



September Business Leaders Talk

Honest Career Advice

Darrel Kasper and George Wunder
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Quotes and thoughts:

J. Maureen Henderson (*Forbes* Nov 2016)

The temptation, especially for young employees, is to identify with their jobs and/or their bosses, without understanding that loyalty doesn't necessarily run both ways. Bosses get fired or move on. Companies restructure and layoff. There are no guarantees that your devotion won't be rewarded with a pink slip. Tying your career fortunes too closely to someone else's limits your own mobility and decision-making power. It renders you myopic and dependent on factors outside your control, which is no way to build a successful path through life. There are times you will want to align with others and/or follow the lead of someone you believe to be a capable leader, but, even in those moments, make the choice consciously and make sure to preserve your own identity and autonomy in the process. Keep your boss close, but your own career closer.

Lou Holtz: Do what's right. Treat others the way you want to be treated. Be the best you can be. Stay grounded in what matters – family, friends. And, doing work that matters. Your job is not your life.

Margaret Mitchell: "Life is under no obligation to give us what we expect".

Mark L Mika: "Always accept good fortune with grace and humility".

Some things that really matter, like love or job fulfillment, joy, love of life, self-confidence, skill sets... these things take time. Sometimes you can expedite pieces of it, but the overall journey is arduous and long. If you don't ask for help and learn, you might fail. Don't go through life without joy or fulfillment!

Motivation and the 5-second rule: 95% of your behavior is triggered by your feelings. Everyone gives advice about what to do, nobody tells you how to take the critical first step and beat the feelings that stop you.

If you don't feel like doing something - you won't, unless you are pushed. This is how all human beings are wired. The 5 second rule is how you push yourself. Self-doubt, procrastination, overthinking, perfectionism, feeling not good enough and holding back are actually HABITS. You taught yourself. And you can break it.

The moment you have an impulse to act, share, speak or start something that is tied to a goal - you have five seconds to move before your brain kills the impulse to act. It's the ONLY way to break the habit of doubt, hesitation and holding back. It's not a rule to be destructive or impulsive, it is a tool you can use for action tied to a goal. As soon as you have an impulse tied to a goal and you feel yourself start to hesitate - start silently counting down 5-4-3-2-1 and then GO. That's it.

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“TELL ME ABOUT YOURSELF” (the dreaded first question). No reason to fear it!

Hiring managers want evidence of two things when asking "tell me about yourself":
your **maturity** and your **authenticity**.

You will succeed with this question when you are self-aware and empathetic.

What to do: tell your life story as it relates to doing well in this job. Give personal and precise examples.

Empathy: What is the interviewer thinking: What is it about me that s/he cares about? Are you a cultural fit?

Do you have values similar to that of the group you'll be working with?

Don't be a phony. ("I'm intense/laid back/social/solo worker", etc. better to be honest)

Don't fear the question. Practice at home. Time yourself to keep it to a couple of minutes max.

Links:

Cameron Keng: Employees Who Stay in Companies Longer Than Two Years Get Paid 50% Less
<https://www.forbes.com/sites/cameronkeng/2014/06/22/employees-that-stay-in-companies-longer-than-2-years-get-paid-50-less/#41e540b3e07f>

Lizz Schumer: Why You Should Hire a Financial Planner, Even if You're Not Rich - The New York Times
<https://www.nytimes.com/2018/04/20/smarter-living/why-you-should-hire-a-financial-planner.html>

Darius Foroux: Price's Law - Why Only A Few People Generate Half Of The Results
<https://dariusforoux.com/prices-law/>

Price's Law says that 50% of the work is done by the square root of the total number of people participate in the work. What does that mean to us? Look at your current profession. Are you in a position to create substantial value? If the answer is no, move on to a different place where you CAN.

Darius Foroux: Don't Change Yourself. Improve yourself.
<https://dariusforoux.com/be-yourself/>

Frank Chaparro: The perfect résumé won't get you the job
<http://markets.businessinsider.com/news/stocks/the-man-likely-to-be-the-next-ceo-of-goldman-sachs-says-the-perfect-rsum-wont-get-you-the-job-heres-what-will-2018-3-1018620719>

Mark Abadi: Experts say too many people suffer from a delusional belief about their careers
<https://www.businessinsider.com/modern-career-path-2018-7>

Lori Goler, Janelle Gale, Brynn Harrington, and Adam Grant:
The 3 Things Employees Really Want: Career, Community, Cause
<https://hbr.org/2018/02/people-want-3-things-from-work-but-most-companies-are-built-around-only-one>

Amy Gallo: The Condensed Guide to Running Meetings
<https://getpocket.com/explore/item/the-condensed-guide-to-running-meetings-973666280>

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Benjamin P. Hardy: How to Know if You'll Be Successful

<https://medium.com/thrive-global/22-ways-to-know-if-youll-become-brilliant-and-successful-at-what-you-do-f72b333e436a>

Here's an example of the perfect resume, according to Harvard career experts:

<https://www.cnn.com/2019/07/10/an-example-of-the-perfect-resume-according-to-harvard-career-experts.html>

Here's an example of the perfect cover letter, according to Harvard career experts:

<https://www.cnn.com/2019/07/23/example-of-the-perfect-cover-letter-according-to-harvard-career-experts.html>

Firmin DeBrabander: Should Work Be Passion, or Duty?

<https://www.businesstimes.com.sg/opinion/should-work-be-passion-or-duty>

In general, Harvard Business Review has a great selection of articles for young professionals.

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Saving for Retirement

tl;dr G & D's advice:

- *Get a financial advisor after you land that first real job. Your advisor can help you with a number of financial issues beyond investment choices. Understand how they charge fees and you should shop around like anything else. A place to start is wherever your family invests. Initial consultations are free*
- *Seems likely taxes will rise over time to pay national debt and to meet the demands of creeping socialism. Your starting salary will therefore likely be in a lower tax bracket than the bracket you'll be in at retirement. On these assumptions, a Roth IRA is better for you for now. As your income rises over time, consider Traditional IRAs for taxation diversification and the possibility of tax savings*
- *Whatever your company is willing to contribute to your IRA through "Matching Contributions", make sure you are also contributing at least that amount. It's the best safe investment you can make in your 20s and has a huge return over time. The farther you are from retirement, the more valuable this is*
- *Save NOW. Do the math, you'll be working 30-40 years... a simplistic model to play with is at: <https://www.saving.org/savings-bonds/saving.php>. Of course avg stock market returns > 5% annually...*
- *If your expenses meet or exceed your earnings, change your lifestyle. Aim for a 6-month cushion of cash*

Excerpted from Ryan Guina <https://cashmoneylife.com/traditional-ira-roth-ira-for-young-investors/>

Should Young Investors Choose a Traditional IRA or Roth IRA?

Retirement Plan Options – 401k, Traditional IRA, and Roth IRA

- **401k:** Contributions are tax-deductible now and taxed when withdrawn in retirement
- **Traditional IRA:** Contributions are tax-deductible now and taxed when withdrawn in retirement
- **Roth IRA:** *not* tax deductible now and *not* taxed when withdrawn in retirement

Tax-advantaged retirement plans have specific rules regarding when you can make withdrawals, and there are contribution limits and income limits for some of these plans, which may affect your eligibility.

- Retirement account withdrawals may be subjected to early withdrawal penalties
- Roth IRAs have specific income limits
- Traditional IRAs are only deductible if your income falls below a certain limit

Should Young Investors Choose a Traditional IRA or Roth IRA?

Consider a Roth IRA. *[why?]* Let's start with taxes. You'll earn less now than later, so you'll likely be in a lower tax bracket now. Many people speculate that taxes will rise, and a Roth IRA provides a hedge against future tax rates because they offer tax-exempt withdrawals. A couple other benefits include being able to make penalty-free early withdrawals under certain circumstances and no minimum distribution requirement, as is found with Traditional IRAs. The main advantage of a Traditional IRA is the tax break now, which can help reduce your tax bill. This benefit is also available with a 401k plan.

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Which Funds, How Should You Invest, and Where?

Your financial advisor can help you. Define your investment goals, then determine your risk tolerance. From there, you can settle upon an asset allocation that you are comfortable with.

Where to open your IRA. You will open your 401k plan through your employer and fund it via payroll deductions. You will need to open your IRA through a qualified custodian, which could include an independent financial advisor, a bank, a discount brokerage firm, or a mutual fund house.

There is No Right or Wrong Way to Go

I am partial to investing in a Roth IRA when you are young and in a lower tax bracket. Taking a tax break now won't give you a substantial benefit. The long-term growth potential that compound interest provides could supercharge your Roth IRA – giving you a substantial nest egg for tax-free withdrawals from in your retirement. In the end, you will need to go with the plans and investments that best meet your needs and your risk tolerance. Best of luck, and congratulations on getting off to such a great start!

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Nothing ventured, nothing gained

ACTION	BEST CASE SCENARIO	WORST CASE SCENARIO
You call your Visa or Mastercard customer service and tell them you're considering cancelling the card due to the annual fee (assuming there is one)	They offer to waive the annual fee and/or give you some additional benefit such as a lower APR or access to a new promo	Nothing has changed
You put an advanced directive in writing and give a copy to your family	You don't need it but your family has peace of mind. <i>note: there are free templates on the web for this</i>	Your family suffers the horrific emotional wringer of deciding how or if you live or die and under what circumstances
You submit a resume for a position where you don't appear to meet the qualifications	The job description is overblown and you're actually well qualified. Human Resources contacts you for an interview	Nothing has changed
You tell your employer you have limited overtime availability due to personal life circumstances	They stop asking you to do overtime constantly and you get your life back	You discover what your employer really expects a 40-hour week to be and you plan your next move
You ask a senior person in management if they would be willing to mentor you	They say yes and you get exclusive advice on how to better your situation	They say no but are flattered and will refer you and remember you later for your drive and initiative
You bring a relevant or generally impressive research paper you did to a job interview	The interviewer is impressed and you have differentiated yourself	It doesn't get used
On a job website where you both attach AND copy/paste a resume into a text box, you copy the job description under the copy/paste version	The robot that scores your resume rates you higher. The interviewer only sees the resume you attached anyway	Nothing has changed
You articulate in a non-annoying way your career goals and skill sets to the people you work with.	You are remembered for new opportunities. Supervisors understand you are aspirational	Nothing has changed
You have a job, but look online for job opportunities anyway	You find a better opportunity	You foolishly do this in a manner that your employer can track
You create a Linked In profile and add connections. You include the link on your resume. You connect to recruiters and headhunter types	Your resume gains credibility and you demonstrate professional aspirations. You are able to highlight all the dimensions of your employability without the constraints of a resume	You are ignored or spammed or phished (so, use a new special email address just for your professional life)

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Advice for Introverts

(adapted from Susan Cain's *Quiet: The Power of Introverts in a World That Can't Stop Talking*, and from personal experiences)

- One's introversion/extroversion needs do change over time.
- Career-wise, introversion is more a minus than a plus.
- If you lack ambition, extroverts will surpass you professionally.
- Be warned - most advice on business success is tailored toward extroverted behavior. Instead, identify your strengths (+ the overall value to any group you work in), and find ways to highlight them.
- If your boss is also an introvert, know he/she will not want to micromanage or talk stupid stuff all day. Don't try to change this. *(and it's not stupid, it's relationship building... don't be arrogant!)*
- If your shyness is on the extreme side, enlist others to help. Let others help you, they always will.
- Know the difference between honoring your introversion and caving into fear. What are the real reasons you avoid a golden opportunity? Unless it fills you with dread or disinterest, what happens if you run away from something with clear potential? Take a chance. Your future self will thank you, worst case is you gain the courage of having tried. Failure is a part of business and life, there's no prize for fear.
- Brainstorming sessions, open floor plans, speaking up at meetings, forced socialization, teamwork, collaboration, group planning, consensus building... these are not your enemies, but they can be exhausting. Take periodic quiet breaks if you can, or find a quiet workplace setting in general.
- When you attend an event, set realistic goals and expectations. Extroverts might enjoy working a room, and that's great – for them. If you can have a good conversation with a few people, that's a success.
- Don't be the one who never speaks, or can't speak if not 100% thought out. It's discouraging to have unexpressed opinions or ideas. Give your coworkers due credit in that they'll listen, and might like it or be able to run with it. In a meeting you can always ask a question for participation purposes. If the conversation moves on before you have a chance, ask if the topic could be revisited, time permitting. This is also a good trick to get a meeting back on topic when the extroverts go astray.
- You are focused and diligent – companies need careful planners and thinkers. You have a creative advantage by being able to go off and think things through. Insist roles in your teams be clearly defined.
- Face time with your colleagues is very important. It's not as bad as you think, and you will find peace and relief with the resulting familiarity. It is essential you step out of your comfort zone on this. Introversion can get misinterpreted and you'll reinforce a negative impression with indifference.
- You can learn a lot from extroverts. An introvert who understands and embraces the value of extroversion is a leader.
- The last time you engaged on a topic where your enthusiasm was obvious, remember how good that felt. Try engaging others with that same interest on a topic they are passionate about. Ask questions, agree, empathize, and let them do all the talking. Throw in a follow-up question that shows you're listening. They will believe you are a wonderful conversationalist.

Note: George and Darrel are both introverts. With commitment and practice you too can do crazy things like stand up in a room full of people you don't know and be the center of attention.

Courses to take (GW)	6:10 - 6:15	5	Public speaking	Teamwork or project mgmt (ex. strategic mgmt)	Leadership lessons (incl. failure)	Excel	PowerPoint	Anything for PC/Mac skills
			Personal finance / consumer education	Economics	Anything you have personal passion in	Less or not helpful: Statistics, Calculus, Theory of _____, any "general ed" requirement. Most learning (even at TCNJ) not used in the working world		
Graduate School (DK)	6:15 - 6:25	10	Does your field require a masters?	Do you know exactly what you'll do with the degree?	Masters = BS or BA a generation ago... nearly mandatory to move high in a company	Have work experience and know your specific goal(s) for this education	Don't go straight to grad, try w/in 5 yrs (waivers = saving \$). DK waiving courses story	Find a company that subsidizes your continuing education. DK \$175 total cost story
			You will get an A or B if you show up and try. GPA is irrelevant	Grad school choice flowchart:	1) For specific career passions, find a school that's top 10 in your field(s)	2) For \$\$ in job negotiations, choose national reputation (Ivy league)	3) For a slight entry edge, choose for local familiarity (ex. Penn State)	Otherwise (and often) grad school choice is irrelevant - pick based on cost and convenience
Resume (GW)	6:25 - 6:35	10	Looking for a job is a job. Treat it like one	Cover internet tracks prior to applying. Steal from LinkedIn for resume phrasing, key words	Do not choose nontraditional formats on resumes. HR often reads for speed	Do something interesting? Write it down. Interviewers may use as an icebreaker or to make inferences	Cover letters - yes do them, but no they probably won't be read	Have a GPA b/n 3 and 3.9. If major GPA is higher, OK to use that. No one really cares
			Robots score + engines find based on word choices. Humans rarely see pre-filtered	Online research gives critical context. Don't cyberstalk.	Do not spend money on a resume writing service... resume format is pretty standard.	Include quantifiable results. Do not bullet point job descrip./duties	Proper English, no slang, no emoji or exclamation points	Customize resumes to fit the position. What are the key words?
Interview (DK)	6:35 - 6:50	15	Bring copies of your resume. Know the company and position - Preparation matters	Arrive 15 minutes early. If you are offered water, coffee, etc. it's OK to accept but don't expect a latte. Nothing wrong with declining.	Admin asst is worthy of equal respect, as is the receptionist or anyone else you think can't "help" you. They can. (Darrel story)	Be yourself, but do not be remembered for your choice of clothing. Turn off your phone.	You are being judged at all times when onsite. Driving into the lot, while waiting in the lobby, etc.	An interview may become informal - demonstrate 'likeable' and 'motivated'. Don't be so at ease that you discuss your binge drinking
			Answer honestly - the answer you think they want is not good strategy. Do not misrepresent - you won't fool anyone once on the job	But, BS skills - practice them. e.g. "Why are you looking for a new job", spend time on personal dev and growth, not on how your current job sucks	The career path question OK, so long as you focus other Qs on the current job. Bring at least 15-20 questions to ask & pick 3-5	Look people in the eye. Get business cards or contact info from all you interview with, plus the admin assistant.	Send thank you emails at a minimum. Make them each a little different.	Negotiate for yourself. Understand "total comp". For offers - get an offer letter (it spells out what you're agreeing to)

Career Growth (GW)	6:50 - 6:55	5	Corporations are not designed to overcome your shortcomings and difficulties.		Many corporate environments are (still) about the numbers and less about individual talents you bring	Incremental gains take too long. Go to the experts first to learn how and when to skip steps		
			Your inner critic prevents you from seeing how positively others view you and your work. Be aware!		If your background and skills and previous work experience seems lost in the day-to-day work shuffle, it pays to remind those around you. Sometimes it can lead to greater work opportunities and promotions			
It's not the last job you'll ever have... (DK)	6:55 - 7:05	10	You will likely have 15-20 different jobs (every 2 yrs) in your career and work at 8-10 different companies (every 5 years) (DK - 9 companies)	Industry / Company / Role / Salary Pick an industry you love and start at the bottom.	Know your workstyle type preferences. (ex, Myers Briggs, small company vs. large, casual vs. professional)	Titles don't mean much, although some people will act like they do. Good on resumes though	No, you are not ready to be a manager straight out of school. Progression likely will be more logarithmic than linear	You move up the ladder more by networking + good attitude than hours worked or productivity
			LIFE IS NOT FAIR. Neither is work. Promotions, raises, and attention do not always go to those doing the best and most work - promote yourself!	Advancement + bigger raises often come from leaving. But if you find a place you mesh with - the grass is not always greener	Some managers are terrible at their jobs. Be constructive in how you deal with them. (Darrel story)	Take what you can from suboptimal jobs, making it useful to your career progression	Keep in touch with professional contacts from previous jobs. (Following on LinkedIn or Facebook doesn't count)..... The business world is small and incestuous - you will likely run into the same people at multiple stops along your career. Look for mentors	
Email and IM Etiquette (GW)	7:05 - 7:15	10	Understand the value of CYA (cover your a**) emails. For relaying bad news, phone it	No need to send "thank you" only email responses, say it in person	Have a professional autosignature, no famous quotations, emoji, etc.	Brevity in emails and IMs is preferred. If it's faster to call, call.	You have no guarantee of privacy at the office	Limit exclamation points, emoji, nonstandard fonts. how r u? not good :(
			Ensure an email chain doesn't lose any attachments. People prefer to keep just the latest email in a chain		When forwarding, read the entire thread to ensure finger-pointing, confidential or otherwise off-color/inappropriate commentary are scrubbed		Use your personal devices for personal things. Some businesses track keystrokes and browsing activity	
			Use the bcc line very judiciously and infrequently	The rules of "reply all" in work settings apply. Don't email someone to correct their misuse of "reply all".	Keep emotions out of business email, no matter how tempting	Consider precision on the subject line of emails, or as if it were going to be the headline of the NYT	Observe others' emails and IMs to get a flavor for how the culture behaves	emails and IMs are forever

Meetings - Attending and Running (GW)	7:15 - 7:25	10	Don't show up too early. Be ready to go on time, others will appreciate it even though they may never reciprocate	Bring a notepad. Don't take out your electronic device unless that's the norm	As time permits, intro yourself 1:1. First + last name, plus who you work with or for, and your dept if it's not clear or obvious	Are you a Type-A personality? meetings will suck, and you'll suck at meetings. They won't meet your expectations	Do you have "resting bitch face"? Smiling helps reinforce eye contact and counteract the negative impression.	OK to ask a question unless it's going to waste time. If high-level execs attend and that's not the norm, ask later
			You can decline meetings. Only go to meetings you need to be in, unless there's a political reason you need to be there	If possible, insist on ways to collaborate that don't require sit-down meetings	Avoid presenting in the timeslot before or after a long break or lunch. If unavoidable, keep it brief	Avoid distractions and the temptation to doodle or look at your phone, even if others do it	Usually less is more.	Do a run through to ensure slides transition the way you talk. Practice with a mirror
			With PowerPoint, expect zombies + the "email us the slides" laziness. Try a blank slide if you want their attention	Look people in the eye. Listen! Make sure answers show you understand their questions.	Never show people up or embarrass in a group. Ever. Even if they deserve it	Deliverables and completion dates! The worst meetings = nothing changed from the previous meeting	You don't have to fill the allotted meeting time. If you manage to finish early, end it. You will be loved	
Financial Advice (GW)	7:25 - 7:40	15	Get a financial advisor and make a plan	Get end of life documents (advanced directives at a minimum)	Buy low, sell high. Or buy & hold. Stocks are good long-term.	Treat work-life balance as \$\$ when comparing job offers	Get annual fees waived on credit cards.	Save more now, live better later.
			Aim for a six-month \$ cushion (minimum), keep liquid in case of emergencies like job loss	Pay credit off in full or before 0% interest expires. It's not Monopoly money!	401k max out... Every raise you get - divert half to your 401k. Roth or Trad depends on tax	Save as much as you can early. Your 45 year old self will thank you for starting when you're young	Spending as much as your making? you're doing something wrong. Get budgeting	Credit Unions
General Advice and Wrap Up Themes (DK)	7:40 - 7:50	10	You never know who's related, dating, or best friends outside of work. Be careful what you say and who you say it about. Insecurity is everywhere (DK examples)		If you work with emotional people, know that you cannot meet their emotional needs, as they are insatiable and will be drawn to empathy		Don't be afraid to ask questions. You don't know everything	
			Take advice - you need it. So do your coworkers, but do not offer unsolicited. Look for mentors!		Do not compromise your personal values/ethics. Also, have values and ethics		Know when to draw the line - don't lose yourself or your family	
			Working long hours may lead people to think you goof off during the day, don't know your job, or just are inefficient. Do not compensate for slackers		Courageous Communication... practice this every day (Unemotional and Professional)		A job pays bills and hopefully gives some enjoyment/ satisfaction along the way. A job doesn't define you. If it's too stressful, rethink your choice	
			Establish your own personal work/life cadence early in your career. You can climb the ladder just fine by not sacrificing your first born and life to the company		Get passion out of your life... not your job. Pick a job you are good at and can make money at, but get pleasure out of life			

General Advice		Not everyone has seen your resume, and you will not see theirs	Dress a little nicer than the office standard, consistently (but make sure you fit in...)	Unless you're an IT guru, don't fix everyone else's IT problems.	Decorate your cubicle minimally - you're likely to leave work earlier	Keep workspace professional, it's a reflection on you... cautiously creative if you must express yourself	Fear of Better Options (FOBO): Don't let it paralyze you. The grass isn't always greener
		Politics, religion, race, gender discussions... Just don't.	Don't use foul language where you can be overheard	You move faster than your environment. Look steps ahead	Kill your enemies with kindness. Don't argue with idiots. Play well with others.	Understand what others do in your office and how it contributes to overall output	
		Don't get sucked in to the well-poisoner club – a toxic employee can spoil the bunch and you don't want to be misidentified as an accomplice to office negativity	It's always good to take on additional responsibilities but know your limitations. The worst thing you can do is to overpromise and under-deliver.	Get back to customers on their requests. If you can't answer/deliver in a timely fashion, let them know you're working on it and negotiate a timeframe	Companies want problem solvers. Understand the interpersonal dynamics of an office problem. Discuss with your manager privately first.	Understand who your customers are both internally and externally and treat them with respect and dignity even if they haven't earned it	Do not provide evidence to confirm suspicions about your generation's work attitudes and affirmation craving

When do I go to Graduate School? (Years After TCNJ)

Immediately

1-5

5-10

Over 10

Never

What is the Cost of Graduate School?



Participation Trophy

A

A-

B+

B

B-

Career and Job Evaluation

Importance

LEAST

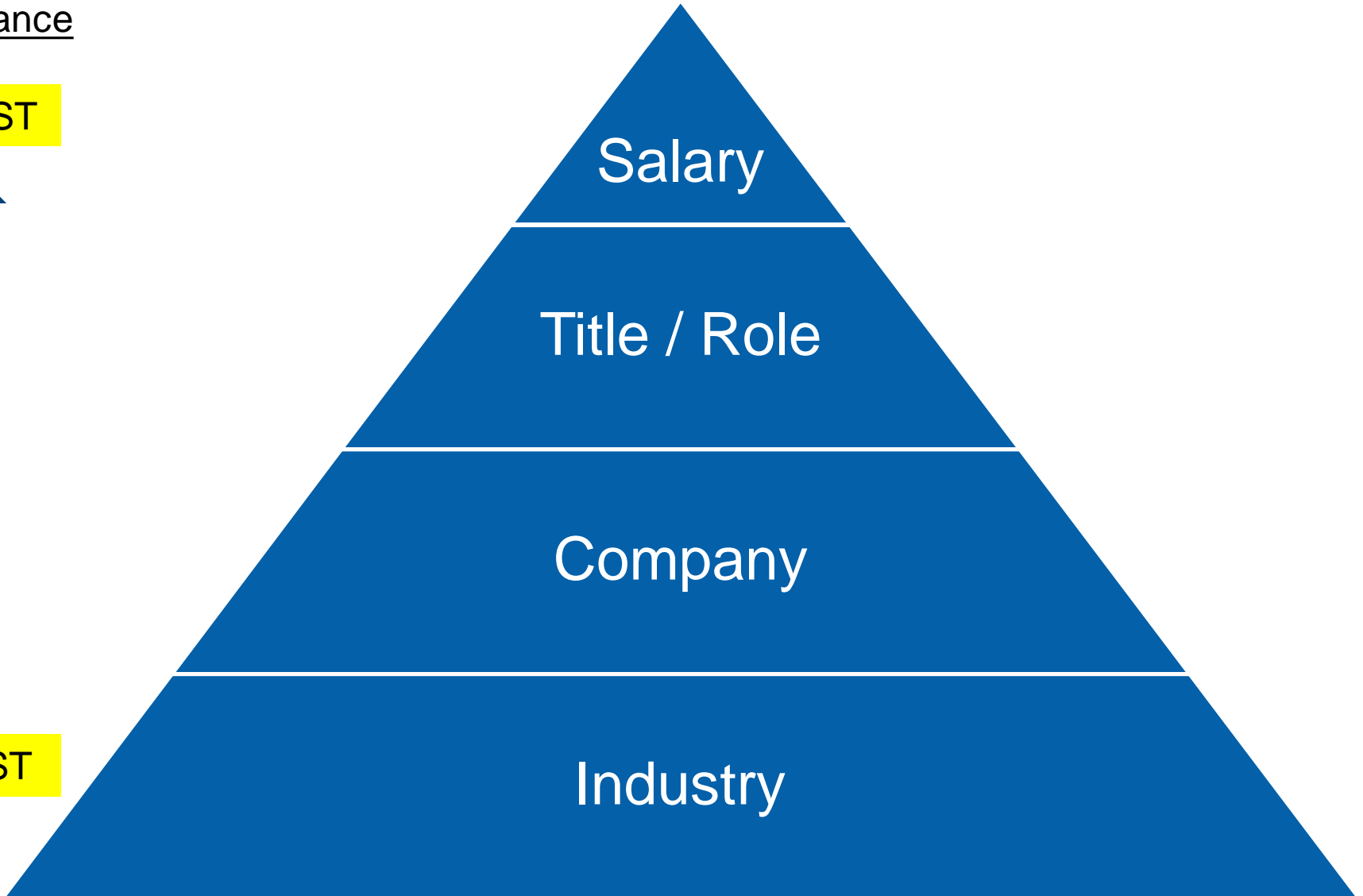
Salary

Title / Role

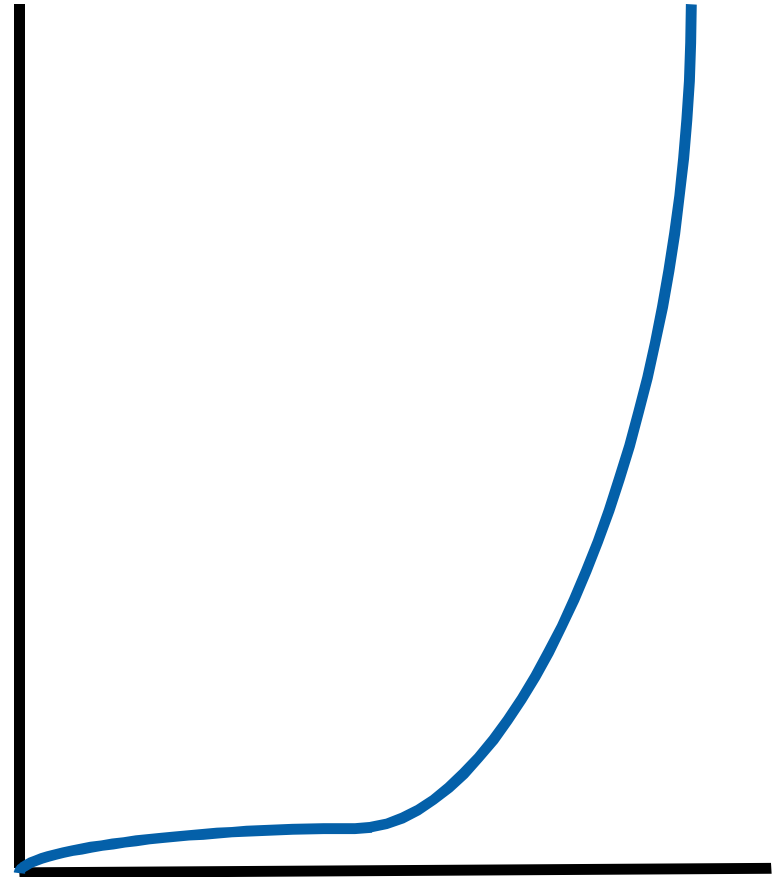
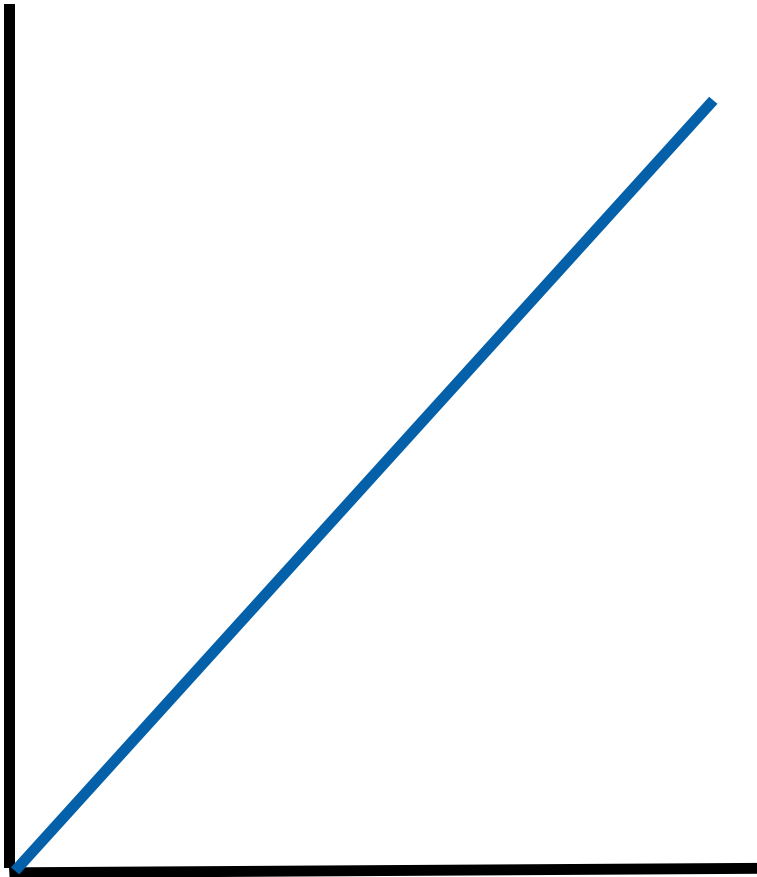
Company

MOST

Industry



Career Progression



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