study attitudes and accumulated experience, which lowers training costs. For example, the fastest growing group of internet users is people over 50.

Myth: Training older workers is a lost investment because they will not stay on the job for long.

VS. **Reality:** The future work life of an employee over 50 usually exceeds the life of new technology for which the workers are trained.

Myth: Older workers are not as creative or innovative.

VS. **Reality:** General intelligence levels are the same as those of younger workers. Roughly 80 percent of the most workable and worthwhile new production ideas are produced by employees over 40 years old.

Internet Resources

Organization Name:	Resources Offered:	Site Address:
National Older Worker Career Center:	Unknown	www.nowcc.org
American Association for Retired Persons	Click the "Money and Work" button. You'll find information on careers, looking for work, employers that embrace older workers, self-employment, etc.	www.arrp.org
National Council on the Aging	Click on the "Work and Volunteering" Page	www.ncoa.org
Quintessential Careers	Employment Resources for Older Workers	www.quintcareers.com/mature_jobseekers.html
Retired Brains	Job board for older workers; search job listings, post your resume, and register for an e-mail job-search agent. Also includes career resources specifically for older workers.	www.retiredbrains.com
Senior Job Bank	A job site for job-seekers aged 50 or more where you can search for full-time, part-time, temporary, and volunteer jobs (by job category, industry, location), as well as post multiple resumes and register for a job-search agent.	www.seniorjobbank.org
Monster.com	Career advice for older workers	http://career-advice.monster.com
American Bar Association	ABA's site on law and aging.	www.abanet.org/aging
The National Council on the Aging	Click on the "Mature Workers" section for information on national employment service programs.	www.maturityworks.org
Canada's Association for the Fifty-Plus	Click on "Money" for employment/job search information.	www.50plus.com
Experience Works	A nonprofit organization focusing on training and placing older workers.	www.experienceworks.org
Not Yet Retired	Employment tips for finding employment "after" retirement.	www.notyetretired.com
www.theretiredworker.com	An employment website designed specifically for retired people who want to work on a part-time, temporary or contract basis.	www.theretiredworker.com
www.retirecareers.com	A job and career advice site for job-seekers ages 50 and above.	www.retirecareers.com
Montana Senior Center	Senior Centers in Montana	www.montanaseniorcenter.org

Books:

Don't Retire, REWIRE!	Jeri Sedlar, Rick Miners	Alpha Books; ISBN: 0028642287
What Do You Want to Do When You Grow Up?: Starting the Next Chapter of Your Life	Dorothy Cantor	Little, Brown; ISBN: 0316127981
So What If I'm 50?: Straight Talk and Proven Strategies for Getting Hired in the Toughest Job Market Ever	Bob Weinstein	Mcgraw-Hill; ISBN: 0070691894
New Work Opportunities for Older Americans	Robert S. Menchin	iUniverse; ISBN: 0595094732
Resumes for the Over-50 Job Hunter	Samuel N. Ray	John Wiley & Sons; ISBN: 0471574236
Resumes for the 50+ Job Hunter	VGM Career Horizons	VGM Career Books; ISBN: 0844243892
How to Find a Job After 50 : From Part-Time to Full-Time, from Career Moves to New Careers	Betsy Cummings	Warner Business Books; ISBN: 0446695394

MCIS - Montana Career Information System

Are you thinking of entering the workforce for the first time in many years? Are you tired of your job and believe you need a change? Have you lost your job and think you might want to do something different? Do you want to be involved in the career development process with your child?

If you answered “yes” to any of these questions, it would be worth your time to check out www.careers.mt.gov. MCIS has information and activities that can help you with all aspects of career and education development including self-assessments, information about jobs in demand, how to write a resume, and how to apply for financial assistance for school.

Your first step would be to go to the web site, <http://mtcis.intocareers.org>, select “MCIS” from the left-hand sidebar, then choose “General Use” to create a

personal account. Creating an account will give you access to more assessments and allow you to save information.

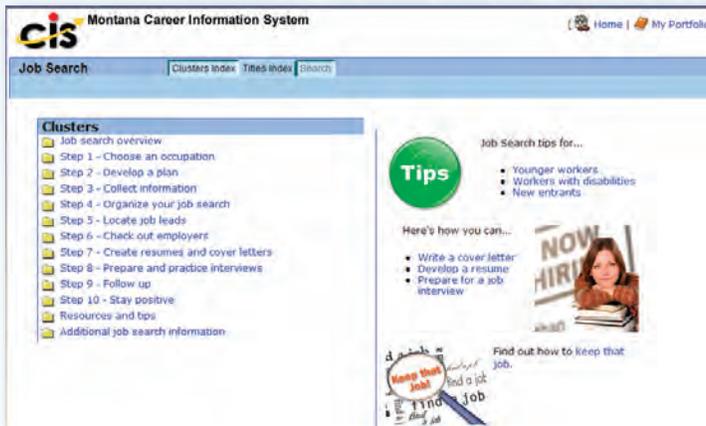
From here, it is recommended that you create a portfolio to save your assessment results, and the results of your research. The option to create a portfolio can be found at the top of the right sidebar on the main page of MCIS (see below).

It is helpful to take some assessments. A good one to check out is the IDEAS assessment, which measures your interest in 16 different career interest areas. You might also try the SKILLS assessment, which helps you identify occupations that use the skills you possess. It also helps you recognize skills that transfer between occupations. You may be surprised to see how many of your skills are transferable to many types of jobs you haven’t considered before.

The screenshot shows the MCIS website interface. On the left sidebar, there are several menu items: "Occupation Information", "SKILLS Assessment", and "Job Search". Red arrows point from these labels to the corresponding menu items. The main content area features a large banner with the text "Wondering which path to take?" and several sections: "Explore Careers", "Explore You", and "Explore Education Options". On the right sidebar, there is a "Student Assistance Foundation" section with a "Create 'My Portfolio'" button circled in red. Below it, there is an "Employer Locator" button also circled in red. Red arrows point from the text "Create a Portfolio" and "Employer Locator" to these buttons. At the top right of the page, there are links for "[Text Only | My Portfolio | Log out]" and a "Menu" dropdown.

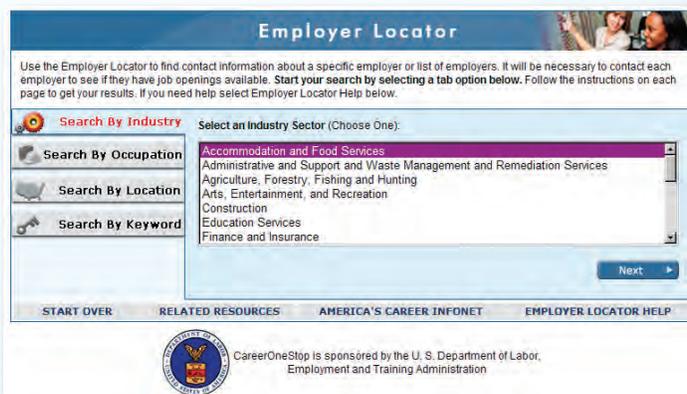
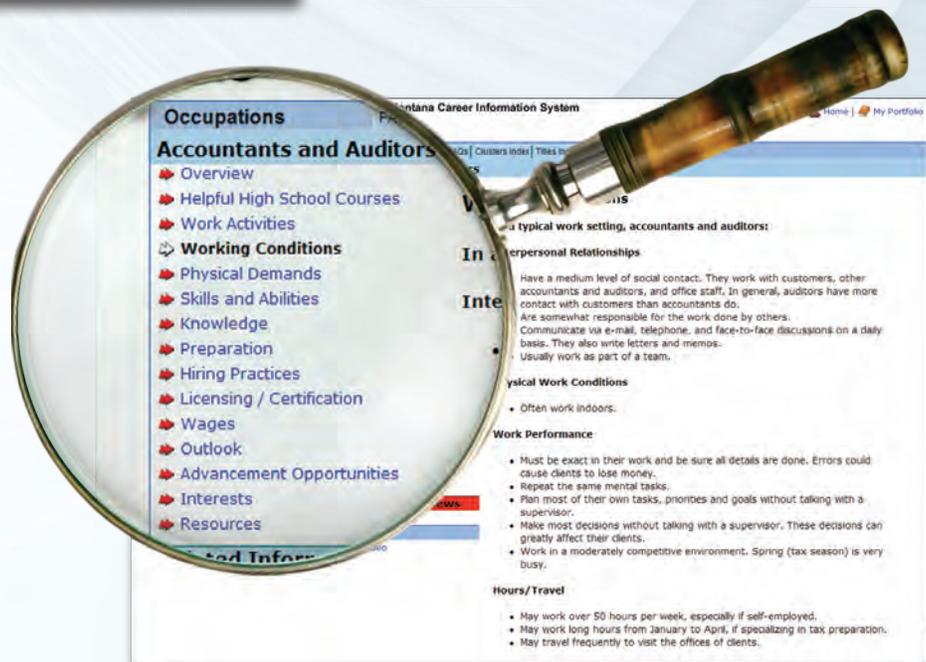
MCIS - Montana Career Information System (continued)

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The Job Search feature will assist you with finding a job. You can find information on how to choose an occupation, tips on interviewing, and even how to leave your job gracefully. If you create an account, the system will help you create a resume you can save in your portfolio.

The occupation information at the top of the left sidebar will give you information about specific jobs such as Montana wages and outlook information, information about the education and skills required, licensing information, and much more. It will give you a pretty clear picture of what is required for specific jobs.



The Employer Locator, on the lower right side, allows you to search for employees across the U.S. that are most likely to hire for specific occupations. It provides the employer's name, address, telephone number, and size.

Another important section focuses on getting financial assistance and scholarships. You can find local and national information that will help you figure out how to pay for any training or education you will need.

MCIS is there to help Montanans plan and manage their careers from grade school to retirement.

Cover Letters

A cover letter is a great way to sell yourself.

If you want to distinguish yourself from the other job candidates, there is no better tool than a well-crafted cover letter. While your resume lists your credentials and experience, an impressive cover letter is your best opportunity to convince an employer to grant you an interview.

What is a cover letter? It is a short letter (no more than one page) written to a specific person about a specific job. It is often your first contact with an employer, and will serve as your introduction to them. As such, it should not only show off your up-to-date knowledge of the industry, it should also convey your enthusiasm for the position, and your desire to work for their company. Think of your cover letter as one of your most valuable marketing tools.

Your cover letter should contain three parts:

First paragraph

Explain why you are writing and mention the job you want. Do not start with the sentence, "I am writing about the position..." Learn something about the company that you can write about in the paragraph, or if you have been referred to the company, mention the person's name.

Second paragraph

Sell yourself and show off your writing skills, knowledge, and abilities you have that will benefit the company/organization. Do not write about what they can do for you. Focus on your accomplishments and performance that are related to the job you are applying for, not the number of years you have worked or a long history of experience. This is an opportunity to use current industry jargon and to mention your up-to-date technical skills. Use key words from the posted job description. Don't rewrite your resume, since it will accompany this letter, but you can refer to it.

Third paragraph

Write that you are very interested in the job and would like to work for the company. Indicate what the next steps will be. Do not write, "You can contact me at..." rather, request an interview and let them know when you will contact them. Include your contact information.

Cover Letters (continued)

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Need More Help? Try MCIS.

MCIS can provide you with step-by-step instructions on how to craft each portion of your cover letter. Log in to MCIS using the instructions found on page 10. Click the “Job Search” link on the left-hand sidebar. From the Job Search page, click on “Step 7 - Create resumes and cover letters.” There you will find a number of options, including “Write a cover letter for your resume.” Click it. Detailed steps in writing your cover letter will be displayed. Don’t forget to use the navigation in the left-hand sidebar to move on to the next step.

Some Don’ts

- Don’t include salary information. After you’ve been offered the job, negotiate for salary.
- Don’t copy a cover letter you find on the Internet. Write it in your own words because it will more likely catch the employer’s attention.
- Don’t send the same cover letter for every job. Write a new letter tailored to each job you really want.
- Don’t send a cover letter that has mistakes in it.
- Don’t forget to sign it - blue ink is best so the employer can tell it is an original signature.
- Don’t address the letter “Dear Sir” or “Gentlemen” if you don’t know to whom you are sending the letter. These terms are outdated. Use “Dear Director of Human Resources” or something similar to make sure it gets to the right person.

Some Dos

- Make sure someone you trust edits your cover letter for content, grammar, and tone before you send it. Your cover letter should communicate your energy and ability to meet the employer’s needs. Spelling, grammar, and punctuation should be perfect.
- If you are emailing your cover letter, make sure that all three paragraphs fit on screen so the employer doesn’t have to scroll.

**This is your
opportunity to
convince the employer
to interview you for
the job you want!**



The Resume is Evolving

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There seem to be new ways of writing and submitting resumes as many people compete for jobs.

Times are changing and so are the ways people write and submit resumes to employers. Gone are the days of the simple resume rules that everyone followed: write a one-to-two page resume in chronological format, print it on nice paper, and send it to many employers.

If you research resumes, you will find that some experts still recommend the two-page resume, but there are newer and increasingly popular ways of writing and submitting resumes that make the most of new technology. Two pieces of valuable advice for modern resumes are:

1. Show the employer that you are a good fit for the job and will be valuable to the company. Tailor each resume you send to a particular job. This means creating the resume to fit the employer and the job. Make sure you incorporate key words from the job description into your resume.
2. Consider including an “accomplishments” section rather than an “experience” section. Evidently, employers no longer place a lot of value on experience; they want to know what you can do for their company.

You can find detailed resume-writing instructions and examples of ten different types of resumes on MCIS (go to page 10 for login instructions). Click on “Job Search” in the left-hand sidebar, then choose “Step 7: Create resumes and cover letters.” When you click on a certain type of resume, you’ll get a description of its uses, writing tips, and an example of that resume type. These examples can be found by clicking either ([PDF](#)) or ([Word](#)) in the Overview paragraph.

Rather than simply taking off a few lines at the bottom of your resume and adding a few job duties to the top, it is worthwhile for you to develop a resume that will get results.

Here are some additional tips for people with a long work history:

- Don’t put your entire work history on your resume. As a standard rule, go back 10 to 15 years. However, if earlier jobs are relevant, list them.
- Your resume can be more than one page. Use your common sense. If it takes more than two pages to list all of the information necessary to get you an interview, it can be more than two pages. But as a standard rule, try to keep it to two pages.
- Emphasize your current accomplishments related to the job. Don’t list every outstanding accomplishment you have had during the past 15 years, because it will date you. The hiring manager is most interested in what you have done lately that is related to the job requirements.
- Consider eliminating all dates and just listing the number of years in each job. Some resume experts agree this is a good strategy, while others say it could look like you are trying to hide something. Eliminating college graduation dates, while including employment dates is another suggestion.
- Tone down your resume for a job if you think you might be viewed as over-qualified.

The Resume is Evolving (continued)

- Use current industry terminology because it will make your resume more up-to-date. Hiring managers will likely be drawn to resumes using familiar words.
- List professional development, trainings, workshops, and new certifications that demonstrate you have kept your skills and knowledge up-to-date.
- List technical and computer skills and make sure they are current. Don't list software, systems, or computer language that is outdated.
- Research the company. This will help you build a resume that is tailored to the job and will also help you use industry language.
- Put your email address as a method to contact you.
- Make sure there are no mistakes.

Resume experts encourage a mix of the chronological or functional resume format. The chronological resume is the more standard format and hiring managers are accustomed to seeing it. It lists the jobs you have held, starting with the most current. Functional resumes can be used if you are changing careers, have

gaps in your work history, or want to emphasize overall skills rather than work history. This type of resume emphasizes your skills by listing groups of skills first, followed by your work history.

It is important that you have an electronic resume. This is a version of your resume that is not formatted. You should take out all bold, italics, centering, etc. If you are submitting your resume online, make sure you use key words because the employer may have a system that scans resumes for these words. You will find the key words in the job announcement. Key words are usually industry jargon or job requirements commonly associated with that job. This type of resume is usually sent in an email or cut and pasted online.

As you write your resume, look to the future rather than dwelling on the past. You don't want the tone of your resume to be a list of things you have done for other employers.

Write it in a way that communicates what you can do for the employer that is lucky enough to hire you.

Once you have written a resume that reflects all of your amazing skills and accomplishments, you will no longer be yawning, but feeling quite proud and confident.

Resume Tips

- Do not send out 500 cookie-cutter resumes and expect a response.
- Be careful about posting your resume on job search web sites - make sure you understand how and where it will be posted.
- Target specific companies where you want to work and tailor your resume to fit that employer.
- Try to send or email your resume to a specific person at the company.
- Consider posting your resume on a networking site such as LinkedIn.

The Job Interview

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During the interview, you want to show that you can work well with all ages and that everyone can learn from one another and respect each other.

If you get a job interview, this generally means you are qualified to do the job. The hiring manager wants to confirm your qualifications and make sure you are a good fit for the job and the company. If you haven't interviewed for jobs recently, you will want to make sure you take time to prepare for the interview.

First, it is important for you to make a connection with the people who are interviewing you. Second, frame your responses to the questions in ways that show hiring you will benefit the organization. You can accomplish this by researching the company before the interview and practicing your responses to the questions.

Interviews can be stressful. Keep in mind that interviewers are trying to impress you just as much as you're trying to impress them. View the interview as an opportunity for both parties to gather information to determine if it is a good match.

Listen carefully to the questions and make sure you answer them directly.

For older workers, the interview is a great opportunity to dispel stereotypes and myths. Demonstrate that you are positive, energetic, dedicated, and that you will contribute to the success of the company. Show that you are technically savvy by incor-

porating your computer skills into your answers and show that you are energetic by talking about physical activities you pursue. Emphasize that you are flexible and open to learning new things.

There is a good chance that the interviewers will be younger than you are. Do not talk down to them or say you won't need any training for the job. You have an opportunity to show that you can be respectful and work well with younger people, including a supervisor who is younger than you are. Do not have the attitude that since you are older you know more than your younger peers. You want to show that you can work well with all ages and that everyone can learn from one another and respect each other.



The Job Interview (continued)

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Preparing for an Interview

- Interviews are fairly predictable, so practice. Have a friend give you questions such as, “Tell me about yourself.” The more you practice the better your interview will go. Also anticipate difficult questions such as, “Do you think you’re over-qualified?” if you think it could be an issue. For example, you could say, “I am very excited about the opportunity to work in this job and to continue learning while I utilize my current skills and abilities.” Talk about how you like to learn new things, a new skill you have learned recently, your strong work ethic, and the range of skills and knowledge you bring to the job.
- Don’t talk about your “many years of experience.” Instead, focus on your successes at work. It is a good idea to prepare a portfolio that shows off your best work.
- Think about your most important accomplishments and skills so you can focus on those things during the interview, and make sure you communicate them by incorporating them into your responses. Make sure your responses are positive. Don’t say negative things about work, co-workers, or past employers.
- This is a good opportunity to talk about any time gaps in your resume. You might want to say that you tried retirement and it is not for you because you like to work. You might say that you took some time to learn something new, make a change, or to take care of a family member.
- Talk about the new skills you have attained and how you stay current in your industry/job.
- There may be a concern that they can’t afford your salary. Do not bring this topic up until they offer you the job. If they bring it up during the interview, say you expect to be paid the average wages for a similar worker in your area. You could also say you are willing to start a little lower if there is room to work your way up. However, avoid giving an actual figure until they offer you the job or give you their figure.
- There are a lot of older workers in the workforce now, so you are not alone. Be comfortable and confident in the interview. Look your best and dress in modern clothes with a modern haircut, but don’t feel like you have to dress like a teenager. It is important to feel good about your appearance, but since looks matter, it is important to look modern and professional.
- Find out what type of interview it will be and who will be interviewing you.
- Ask at least one question at the end of the interview. Don’t ask about pay or benefits. Ask about advancement opportunities or what a typical day is like in the job. This shows you are interested.
- Don’t be afraid to say that you want the job at the end of the interview. If you want the job, say that it sounds interesting and is a good fit for you. Say you admire the organization and want to work there. Demonstrate your knowledge of the company.
- Consider asking for an opportunity to demonstrate your skills by helping out on a small project. Even if they turn down your offer, you’ve shown initiative.

Don’t forget to send a thank-you note to the interviewers. This will make you stand out from the others and put your name in front of them again.

Staying Current

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If you examine any list of job-seeking tips for seniors you are likely to find a section on keeping your skills current and remaining flexible. With rapid increases in technology, today's workplace requires workers who are willing to learn and change with the job. To stay employable older workers must be continually updating their skill sets.

Tips:

Take advantage of available training opportunities.

If you are already employed, make sure to get that competitive edge by taking any training your employer offers. Be the first to learn the updated software package. Don't hang on to the old technologies.

Examine and determine your own skill set needs.

Before you can update your skill set, you need to know what skills are in demand. Find out the cutting edge skills for your occupation and learn them.

Be sure to boost your software skills.

Jobs ranging from clerical work to retail sales now require some expertise with computers—particularly a working knowledge of the Microsoft Windows environment. Find out what are the “in-demand” software skills.

You may find software tutorials offered by area community colleges, your local library or on the Web. “If people don't have these skills, they're shooting themselves in the foot,” says career counselor Linsey Levine of CareerCounsel.

Conquer your fear.

Don't be afraid to take a class at the local community college. More and more older students are upgrading their skills. Chances are you won't be the only “non-traditional” student in the class.

Know at least the computer basics:

- Basic skills to operate a computer, such as handling a computer mouse, typing on a keyboard, and navigating file systems and menus.
- Microsoft Office programs, with particular attention to Word, Excel and PowerPoint—roughly in that order.
- Essential Internet skills, such as e-mail, Web browsing and searching.

Enlist others in getting started.

Find a reverse mentor—a younger person who can guide you in updating your skills. When it comes to computers and software, your children, grandchildren or friends can be a great resource. If you aren't sure how up-to-date your skills are, you might want to visit a temporary employment agency and take their tests.

Be fearless, explore new technology and you will be able to compete in today's job market!

Staying Current (continued)

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Search out resources for training.

There are an amazing number of resources for upgrading your skills—particularly your computer skills. Much training is free or close to it. Libraries, senior centers, learning centers, adult or continuing education programs, community colleges and online tutorials can all help you upgrade your skills. A library is often the best starting point, since libraries typically have computers available for patrons' use and may even offer brief computer classes (or know of the best local options).

Once you take training, be sure to practice.

Like a muscle, skills you acquire will atrophy and deteriorate if they aren't used. Create personal projects to practice and develop your new skills. Regular practice of this type can also help you build up a body of work that will be impressive to potential employers.

Be sure to market your new skills.

New skills will aid you only if you let people know you have them. You might want to think about two things: experience and work samples. Volunteer work can help increase your skill levels. When you update your skills as technology advances, it shows that you are someone who loves learning. It will give employers the impression that you are resilient and adaptable.

Make sure your resume and the way you send it reflect your skills.

If you can't e-mail your resume, it signals that you may not be wired to the Internet or comfortable using e-mail. It also indicates you don't understand that recruiters need resumes that are in data form so they can search the text.



Returning to Work After Retirement

20

So, you've retired. But, you need extra cash or you want a productive way to keep busy. Maybe you want to stay mentally active or just like working. Returning to work is certainly an alternative. What are some things you want to consider? Reviewing the pros and cons may help.

Pros

Money

Employment will give you extra cash or delay the time until you must tap your nest egg.

Health insurance

Your new employer might provide group health coverage.

Mental activity

You'll have a chance to continue your mental development, learn new things and contribute to society.

Community

You'll have the opportunity to be around other people and feel like you are part of a community.

Social security benefits

You could rack up bigger monthly checks by staying on the job longer and raise your Social Security benefits. Workers age 65 or older can claim full benefits even if they continue to work full-time.

Cons

Age discrimination

It still exists. That's why it is imperative for older people to keep their work skills up to date.

Pension problems

Returning to work after retiring could impact your pension. Check with your former employer to make sure you won't be hit with any penalties.

Taxes on social security benefits

By working and increasing your income, there's a greater chance that a larger percentage of your benefits will be subject to income taxes.

Less leisure time

You'll have less free time if you work after retirement.

IRA withdrawals

If you have a traditional IRA and are working in retirement, you still will have to take required minimum distributions at 70 and a half. These withdrawals count as income, which could mean more of your social security benefits would be taxed.

Although the recession has made it harder to find jobs, the economy will improve. Plus, as the baby boomer generation begins to retire, businesses will once again worry about filling vacant positions.

The value of older workers is becoming more appreciated. According to the AARP, industries that are actively recruiting older workers include healthcare, retail and customer service, and education.

Returning to Work After Retirement (continued)

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What Do You Want to Do?

When returning to work after retirement, don't be afraid to dream or try something new.

- Think about what you wanted to do when you were younger but never did. Still interested?
- Complete some know yourself exercises in a career book or on-line at MCIS (see page 10). Take an interest inventory and match up your interests with different kinds of work.
- Look at the newspaper want ads or Internet job searches and jot down three jobs that intrigue you.
- Research careers on www.careers.mt.gov.
- Visit your local Job Service Workforce Center to see what they can do to help you.
- Determine what skills you already have and think of how those skills can be applied in different settings.
- Find the local chapter of a trade association for a business in which you might be interested.
- Join a job-networking group. Create a profile on LinkedIn (www.linkedin.com) to connect with other professionals in your area of interest.
- Ask the local Chamber of Commerce if employers in your area are hiring for the jobs you are considering.
- List five or six places in your community where you would like to work.
- Check out three or four franchise ideas for a small business.
- Check the AARP website (www.aarp.org/money/careers/findingajob/featuredemployers) for companies who like to hire seniors.
- Throughout your career you've certainly built up a bank of valuable knowledge and skills. Consider putting that to good use by training the new generation in your field.
- If it's not money or benefits you're after, consider volunteer work.



Of Discriminating Age

22

Your Rights Under the Age Discrimination in Employment Act

The Age Discrimination in Employment Act of 1967 (ADEA) protects individuals 40 years of age or older from employment discrimination based on age. The ADEA's protections apply to both employees and job applicants.

Under the ADEA, it is unlawful to discriminate against a person because of his/her age with respect to any term, condition, or privilege of employment, including hiring, firing, promotion, layoff, compensation, benefits, job assignments, and training.

It is also unlawful to retaliate against an individual for opposing employment practices that discriminate based on age or for filing an age discrimination charge, testifying, or participating in any way in an investigation, proceeding, or litigation under the ADEA.

The ADEA applies to employers with 20 or more employees, including state and local governments. It also applies to employment agencies and labor organizations, as well as to the federal government.

ADEA protections include:

- **Apprenticeship Programs**—it is generally unlawful for apprenticeship programs to discriminate on the basis of an individual's age.
- **Job Notices and Advertisements**—it is unlawful to include age preferences, limitations, or specifications in job notices or advertisements except in the rare circumstances where age is shown to be a "bona fide occupational qualification."

- **Pre-Employment Inquiries**—employers are not specifically prohibited from asking an applicant's age or date of birth. However, because such inquiries may deter older workers from applying for employment or may indicate possible intent to discriminate based on age, requests for age information will be closely scrutinized to make sure that the inquiry was made for a lawful purpose.
- **Benefits**—the Older Workers Benefit Protection Act of 1990 (OWBPA) amended the ADEA to specifically prohibit employers from denying benefits to older employees. In limited circumstances, an employer may be permitted to reduce benefits based on age, as long as the cost of providing the reduced benefits to older workers is the same as the cost of providing benefits to younger workers.
- **Waivers of ADEA Rights**—employer requests for employees to waive his/her rights or claims under the ADEA must meet specific minimum standards in order for a waiver to be considered knowing and voluntary.

For information on filing an age discrimination charge, contact:

Montana Human Rights Bureau
1625 11th Avenue
P.O. Box 1728
Helena, MT 59624-1728
Phone: 406-444-4356
1-800-542-0807
<http://erd.dli.mt.gov/human-rights-bureau.html>

Senior Community Service Employment Program 23

By making a difference, you can have a difference made in you. The Senior Community Service Employment Program (SCSEP) is one way to reach for what many think unreachable: independence, economic self-sufficiency, and increased opportunity.

SCSEP is a program of the U.S. Department of Labor and is authorized through the Older Americans Act. It grants income-eligible older Americans the opportunity to provide important and worthwhile community service while developing and enhancing job skills needed for the 21st century workforce. Thousands of older workers across our country participate in quality on-the-job training or classroom instruction, learning valuable transferable skills to give them the needed training to compete and secure competitive employment. At the same time, multitudes of non-profit or government agencies benefit from the services these older workers provide.

How does this program work? If you are aged 55 or older, unemployed and your income is no more than 125% of the federal poverty rate (you must check to see if you qualify), have poor employment prospects, and are legal to work in the United States, you are eligible to participate in this program. You can find out what organization provides the SCSEP program in your area by contacting your local Job Service office.

Once you are deemed eligible for participation, your provider will conduct assessments and interviews with you to determine the direction your program should go. An Individualized Employment Plan will be developed. You will be placed in a host agency (a non-profit or government agency) to provide service while

working on your individualized training plan. You will work an average of 20 hours per week and will earn the prevailing wage while you do so. Sometimes, you may be placed in school for a short time if it is determined that a specific course or courses will benefit your individualized training.

While you are participating in this training, you are learning not only specific job skills, but you will be learning how to re-enter the job market, how to market yourself, and how to interview and land that job. The SCSEP program is time-limited, with the ultimate goal of placing you in an unsubsidized job.

You may rotate host agencies throughout your tenure to further upgrade and enhance your skills. Program participants are placed in a wide variety of community service positions including daycare centers, senior centers, governmental agencies, schools, hospitals, libraries, and landscaping centers.

Other training may include: classroom, lectures, seminars, individual instruction, and training through other employment and training programs or community colleges.

The SCSEP program is a bridge spanning what many experience as an employment opportunity chasm. By enhancing the services to our communities while learning valuable job skills, over 90,000 people will be served this year nationwide. Thousands and thousands of these people will go on to gain their independence and economic self-sufficiency by securing higher-paying, unsubsidized jobs.

Navigating the Health Insurance Jungle 24

Health insurance has become one of the most complicated issues facing Americans today. This is especially true for older Americans who must be extra careful in managing their health insurance. Not only are their health costs rising, but their access to insurance can be tenuous-particularly if they are considering retiring before the age of 65.

Why is retiring before the age of 65 such a daunting leap of faith when it comes to health insurance? Well, the easy part of the answer is that at age 65, individuals are eligible for insurance through the federally-run Medicare program. However, before that point, the number of insurance options available to potential retirees are relatively few and most are quite expensive. So, what can you do if you're younger than 65 and already have retirement confetti in your hair? Well, we don't have all the answers, but here are a few things you might want to consider in your quest for coverage.

Going back to work

Perhaps the simplest path to continuing health insurance-and the irony of this isn't lost on any of us-is to get a job. Employer-provided insurance is often the easiest way to acquire health care coverage. This is especially true for individuals who cannot obtain insurance on their own because of pre-existing conditions (*Note: effective January 1, 2014, the Affordable Care Act will no longer allow insurance companies to deny coverage due to pre-existing conditions*).

Private insurance policies

Another possible route to bridge your post-retirement/pre-Medicare years is to purchase individual health insurance. While this option does allow for the most flexibility-given you can get the insurance company to issue you a policy-it can also be the most expensive. Because of that, it is important to deter-

mine just how much per month you would be able to spend on your health insurance. Likewise, it is critical to know exactly what the insurance will cover and what kind of co-payments you should expect. Also, does this policy cover prescription drugs? That answer alone could make or break your decision (*Note: Effective January 1st, 2014, the Affordable Care Act will allow individuals not covered by employer-provided health insurance to purchase insurance through health insurance exchanges. Individuals and families purchasing health insurance through exchanges may qualify for premium tax credits and reduced cost-sharing, depending on their income*).

Continuing coverage with most recent employer

You may be able to continue your coverage with your current employer-or union, or religious organization-after you retire. For example, some employers allow retirees to remain on the rolls of their group policy, but instead of subsidizing premiums, the retiree must cover the entire amount.

Unfortunately, not all organizations offer this route, so to buy yourself some time, you may want to temporarily continue your coverage through the COBRA provisions of your current policy-ask your HR or benefits officer for more information. This allows up to 36 months of coverage, in some cases, if you meet some fairly easy requirements.

Last resort? Medicaid

You could also find yourself in a rather desperate position where you can't get private coverage, you've exhausted your COBRA coverage, and can't find work or are unable to work. What then? There is a last resort safety net-very last resort, mind you-and you may already know about it: Medicaid. This often-heard-of

Navigating the Health Insurance Jungle (continued)

25

though not-as-well-understood program provides some medical services to the most desperately in need individuals in society. If you are an early retiree (without children at home) and find yourself without coverage and your income and asset levels have become severely limited, you may qualify for primary care and some prescription coverage through Medicaid. If your income is greater than the limits set by the program, it may still be possible to receive Medicaid benefits, given you meet all the other requirements and you are deemed “medically needy.”

Facing the realities of our day and age

Needless to say, the picture for health insurance coverage for early retirees can appear rather bleak. As the healthcare in our country currently operates, individuals who are 50+ and aren't working face some serious barriers to coverage. While The Affordable Care Act promises some relief in 2014, efforts to repeal or defund the act leave the future of health insurance in a pretty precarious place. If you are serious about retiring early, it is essential to start planning, not only for making your pension or 401k beefy enough, but also lining up some health insurance that will carry you through to age 65.



How Work Affects Your Social Security Benefits 26

How much can I earn and still get benefits?

If you work and are full retirement age (see chart below) or older, you may keep all of your benefits, no matter how much you earn.

Year of Birth	Full Retirement Age
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

If you are younger than full retirement age all year, there is a limit to how much you can earn while receiving your regular monthly Social Security benefits. The Social Security Administration must deduct \$1 from your benefits for each \$2 you earned above the 2011 limit of \$14,160.

In the year you reach your full retirement age, your benefits will be reduced \$1 for every \$3 you earn over a different annual limit (\$37,680 in 2011) until the month you reach full retirement age.

How much will I get?

The table on the next page gives you an idea of how much you will receive in Social Security benefits for the year 2011, based on your monthly benefits and estimated earnings.

What income counts... and when is it counted?

If you work for someone else, only your wages count toward Social Security's earnings limits. If you are

self-employed, the Social Security Administration counts only your net earnings from self-employment. They do not count income such as other government benefits, investment earnings, interest, pensions, annuities, or capital gains.

If you work for wages, income counts when it is earned, not when it is paid. If you have income that you earned in one year, but the payment was made in the following year, it should not be counted as earnings for the year you receive it. Some examples are accumulated sick or vacation pay and bonuses.

If you are self-employed, income counts when you receive it—not when you earn it—unless it is paid in a year after you become entitled to Social Security and earned before you became entitled.

There are special rules for the year that you retire. Contact the Social Security Administration for more information.

Will my extra earnings increase my benefits?

Your original Social Security benefit was based on your highest years of earnings. But each year, the Social Security Administration reviews the records for all Social Security recipients who work. If your latest year of earnings turns out to be one of your highest years, they refigure your benefits and pay you any increase due. This is an automatic process and is usually completed by October of the following year.

**For more information,
see Social Security Online at:
www.socialsecurity.gov/pubs/10069.html**

How Work Affects Your Social Security Benefits (continued)

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For people younger than full retirement age during the whole year:

If your monthly Social Security benefit is:	And you earn:	You Will Receive Yearly Benefits Of:
\$700	\$14,160 or less	\$8,400
\$700	\$15,000	\$7,980
\$700	\$20,000	\$5,480
\$900	\$14,160 or less	\$10,800
\$900	\$15,000	\$10,380
\$900	\$20,000	\$7,880
\$1,100	\$14,160 or less	\$13,200
\$1,100	\$15,000	\$12,780
\$1,100	\$20,000	\$10,280



The Balancing Act

28

What can YOU do to balance your time?

If you fall in that “older worker” category, balancing work and family responsibilities can be overwhelming. You may have teenagers still at home, elderly parents who need care, grandchildren to tend, community demands, and a job—all at the same time! Workers over the age of 50 are often “caught in the middle” with family demands coming from both children and parents. How can you do it all?

AARP reports that nearly 22 million American workers are caregivers for their parents or loved ones. On the average, caregivers who work outside the home spend more hours each week caring for an older adult family member who lives with them than they spend at their job.

The Law...

Since 1993, federal law offers some support for working caregivers through the Family and Medical Leave Act (FMLA). This allows eligible workers up to 12 weeks a year of unpaid leave for family caregiving without loss of job security or health benefits.

Although valuable, FMLA does not help those who cannot afford to take unpaid leave. It also has restrictions—such as company size and the amount of time a worker has been employed—that keep many from being covered.



The Balancing Act (continued)

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Learn your company's policy about caregiving.

Find out whether there is an Employee Assistance Program. Take advantage of flextime policies. Offer to work a less desirable shift to get flextime. Consider job-sharing or working part-time if it could work for you.

Whenever possible, avoid mixing work with caregiving.

If you have to make phone calls or search the internet for information related to your dependents' needs, do it on your lunch break. Schedule a telephone hour at work. This might be during lunch, when the dependent, family, or doctors may call you.

Manage your time well at home and at work.

Set priorities and then accomplish the most important items on your list first. Delegate responsibilities at work and at home; others can almost always take some of the burden. Pace yourself and don't do so much in one area that you can't be effective in another.

Get all the support you can from community resources.

Contact your local government to find out about aging services that might be available in your area. These services may provide support for you and the person you are caring for.

Take care of your own needs.

Pay attention to your health. Eat right, get enough sleep, and exercise regularly. Try to make time to enjoy yourself even when your schedule is packed. Take a break when the pressure gets too great; even a short walk or hot bath can help relieve the stress. Talk to someone about your feelings and needs: an employee assistance counselor, a professional counselor, or a member of the clergy.

Invest time or money in things that will help you manage tasks.

Consider using a computer, bookkeeper, housekeeper or community resources.

Accept your limitations.

Get help from another family member, a neighbor or community services when you need to take a break. What caretaking responsibilities could you give up to make life easier for you?

Make sure other family members are involved.

Involve your spouse and children in planning and make sure to have couple and family time alone.



Re-Imagining Retirement

By now we have all heard dramatic stories about older workers who can no longer retire, or who have been forced back into the workforce because they need the income. For some, that is true. For others, who have chosen to stay in or re-enter the workforce for a variety of reasons, it is not true.

In a recent study by the Pew Research Center, it was found that 54 percent of workers aged 65 and older say they work because they want to, 27 percent because they want and need to, and 17 percent because they have to. Surprised? In that same study, it was found that 54 percent of workers 65 and older were “completely satisfied” with their jobs compared to 29 percent of workers aged 16 to 64. That satisfaction may come from the fact that they are working by choice, not necessity.

Myths exist in the workplace that it costs more to employ an older worker, that they are technologically inept, and that they are less adaptable to change—all of which have been repudiated more than once by demographic studies.

Who said that we work to 65 and then retire and start riding around in a golf cart in Boca Raton or Apache Junction, eating dinner at four in the afternoon and going to bed at eight? For some, this is the second American Dream. For others, it's Hell on Earth.

The Pew study found that 57 percent of retirees were very satisfied with their retirement, 27 percent were fairly satisfied, 32 percent had to retire for health or other reasons, and 9 percent said they were forced into retirement by their employers. The key to satisfaction at any age is to be doing what you choose to do whether it is to retire, to work, or a combination of the two.

People aged 55 and older currently account for 18.7 percent of the workforce, according to the U.S. Bureau of Labor Statistics (BLS). That is the highest share held by the group since the BLS started reporting labor force data in 1948. Conversely, workers aged 16 to 24 currently account for 14.0 percent of the labor force, their lowest since 1948. The BLS projects that 92.8 percent of the growth of the U.S. labor force from 2006 to 2016 will be workers aged 55 and older. The share of the labor force that is 55 and older will increase to 22.7 percent in 2016. At the same time, the shares of the other major age groups will decline.

Younger workers are staying out of the workplace to get a degree (73 percent of the public deem a degree the means of getting ahead). Older workers are staying in the workplace, delaying their retirement because of the recession or by choice.

It's a given that many workers are choosing to stay employed. What are some reasons? To feel like a useful person, help improve society, have something to do, be with other people, to live independently, stay physically and mentally active, and to learn something new, were some of the comments given to researchers who asked older workers why they were still in the workforce.

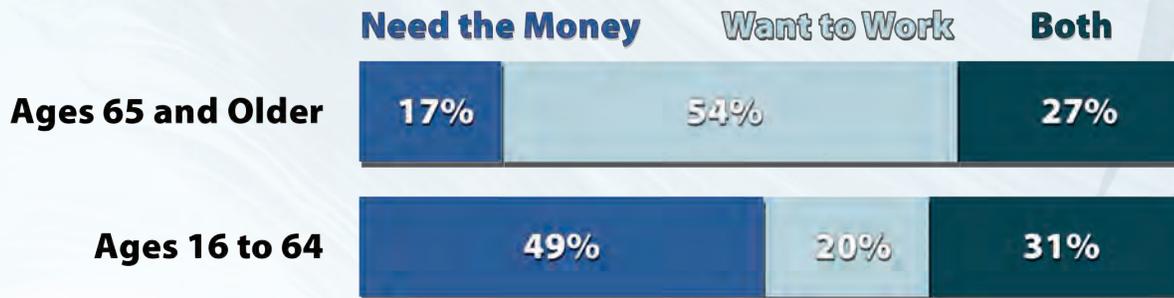
One older worker, who had been retired for five years and was working on her golf handicap, took a job because she was bored with “playing” and wanted to feel productive again. She found a flexible part-time job in a new field, far removed from the retail business she had started thirty years prior. She found that with a part-time job, she could be productive and still work on her golf game.

Re-Imagining Retirement (continued)

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Work Because You Need To? It Depends on Your Age

Percentage who say they work because they...



Note: Asked of 1,140 respondents employed full- or part-time. "Don't know/Refused" responses are not shown. Source: Pew Research Center

Another, who had been forced to retire by his employer, started as a volunteer at a local senior citizen center, and quickly became the paid director. He particularly liked helping his peers to see their retirement in a new way by starting classes that taught them about computers, travel, and volunteer opportunities.

At age 88, after twenty years on the job, beginning at an age when most people have retired, one older worker began preparing twenty-four meals every day for area seniors.

Maybe older workers are leery of that old adage, "you retire, you die." Working, staying mentally and physically active, and involved may not make us live any longer, but they can make the remaining hours and days more fulfilling.



Flexibility in the Workplace

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Retiring baby boomers are poised to leave a huge hole in the labor market. As time progresses, many employers will likely be amenable to adding flexibility to their workplaces. If you are one of those early retirees who wants to keep your foot in the labor market, you might want to consider some of these flexible workplace options.

Flexible Scheduling

Flextime—workers choose when to begin and end their workdays. Most employers require that employees still work a certain number of hours each day. Most employers require all workers to be present during core hours.

Compressed Work Schedules

Employees work longer on some days in order to have more days off. For example, working 40 hours in four 10-hour days gives an employee one extra day off a week.

Telework, Flex-Place, or Telecommuting

These terms all mean employees work somewhere other than the regular location of their workplace. The other place is usually at the employee's home. It can also be in a satellite office or telework center. Employees who work at home must have office equipment to do their work and stay in close contact with their employers. Some employers provide this equipment, but others expect the employee to buy the computer and other equipment. Through telework, you may be able to set your own hours or take time off during the day and make it up later.

Part-Time Work

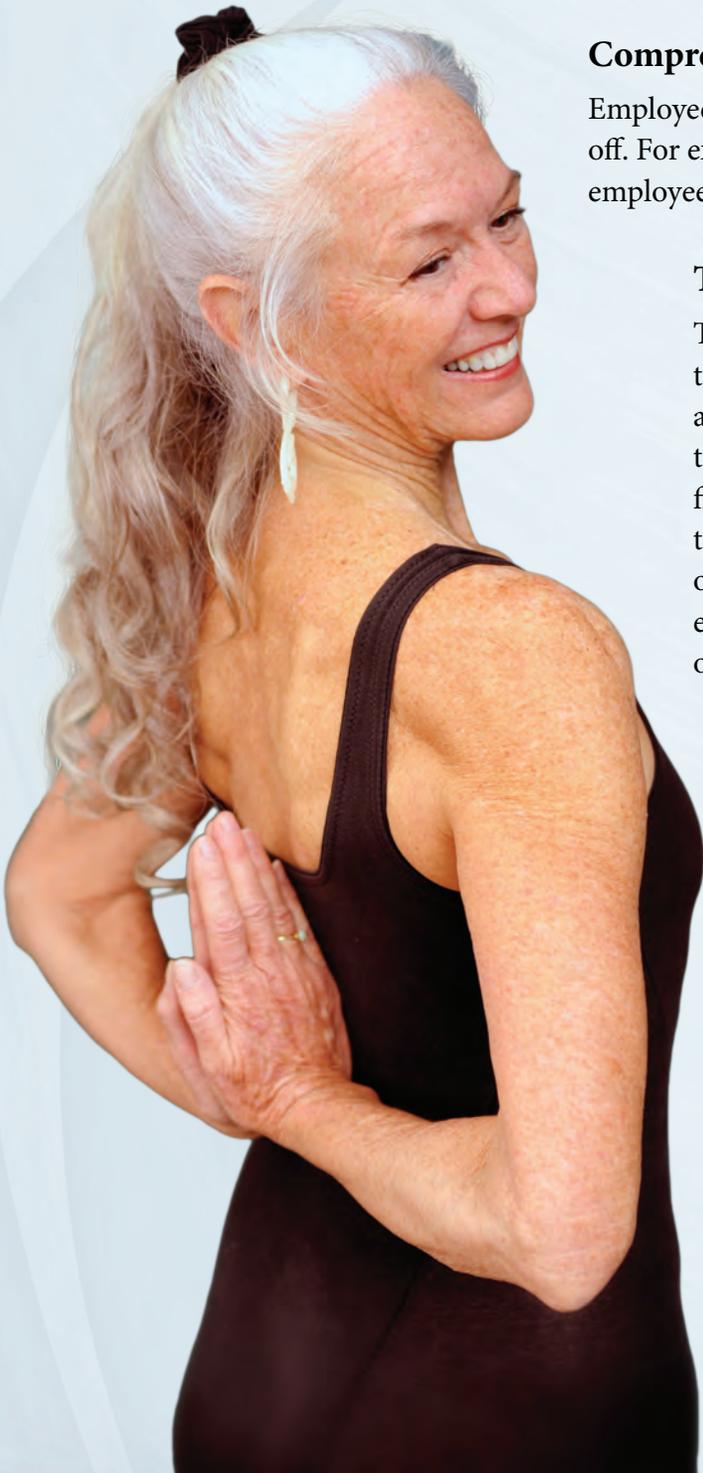
Some retirees leave their long-time employer and then work part-time—coming back to their old employer, a different employer, or even in a different kind of work.

Job-Sharing

Dividing up a job into two parts lets you share the job with another worker. You each work about half time. Job-sharing works well in many different kinds of jobs. Some employers have formal job-sharing programs.

Phased Retirement

In phased retirement, employees stay with their employer and work reduced hours over a period of time before full retirement.



The Secret of My Husband's Success

33

A true story of an older worker's triumph in the job market

By Lecia Parks Langston, Economist

This article gets really personal—because early in 2009, the recession hit home in a major way in my own family. Although I don't think of my spouse and myself as “older” (I feel about 23 inside my head), we certainly fall in the age group targeted in this publication.

If you are reading this article, you can probably relate to the dismay we felt when my husband's job of nearly 20 years became a casualty of the economic downturn. Brad is 54 years old and it's been a long time since he'd done any serious job searching. And, did I mention we're in the midst of the longest recession in recent memory? And, did I also mention we just happen to live in Washington County, Utah, where the downturn has been particularly fierce? I have to admit, it's not an experience we've relished.

However, it has been a learning experience. And, by proxy, I've discovered firsthand that the advice in this publication does indeed work. While many people in his position are still struggling with unemployment, Brad's been on the job for six months and is making money in a thorny economy.

Attitude, Attitude, Attitude

Why has Brad succeeded when so many are still jobless? I've decided that a positive attitude equalled success for Brad. I know it sounds clichéd, but it's true. He was confident that he could find a new job that he liked doing (he tells me he's enjoyed every job he's ever had, including hot-tar roofing-go figure). He was confident that he would be hired despite his grey hair. He believed he had marketable job skills. Some of this confidence was inherent in his nature; some of it he learned along the way. (His new boss recently told him that his confidence that he could do the job was a major factor in his hire.)



The Secret of My Husband's Success (continued)

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Along with the “good attitude,” here are the things that I believe Brad did right that resulted in his eventual employment.

Brad enrolled in a seminar that taught him how to look for work.

Here he learned about resume writing, networking, interviewing, etc. Here he also discovered and focused on his marketable skills. Brad found out he had many talents and abilities. He also determined exactly what he wanted from his new job. This seminar happened to be through our church affiliation. However, many job-search workshops are available-including through many local Job Service centers.

Brad was very flexible.

After his lay-off, we considered many options, including training for a new career, moving to an area where his skills were more in-demand, etc. Brad didn't stay stuck thinking he could only do what he'd always done. He was willing to change careers and try something entirely new.

Brad built upon his years of experience and community connections.

In his current position, my husband's long years of community service and personal relations have helped him to be far more successful than his younger colleagues. By virtue of your age and experience, you truly do have an edge over younger workers in many, many jobs.

Brad had good technical skills.

My husband's prior occupation was technically-oriented, so he had great computer skills. Even though his current job is not highly technical, it was impor-

tant that he could use email, do Internet job searches, submit an electronic resume, etc. to get hired. If you don't have these skills, they can be learned. They are very important in today's job market!

Brad was not afraid to learn.

In establishing his new career, Brad had to pass several licensing exams. Could this “old guy” learn and remember? You bet. He discovered age is no barrier to learning. While his retention wasn't quite as good as in his 20s, because of his determination and work ethic, Brad was able to pass his exams much easier than most of the “young Turks” in his training group. Yes, you too can learn new skills!

Brad has worked hard.

His work ethic, not only in looking for a job, but also in establishing a new career, has proved exemplary and has helped him succeed.

I'm very proud of my husband. In the midst of the employment setback, his father suffered a major stroke, which required a huge amount of Brad's time and energy. Eventually, his father passed away. Yet, Brad never wallowed in self-pity over his employment situation. He got out and did what needed to be done to find a new job.

Brad is working hard at a new career and he's just been elected as a city councilman for our small, southern Utah town. We've been able to pay all our bills and even extra on our mortgage. We aren't quite back to where we were income-wise and living with uncertainty has definitely been stressful. However, some of my husband's positive attitude has rubbed off on me and I am confident we'll end up in an even better financial position than before. Hurrah for age and experience!

Job Hunting Checklist

Evaluate and list your transferable skills (see page 6)_____

List job ideas_____

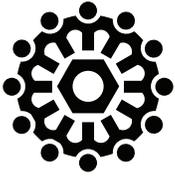
Perform an online job search

Write a cover letter

Create a custom resume

Practice interviewing

Find out how working will affect your Social Security benefits



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