



## Older displaced workers find help through agency

By Janice Brunson  
staff writer

Business at Operation ABLE couldn't be better, according to Rebecca Stoddard, vice president of the non-profit Southfield organization that provides training and employment opportunity for people 45 years and older.

"The number of people coming in here (some 65 inquiries weekly) is a dream come true for any service agency," said Stoddard, a former school teacher turned employment counselor nine years ago.

But the downside of ABLE's thriving business is increasing numbers of displaced older employees as a result of a shaky economy, people who have lost jobs due to cutbacks in employment forces or been forced into premature retirement.

"It's scary, the downturn of the economy," Stoddard said. If given a choice, she prefers a more secure workplace and fewer layoffs and early retirements.

Based on the number of participants attending weekly orientation seminars hosted by ABLE, the agency will likely service substantially more clients this year than last. In 1990, some 1,400 older adults were placed in jobs. Another 400 received job retraining and 180 were provided such services as employment counseling and tutoring.

CAROL ADAMS, 47, of Lathrup Village worked 23 years for Unisys in Southfield when "my world fell apart." During a corporate reshuffle in early 1989, Adams lost her \$40,000 a year job.

"Resumes and job interviews? Hundreds," she said of the hunt for new employment. Enrollment at ABLE is one more step in the continuing search.

Roberta Freedman, a guidance counselor from West Bloomfield who joined ABLE a year ago, said Adams

is reflective of the majority of clients she sees — dislocated employees between the ages of 45 and 65 years who are not yet ready to retire either because of economic need or desire.

Charles Moss of Farmington Hills enjoys working. "It never occurred to me I'd never be working," said the 72-year-old Moss, who took his first job at the age of 12 and, after 10 years in his last position, was edged out by a younger man.

"They are turning to younger people," Moss said, because of "less remuneration" or a smaller salary for a less experienced employee.

Freedman said she is also counseling increasing numbers of low-income workers and welfare recipients, people who often possess little more than marginal employment skills and have sporadic employment histories.

Regardless of circumstance, age is a non-issue among ABLE counselors. Each client is screened as to aptitude, motivation and interest, a

service that is free to those who meet varying requirements of agencies that fund ABLE. Otherwise, cost is \$125, and the fee includes job referrals for six months.

REFERRALS RANGE from entry-level positions to jobs that require sophisticated skills, according to Kate Birnbryer, 23, who since March has handled corporate contacts. Formerly employed by the state's Services on Aging, Birnbryer is experienced with displacement. She lost her job during recent cutbacks in state staffing.

"We have people who want to do everything and anything," Birnbryer said, which accounts for the "mix of professional and entry level" positions she scouts and secures for clients.

On the burner now — minimum wage, automotive stock positions with Sears & Roebuck and sales posi-

tions with Prudential Insurance that require "high levels of skills and excellent business and community contacts," according to Birnbryer.

Other recent projects include applications as tellers, proof encoders, word processors and clerical positions with Comerica Bank. ABLE hosted a series of information seminars and from some 600 who attended, 23 are in training for jobs and another eight have been hired by Comerica.

A similar project is under way with a Detroit hospital that needs nursing assistants. The facility is turning to older Americans to fill unmet employee needs. Henry Ford and Pontiac General hospitals have already incorporated similar programs through ABLE.

RELYING ON OLDER people for hard-to-fill positions is a growing trend, according to Stoddard, who said that when she first entered the field of employment nine years ago, hiring older persons was virtually unknown.

"We devalued older people," Stoddard said. "And it was traditional that older people, especially retirees, should not seek employment."

"But a lot of people don't like early retirement, don't enjoy it and can't afford it."

"Now we're recruiting older individuals. In years to come, it won't be unusual for us to have two to three careers in a lifetime," Stoddard added.

ABLE is funded by the Job Training Partnership Act, with additional monies provided by corporate and foundation grants, and private contributions. Of those who participate in ABLE services, an estimated 85 percent are placed in jobs, according to Stoddard. The number for ABLE is 443-0370.



Operation ABLE client services representative Gwen Smith outlines the programs available to workers older than 45 years of age. At left is employment specialist Robert Freedman.

## Attitude important in job search

By Janice Brunson  
staff writer

If you're over 50 years of age and being interviewed for a new job, avoid talking about the grandchildren or telling old war stories. Instead, make yourself a more attractive applicant by stressing active hobbies.

This advice and other tips are contained in a new book, "Job Hunting After 50: Strategies for Success," by Samuel Ray, president of a Troy consulting firm that specializes in finding new jobs for older displaced executives.

The experienced employee is actu-

ally in demand, but decreases his or her chances for employment because of an old-age attitude, according to Ray, who drew on personal experience in writing the book. Now, 65, Ray changed jobs twice in the past 15 years before joining The Transition Team in Troy five years ago.

"One reason I wrote the book is because the population is aging. Employers need people. The experience the over-50 worker has to offer is very valuable," he said.

Ray offers guidelines on how to display skills, knowledge and experience in ways that makes an employer see beyond the age factor to the real issue — your potential value to

the organization.

"JOB HUNTING After 50" custom-designs a career map that redirects and repositions the seasoned professional toward a job search, including tips on:

- Choosing from a checklist a job that is enjoyable.
- Developing the research skills to find a suitable job.
- Writing a resume that overcomes age discrimination barriers.
- Interviewing successfully to avoid the aging issue.

The book is available at Borden, Doubleday and Waldenbooks stores for \$10.95, or it can be ordered by calling 1-800-848-8298.

## Monitor cash flow until spouse returns to work

By Alan Ferrara  
and Dan Boyce  
special writers

Local financial planning experts reviewed the data of the family profiled here and made general recommendations based on the participant's resources and goals. The information is for educational purposes only; references are not intended as discrimination or endorsements by Observer & Eccentric or the advisers.

To receive a free financial planning brochure or to obtain a questionnaire to have your finances reviewed in this column, contact the Center for Financial Planning, Dept. 100, 25271 Central Park Blvd., Suite 604, Southfield 48076, or call 948-7900.

"Most of us would be better off financially if it weren't for the extravagance of our neighbors."

Today's profiled couple, Mike and Carol Donovan, both age 26, offer an opportunity to talk about cash flow

and expenditures as a major focus of planning efforts.

Mike and Carol recently bought a house in Livonia where they live with their 1-year-old son. Mike is a mortgage lending officer at a local savings and loan. Carol left her job a year ago to be home with their son. She is completing studies for an MBA degree and may go back to work next year at least part time unless they are expecting their second child then.

The Donovans' short-term goals include replacing one of their two high-mileage automobiles with a more recent used model, funding a new roof for their house and having Carol finish her degree. Longer term goals include buying a larger home, saving to educate their son and other children they may have, and planning for their retirement.

A major problem facing them is the financing of consumer purchases through the accumulation of consumer debt. The temptation of immediate satisfaction could cause significant future financial difficulties. Living within their means is the biggest challenge they face now.

They have been using a portion of their savings over the last several months to cover monthly expenses and would need to deplete savings even more to buy all of the items on their short-term goals list. If they can manage to hold their own during this period that Carol is not working, their debt will be manageable and they should be in good shape when Carol's income is back in the family budget.

WE BELIEVE that Mike and Carol need to be careful about their cash flow and short-term expenditures over the next couple of years until Carol goes back to work. They should focus their efforts on limiting expenditures to necessities or very high priorities at this time. It would be easy to create serious problems by spending more than Mike makes, relying on charge cards and credit, especially because they face the expenses that always appear with a new house.

The idea of buying a good used automobile rather than a new one is excellent. Mike and Carol can realize significant saving here and help cash flow too. We would also suggest that they get several estimates from contractors for the new roof. In addition, we strongly urge them to check references and call past customers to make sure the company fully satisfied them.

As with all new home owners, Mike has been spending weekends with small repairs. Learning home repairs can help stretch the budget. If Mike is handy, he may even want to consider doing the roof himself, especially if a new layer of shingles can be put on top of the old instead of removing the old shingles.

Although buying a house can provide significant satisfaction. Readers sometimes wonder why a house is not included in investments assets. While for most people, the purchase of a house is a good financial decision, it is more appropriate to consider it a use asset (non-investment) rather than an asset purchased primarily for investment purposes. The distinction may be an important one because the investment assets will ultimately be used to provide income for current living needs.

The Donovans should probably defer purchases of new appliances and furniture, if possible, until their

| Financial Position     |           |
|------------------------|-----------|
| ASSETS                 |           |
| Invested Assets:       |           |
| Checking and Savings   | \$4,700   |
| Money Market Funds     | 1,400     |
| Savings Bonds          | 100       |
| Stock                  | 2,600     |
| 401(k) Plan            | 1,700     |
| IRA                    | 10,500    |
| Total Investments      | \$20,400  |
| Non-Investment Assets: |           |
| Residence              | \$82,000  |
| Automobiles            | 2,000     |
| Personal Property      | 10,000    |
| Total Non-Investment   | \$94,000  |
| Total Assets           | \$114,400 |
| LIABILITIES            |           |
| Home Mortgage          | \$65,400  |
| Student Loans          | 3,500     |
| Credit Cards           | 300       |
| Total Liabilities      | \$69,500  |
| NET WORTH              | \$44,900  |

| The Bottom Line                                   |  |
|---|--|
| Financial Strengths:                              |  |
| ✓ Own their own home.                             |  |
| ✓ Adequate emergency reserves.                    |  |
| ✓ Little consumer debt.                           |  |
| ✓ Regular automatic savings plan.                 |  |
| ✓ Carol improving job skills while at home.       |  |
| Financial Weaknesses:                             |  |
| ✓ Reduced income due to Carol's leave of absence. |  |
| ✓ No estate plan.                                 |  |
| ✓ Significant anticipated expenditures.           |  |
| ✓ Inadequate life insurance on both.              |  |
| ✓ Auto liability coverage too low.                |  |

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