NOVEMBER 2022 -"CAREER DEVELOPMENT"

YOUR CAREER >> YOUR FUTURE

Career Experts Group Monthly Newsletter



November is Career Development Month, and we are celebrating by offering a variety of career topics to guide you, no matter what stage of your career journey you're in.

In this edition, we have provided a variety of tips on how to broaden your brand visibility, expand your network, and remain agile in today's job market. Speaking of branding, there's also an article on how to dress for success and show your individuality in the workplace (or on Zoom).

Have you considered upskilling or reskilling, or are you looking for ways to stay relevant and stand out from the competition? Then you won't want to miss our overview of free and low-cost certifications and credentials.

Maybe you got that great new job. Now what? To help you answer that question, we have a book review on *The First 90 Days*, which offers steps to setting yourself up for success in a new job. Are you a mid- to late-career professional or a diverse job seeker? Then don't miss our suggestions for staying relevant in the workforce and networking resources to advance in the workplace and grow your career.

In today's job market, it's critical to leverage your skills to address an employer's needs. This newsletter will show you how.

Is there a topic you'd like us to cover in a future issue? Email us at <u>info@careerexpertsgroup.com</u>. For more career-focused information, insights, and inspiration, follow the Career Experts Group website at <u>www.careerexpertsgroup.com</u>.

Be sure to check out page 7 for information on the launch of our <u>quarterly</u> <u>subscriber raffle</u> (January 4, 2023).

We've got you covered wherever you are in your career journey.

Receive "Your Career > Your Future" directly in your email. <u>CLICK HERE TO SIGN UP!</u>

> Share your career questions with our experts. CLICK HERE TO SUBMIT YOUR QUESTION!

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LIFELONG LEARNING:

A NECESSITY FOR STAYING RELEVANT IN THE WORKFORCE

by <u>Elyse Pipitone</u> and <u>Jeanne Stoner</u> (Page 1 of 2)

In today's competitive job market, it is more critical than ever to keep your skills and professional development up to date. Staying current with industry trends and employer demands for certain qualifications can keep you relevant in the workplace, whether you're seeking a new position or growth within your current company.

From White Collar to New Collar

In the not-too-distant past, most employers required a bachelor's degree for professional, "white collar" positions. Today, employers in many industries realize that a candidate's skills and experience may be as valuable as a diploma. It is becoming more common to see job postings where candidates can substitute a certain number of years of experience in place of a degree.

This shift includes an increase in "new collar" jobs, a term coined by Ginni Rometty, CEO of IBM: newer jobs that require a specialized skill set, usually in the tech and healthcare industries. According to <u>U.S. Veterans Magazine</u>, Rometty suggested that "hiring managers look beyond the four-year degree and focus instead on a candidate's relevant skills — particularly when obtained through valuable hands-on experience."

Upskilling

Today, many professional development and training opportunities provide upskilling – growing one's existing skill set or filling a skills gap. This enables job hunters and current workers to stay relevant in the workplace and improve their access to in-demand jobs. Opportunities include micro-credentials (also known as nano degrees and stackable credentials), which are certifications that demonstrate one's skills, knowledge, or experience in a subject area.

Micro-credentials tend to be narrower in focus than formal qualifications like diplomas or degrees and require much smaller investments of time or money. Opportunities range from online learning courses like <u>Coursera</u>, <u>Udemy</u>, and <u>EdX</u>, which provide access to college courses, to online training and certification programs like <u>Grow with Google</u> and IBM <u>SkillBuild</u>.



Promoting from Within

At the same time, employers are looking for ways to retain workers while encouraging them to grow within the company. One example is Amazon's <u>AWS Grow Our Own Talent</u> program, which offers on-the-job training for Amazon employees. Other employers provide "pipeline" opportunities, where workers can attend in-house training during the workday to advance their careers. In the Boston area, which has a robust healthcare industry, some hospitals have a workforce development department to retain employees and promote them internally to higher-level positions.

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LIFELONG LEARNING:

A NECESSITY FOR STAYING RELEVANT IN THE WORKFORCE

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On-the-job Training

As workers change careers and reevaluate their work priorities, some companies are challenged to fill positions. They are addressing this need by offering on-the-job paid training programs to eligible candidates. Among the many examples, AutoZone hires manager trainees, Aflac and AmeriLife hire entry-level insurance agents, and the American Red Cross employs donor center phlebotomists. Additionally, career centers and local departments of employment and training may offer unpaid job training programs. For example, in the Boston area, there are free trainings for nurse's aides, pharmacy technicians, and EMTs.

Other employers offer "returnships" to individuals seeking to return to work after a break of at least two years. One example is <u>Raymond James' Reinvest program</u>, which is designed for those with at least five years of work history in their chosen field, Reinvest is a 12-week program open to candidates who have taken a career break of two or more years and are adept at prioritizing and quickly adapting to new challenges and concepts. For more information about returnships, see the June 2022 "Your Career > Your Future" article, "<u>Returnship</u> <u>Programs: Helping Individuals Reenter the Workforce After a Career Break</u>."

Professional Development

The availability of upskilling and job training programs does not negate the value of a college education. Obtaining a degree is valuable, and in some cases, essential, in the workforce. When considering a job offer, candidates should review company perks and benefits like tuition reimbursement, payment of professional licensing fees or continuing education credits, and professional development opportunities like workshops and training classes.

Resources

To learn more, view our <u>Lifelong Learning Resource</u> document in the Career Experts Group's Resources page.



by <u>Deb Squire</u> and <u>Vivian VanLier</u>

CAREER DEVELOPMENT FOR MID-TO LATE-CAREER PROFESSIONALS

<u>Intentional Serendipity</u>- "The key is to be intentional in looking for new things which may lead to new opportunities." Jim Peacock, Peak Careers

Staying relevant professionally is everyone's personal responsibility. In mid to late career, targeting opportunities to increase your relevance can become problematic. You may wonder, "Is it worth my time and resources to take that class, watch that podcast, or go to that conference?" You may work in companies that decide to invest their resources in less experienced employees. Or, you may be so buried in work projects that you repeatedly choose to skip a learning opportunity.



Consider these strategies to stay relevant.



- Find New Learning Opportunities. There are numerous online opportunities to keep your skills current or ahead of the curve. In addition to universities and community colleges, check out Udemy, Coursera, edX, LinkedIn Learning (premium membership needed), and public or online libraries. See the Lifelong Learning article on Page 2 for more ideas and resources.
- 2. Keep an Accomplishment Career Journal. It can be as simple as a spiral notebook that you keep in your desk drawer. Each time you participate in a project, make a recommendation, streamline a process, or go beyond the core requirements of your job, make a note of what you did, how it benefited the organization, and when it occurred. Often the person who reviews your performance isn't aware of all the value you provide, and it's up to you to keep them informed.
- 3. Keep an Interest Career Journal. Anytime you hear about an interesting position, project, job function, or anything job- or career-related, write it down along with comments about what piqued your interest. Over time, patterns will emerge, and you may need someone objective to help you identify them.
- 4. Be Purposefully Active. Participate in your organization's activities: professional development as well as social events. Visibility is a key issue when advancements are being considered. Get involved in professional associations related to your field. Participate in community activities. Interact in relevant online groups through LinkedIn or Facebook. Your energy is your most valuable asset.
- 5. **Demonstrate Thought Leadership** whenever possible. Contribute expertise at meetings, events, and online in your individual and company social media profiles. Compliment others' posts and add value.

Strategically design your plan on how you want to stay relevant and visible. CONSISTENCY IS YOUR CURRENCY.

Book review by Laura Johnson and Marie Eddy

Michael Watkins' book, <u>The First 90 Days: Proven Strategies for Getting Up to Speed Faster and Smarter</u> is a lot to digest. In it, Watkins lays out a plan for leaders to be successful in their transition into a new role, but beware: his plan has many moving parts. The main takeaway from *The First 90 Days* is that leaders need to diagnose the

situation in their new company or department before making any changes, and then match their strategy to the situation. Watkins uses the anagram of STARS to describe these five situations: Start-Up, Turnaround, Accelerated Growth, Realignment, and Sustaining Success.

He also stresses the importance of developing good relationships with the people they work with at all levels.

As stated by Watkins, "You cannot figure out where to take a new organization if you do not understand where it has been and how it got where it is."

Michael Watkins' STARS Anagram

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The First 90 Days: Proven Strategies for Getting Up to Speed Faster and Smarter

- S Start-Up
- T Turnaround
- A Accelerated Growth
- R Realignment
- S Sustaining Success



Watkins covers the core transition principles critical for new leaders at all levels. While most people want to hit the ground running, Watkins advises leaders use the first three months to listen, learn, and understand the new role, the people they work with, and the goals and organization of the company, using these fundamental steps:

- 1. Create a plan.
- 2. Learn and align.
- 3. Develop relationships.
- 4. Establish credibility.
- 5. Assess and build your team.

Before anything else, leaders should ensure they have a clear understanding of their role's specific expectations, the resources they have to achieve success, clearly defined goals, and an understanding of their boss's expectations for success. Once these are defined, Watkins suggests creating a 90-day plan based on 30-day milestones.

The First 90 Days is only 257 pages long, not including the notes or index sections, but the approach is complex and may take a while to read. If you don't have time to read the entire book, you could take a couple of shortcuts. One is to read and answer the questions in the Checklists at the end of each chapter. If you are confused by a question, you can go back and skim the chapter to get clarity. Another shortcut is to read the book's quick guides sprinkled throughout the book on topics including structured methods for learning and The Incentive Equation. There are also related charts for leaders to outline their situation.

Whether you read the entire book or use the tables and checklists to guide your career growth, this is an exceptionally useful tool for new and transitioning leaders. Admittedly, there are no guarantees for success (see Reasons for Transition Failures, p. 245), but the advice contained in *The First 90 Days* increases the odds.

by Jacqueline Peros

WHILE STAYING TRUE TO YOUR AUTHENTIC SELF

HOW TO ELEVATE YOUR STYLE

(Page 1 of 2)

In a 2018 <u>Office Team survey</u> of thousands of senior managers and HR professionals, 80% said that what you wear to work can influence your ability to get promoted. A 2017 <u>study done by CareerBuilder</u> found that 51% of hiring managers agree that dressing inappropriately is the most common and damaging mistake made by a candidate in an interview.

Based on these compelling statistics, it's clear that your wardrobe is a critical component of how others perceive you. How can you elevate your style, remain authentic to who you are, and project a professional image? The tips below can help.

DRESS FOR YOU

It takes time to hone your individual style but once you do, it takes the guessing out of dressing. To uncover your style, stop following fashion trends because many do not translate well to typical body shapes. Nothing elevates one's style better than well-fitting clothing. Next, think about an outfit that you LOVE and how it makes you FEEL. Do you feel more confident, empowered, and comfortable? These are the feelings you want to strive for when identifying and owning your style.

Style tips:

- Incorporate your favorite color, whether it's a scarf, pocket square, or accessory, because this helps you feel more connected to your authentic style. For those video meetings, color is a great way to add visual interest and brightness to your face!
- Dress for your current size and body shape. Oftentimes, we hold onto clothing that no longer serves us personally or professionally but still ends up in our regular rotation. Donate clothing that doesn't represent where you want to go in your career.



- Push yourself out of your comfort zone. Go through your closet, move past the regular rotation of outfits, and select something you haven't had the courage to wear. This is a great way to test how your authentic style makes you feel.

FACTOR IN THE JOB FUNCTION

For each industry/job function, there is an implied dress code. In the financial industry, the dress code is more traditional/conservative, versus the technology industry where it's more casual and laid back. Whatever industry you are in, it's important to keep in mind that your wardrobe should not hinder your ability to get your work done.

Style tips:

- Factor in seasons and cultures if traveling is part of your job, select a seasonal wardrobe that works in various climates and be sure to understand what is acceptable for specific countries.
- Select clothing that is age appropriate.
- Identify your wardrobe that supports your professional goals. If getting to the next level is your goal, dress for that part; your employer will be more apt to visualize you in that role.

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HOW TO ELEVATE YOUR STYLE

WHILE STAYING TRUE TO YOUR AUTHENTIC SELF

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DRESS WITH THE DETAILS IN MIND

Elevating your style takes a little effort but it quickly lets your employer know that you care and won't let things fall through the cracks.

Style tips:

- To get the most use out of your wardrobe, ensure the garments are properly cared for by reading the labels.
- Ensure proper fit of your clothing. Tailored-looking clothing always exudes a more polished and professional image.
- When showing up in the office or via Zoom, make sure your clothing is pressed and looks presentable.

Style is very personal; there's no right or wrong style. The most important element is how confident and assured you feel wearing it.

THANK YOU!

"YOUR CAREER > YOUR FUTURE" NEWSLETTER SURVEY

Thank you for sharing you thoughts about our "Your Career > Your Future" newsletter in our first-ever satifaction survey that took place from November 2nd to 15th, 2022.

In the December newsletter, we will share some of the results and announce the winner of a complimentary career-related service from one of our Career Experts.

DON'T MISS OUT!

STARTING JANUARY 2023 "Elevate Your Career With an Expert" Quarterly Subscriber Raffle.

To say thank you to those who subscribe to receive the "Your Career > Your Future" newsletter directly in their email each month, we are rolling out the "Elevate Your Career with an Expert" quarterly subscriber raffle.

Starting in January 2023, every quarter we will randomly draw a name from all active subscribers, with the winner receiving a complimentary career-related service from one of our Career Experts.

As an EXTRA INCENTIVE TO ACT NOW, everyone who is signed up as an active subscriber before January 1, 2023, will be entered TWICE in the inaugural drawing on January 4, 2023.

POWERFUL JOB SEARCH NETWORKING RESOURCES FOR DIVERSE JOBSEEKERS

by Murray A. Mann

Eighty percent of jobs are filled via networking. Employers give an edge to candidates they know and to referrals from employees and others connected to the organization. Networks of underrepresented job seekers may not be as well connected. Whether you are a new college grad or a seasoned professional, you can build relationships and increase the number of people who can refer you through the following diversity-specific networks.

1. University-Based Alumni Resources

Consider contacting your institution's Multicultural Student Services, Diverse Student Organizations, Alumni Career Services, and General and Affinity-focused Alumni Networks. Connect with alumni in your profession or at your target companies, and ask for job search advice, informational interviews, connections, and referrals to employers.

2. Diversity / Multicultural Professional Associations Affinity-based organizations sponsor professional development, mentoring, networking, advocacy, and career-related resources. They maintain strategic partnerships with employers that hire from their



members' specialized career fields. Job search services include coaching, referrals, career fairs, and job boards. Many have free or low-cost membership options and campus-based and local chapters.

3. Company Employee or Business Resource Groups (ERG/BRGs)

ERG/BRGs are formally engaged in their company's diversity recruitment and hiring processes. They also support employee onboarding, development, retention, and advancement. Common ERG/BRGs include Asian/Pacific Islander, Black, Latino, LGBTQIA+, People with Disabilities, Veterans, Women, and many more. Contact leaders and members of the groups to gain inside knowledge on topics including the corporate culture, the work environment for underrepresented employees, and how to get your resume past the gatekeepers and into the hands of decision-makers. Check out our <u>interview with Vivian Ayuso-Sanchez</u>, director of DEI, disability, and affirmative action at Walgreens in the June "Your Career > Your Future" newsletter edition.

4. Helpful Online Resources

Employers that are committed to diversity recruiting will engage with underrepresented job seekers online. This includes:

- (1) LinkedIn, Facebook, and other platforms that feature diversity-specific job-search, industry, and special interest groups. Company pages may include diversity-specific posts, talent acquisition portals, and potential connections.
- (2) Company websites that highlight their Diversity, Equity, and Inclusion initiatives, ERG/BRGs, and related contacts.
- (3) Diversity job boards and recruiters.

Interviewer/Article Writer: Laura Johnson

Special Feature

JACQUELINE PEROS INTERVIEW BRAND VISIBILITY, NETWORK EXPANSION, AND CAREER AGILITY

>>>> Transforming today's women to lead tomorrow's tech <<<<

Laura Johnson interviewed Jacqueline Peros of JMP Branding in New York about ways to broaden your personal brand visibility, expand your professional networks, and remain agile in today's economic environment.

Peros is a certified master personal brand strategist and image consultant with more than 20 years in marketing and branding. She connects women with tech-focused employment opportunities and fulfilling careers.

During the interview, Peros discussed key points to communicate your value proposition, network in career planning and progression, and remain agile in an ever-changing environment. Some highlights include:

Communicate your value proposition to employers and beyond.

Gaining visibility inside your organization is critical. But it's even more important now to reach beyond the company into the industry to gain more

visibility and credibility for your brand. Earn additional professional certifications. Communicate your expertise and your unique perspective at industry events. Serve on a company or non-profit board.

Network to identify internal and external opportunities.

Ongoing networking is one of the most important strategies in career planning and progression. A recent LinkedIn study shared that 79% of professionals agree that networking is critical to career progression, but only 48% do it consistently. To set yourself apart, consistently nurture your network. Carve out 5 to 10 minutes each day to reach out, engage, and connect. Attend in-person and virtual conferences. Attend industry conferences whether it's in person or virtual. Collaborate with industry influencers.

Demonstrate your career agility in today's environment.

Career paths are no longer linear. It's great to have a plan, but don't be so rigid in that you aren't being flexible and open to change. The definition of being agile is the ability to move quickly and efficiently. How does that translate into the workplace? First gain career clarity and have a plan. What is it that you want to be doing in the next few years? If you have a plan and are laid off, you won't experience as much stress and the frustration. You will be able to move forward because you have that clarity, and you can make better informed decisions in your career.

Watch the full interview on our CEG YouTube channel.



JACQUELINE

M PEROS



ASK THE EXPERTS

by <u>Laura Johnson</u> and <u>Denise Bitler</u>

I am 60. Am I too old to change careers? Where do I start? (Fran J.)

It's never too late to change careers. Many people change careers later in life and are glad they did it. However, before you leave your current job, consider the following:

- Evaluate your current situation conduct job and personal inventories. Are you financially able to make a change? What investments might you need to make personally and professionally to move into a new job/industry/field?
 - a. Start a journal. Ask yourself how you feel about your current job: What do you like? What do you dislike? Research your industry and other ones that are adjacent or of interest. Are they viable options?
 - b. Complete an inventory of your skills, values, and interests related to the work you enjoy. You can research job titles, skills, education and certification requirements, industries, and more through free resources such as <u>LinkedIn Explorer</u> or <u>O*Net Online.</u>
- 2. Brainstorm potential jobs and industries that are a good fit for your skills, interests, and values. Talk to people in your network. Find people who are doing what you are interested in doing and invite them for coffee.

Through the <u>Bureau of Labor Statistics</u>, you can identify the fastest-growing fields. Use resources like <u>Salary.com</u> or <u>Glassdoor.com</u> to investigate companies and salaries. Even if you already know what you want to do next, researching companies is key to finding the right fit.

3. Create your plan of action. Create a target list of companies. Note: You may have discovered through your research that you need additional learning or certifications. Show you are up-to-date, flexible, and agile by demonstrating ongoing skill and knowledge building. Check out Career Experts Group's <u>Lifelong Learning Resources</u> for a list of professional development options. I am going to be starting a new career search soon. Besides salary, what other things might I be able to negotiate as part of my job offer? (Joshua M.)

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When you are considering a job offer, you need to look beyond the salary being offered. You need to look at the total compensation. This includes bonuses, commissions, any benefits paid in full or partially by the employer, and various other benefits and perks.

The latest statistics from the <u>US Bureau of Labor</u> <u>Statistics</u> show that on average, salary comprises 70% of an employee's total compensation, and all other benefits make up 30%. This means that if you are offered a salary of \$50,000, your total compensation is actually approximately \$65,000. There may also be non-monetary perks to consider.

Remember, just like you can negotiate the salary you are being offered, you may be able to negotiate some benefits and non-monetary perks. Some items that may be negotiated include:

- Reimbursement of COBRA insurance payments
- Sign-on bonus
- More vacation time or paid time off (PTO)
- Relocation assistance

For a full list of benefits and perks that you may be able to negotiate as part of your next job offer, check out "<u>Salary Isn't Everything: Benefits and</u> <u>Perks to Consider When Evaluating a Job Offer</u>" in the <u>Resources section</u> of the <u>Career Experts</u> <u>Group's website</u>.



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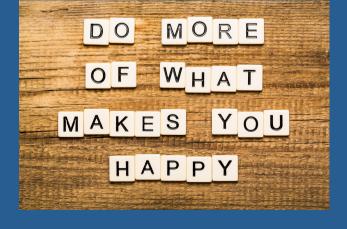
I am not ready to retire, but I would like to transition into a position that brings more meaning to my life but less responsibility. How do I convince hiring managers that I am a good candidate? (Todd M.)

First, it is important to consider what the hiring manager thinks. They may be asking themselves:

- Why do you want less responsibility?
- Will you be happy with less money?
- How long are you going to stick around?

Plan how you will manage these perceptions.

- 1. Make a list of the skills and activities associated with the job, and think about times in your career when you have used similar skills. Note why you enjoyed those jobs or assignments. This helps to connect your previous experience to the new opportunity. Highlight your transferable skills.
- 2. Clarify you are committed for the long term. Answer why you like the role and the company, and why you are the best candidate. Talk about the attractive elements of your target job with a focus on moving into that position, not away from your current position.
- 3. Present your expertise and qualifications as a plus, not an obstacle. Focus on the value you add. Demonstrate that you have the skills and qualifications and will pick things up quicker than a more junior hire.
- 4. Demonstrate your willingness to continue learning new skills. Show your capacity to be flexible and agile your ability to evolve as technologies evolve through consistent professional development.
- 5. Don't speak negatively about your current role or company. Although you are leaving your position for a reason, complaining about your employer may make you appear disgruntled.
- 6. Demonstrate your dedication to the position. Even though the new lower-level position may involve fewer complex responsibilities and fewer hours, it's essential to show your engagement with the work and your eagerness to do a good job.



Share your career questions with our experts. CLICK HERE TO SUBMIT YOUR QUESTION!



HOLIDAY HIGHLIGHTS

by <u>Denise Bitler</u>

NATIONAL CAREER DEVELOPMENT MONTH

The goal of this designation is to promote career planning and development at all stages of life. The secret to career success is planning ahead and investing time in your professional and personal development.

- 1. Identify your passion and your values. Does your current job or the career path you are considering align with your passion and values? Consider taking some career assessments or working with a career coach if you need help in this area.
- 2. Be strategic, set SMART (Strategic, Measurable, Attainable, Relevant, Time-Based) goals, and develop a step-by-step plan for achieving your career goals.
- 3. Check out current job postings for the type of job and career level that you would like to achieve and identify any hard and soft skills gaps you may have.
- 4. Assess and update your career collateral so that everything reflects your personal brand and sells your value proposition for the roles and career level you are targeting.
- 5. Solidify your interviewing skills. The key to your success depends on your ability to interview effectively, sell your value proposition through impactful achievement stories, and make a great impression.
- 6. Check your social media presence does it reflect the real, authentic you? According to a survey conducted by <u>The Manifest</u>, 90% of employers factor a candidate's social media accounts into their hiring decisions, and 79% have rejected a candidate based on their social media content. Check out <u>Step 2 of a social media rebranding article by Jacqueline Peros.</u>
- 7. Increase your social media postings to build, develop, and enhance your personal brand.
- 8. Nurture your existing professional network and look for opportunities to strengthen the quality of your network – choose quality over quantity.
- 9. Find a mentor to help guide your career growth.
- 10. If you are thinking of changing careers, request an informational interview with a contact in your field of interest.

NATIONAL GRATITUDE MONTH

According to <u>Psychology Today</u>, there are 7 scientifically proven benefits to expressing gratitude:

- 1. Gratitude opens the door to more relationships.
- 2. Gratitude improves physical health.
- 3. Gratitude improves psychological health.
- 4. Gratitude enhances empathy and reduces aggression.
- 5. Grateful people sleep better.
- 6. Gratitude improves self-esteem.
- 7. Gratitude increases mental strength.

Some impactful ways to express gratitude include:

- Keep a gratitude journal identifying things that you are grateful for on a daily basis can help you stay calm, keep things in perspective, feel thankful for the good things in your life, and put the not-so-good things into perspective.
- 2. Acknowledge others with a thank-you note. Try sending an actual thank-you note through the mail. It will have more impact than an email, text, or tweet.
- 3. Pay for the person behind you in line in a fastfood drive-through. Who knows, you may start a gratitude train.
- 4. Use the words "please" and "thank you" with intention.
- 5. Give back through volunteerism.
- 6. Tip a service person a little extra.
- 7. When you receive good service, use social media to let others know (e.g., Yelp, Facebook, Google) and include the service person's name.
- 8. Help out an elderly neighbor with lawn mowing, food shopping, or home maintenance.
- 9. Donate gently used clothes, furniture, and toys to a local shelter or books to a local library.
- 10. Take a deep breath and notice all the things you're grateful for in that moment.

MEET YOUR CAREER EXPERTS GROUP



Denise Bitler - Resume-Interview Success, LLC <u>dbitler@resume-interviewsuccess.com</u>



Elyse Pipitone - Blooming Careers Coaching elysecareersuccess@gmail.com



Jacqueline Peros - JMP Branding, LLC jmp@jmpbranding.com



Jeanne Stoner - Job Search Partner jeannes.jobseachpro@gmail.com



Laura Johnson - Laura LE Johnson, LLC laura@lauralejohnson.com MEET YOUR CAREER YOUR FUTURE NEWSLETTER CONTRIBUTING AUTHORS



Deb Squire - "Directions" Career/Life Transitions <u>deb@debsquire.com</u>



Marie Eddy - Eddy Career Services eddycareerservices@gmail.com



Murray A. Mann - Intercultural Workplace <u>murray@interculturalworkplace.com</u>



Vivian VanLier - Career Empowerment Coach careerempowermentcoach@gmail.com

Alone we are Unstoppable. Together we are A Powerhouse!

<u>CLICK HERE TO READ THE CAREER EXPERTS</u> <u>GROUP TEAM MEMBERS' FULL BIOS</u> <u>CLICK HERE TO READ THE</u> <u>YOUR CAREER > YOUR FUTURE NEWSLETTER</u> <u>CONTRIBUTING AUTHORS' FULL BIOS</u>

Stay tuned for our December 2022 edition, "2023 Predictions and 2022 Recap"