

Photos on resumes reflect poorly



GEORGE HAYES

Q I want to know if resumes printed with my picture on the front. Is it worth the expense?

A "Worth" is a function of need. If the need is to appease your vanity or appear kind of loopy, go for it. If, on the other hand, you want to create a professional-looking advertisement that actually increases your odds of being considered favorably, forget the picture.

Photos create an irritating little dilemma for hiring authorities. Legally, they are supposed to be removed or cut out with scissors. This is a bother.

Personally, I'd rather just throw the entire resume away to save time. However, this isn't legal either because there is an obligation to retain resumes for at least one year.

Anyway, picture resumes seem to backfire. Most people aren't as photogenic as they seem to imagine.

Q A recruiter called me with a job opportunity that is at a much higher level than anything I've ever done. How do I know if I'm getting in over my head?

A I'm going to reveal a secret that I discovered during my first year of executive search (please don't tell anybody else): Given adequate resources, most intelligent people are capable of mastering the skills required for success in most jobs within a reasonable period of time.

As crazy as it may sound, pre-existing skills are usually

over-rated as predictors of success. Now, you obviously have to back out of occupations, which are so specialized that years of study are required just to be functional. In this category, I might include jobs such as heart surgeon, concert violinist and trapeze artist.

But I've seen people with no related experience become effective managers within months. I placed a kid with an academic background in liberal arts who is now a top engineer. My wife's uncle went from running a beauty shop to running a large Houston-area middle school in three years.

So, you can do anything you want. Soar like an eagle. Be all you can be. Except:

• Only one in seven thousand companies with me or cut out.

Companies usually insist that candidates have similar industry experience and highly related skills to be seriously considered — square pegs for square holes. Employers should actually focus more on cognitive ability, personal style characteristics (energy level, organization, communication) and interests. Still, I'm not complaining. They pay guys like me to find clones.

• A person's self-concept usually becomes fixed.

An old friend once told me that he was "just a city worker." He didn't mean that he was just a city worker for the time being. Rather, he defined himself totally by his current position — a job he himself held in low regard.

• Most people don't think big. They become uncomfortable with anything beyond incremental change in their present circumstances (even lousy circumstances!) However, big

shooters become big shooters primarily because they think of themselves as big shooters.

When you interview for the position, try to get an understanding of the variables in the "secret." Are there adequate resources? What results constitute success? When are these results expected?

Q After I was let go, a friend told me to expect one month of unemployment for every \$10,000 in salary. Is this true?

A This is a wildly popular, simple-minded cliché that has great potential for hurting people.

If I told you that the average 40-year-old female can run a mile in 14 minutes, would you expect to match her time? Of course not. It would depend on your current physical condition, whether your mile was uphill or downhill and if you even wanted to run. Besides, you might not even be 40 and female. Oh, yeah. I just came up with 14 minutes because it sounded good.

I doubt if this rule, repeated daily in every industrial hospice (outplacement firm), came out of any credible research. Even so, such a statistic couldn't be applied in a meaningful way when people are in such vastly different career circumstances. Worse, it builds in negative expectations.

Some combination of your own attitude, hard work, market forces and luck will determine how long you are unemployed — nothing else.

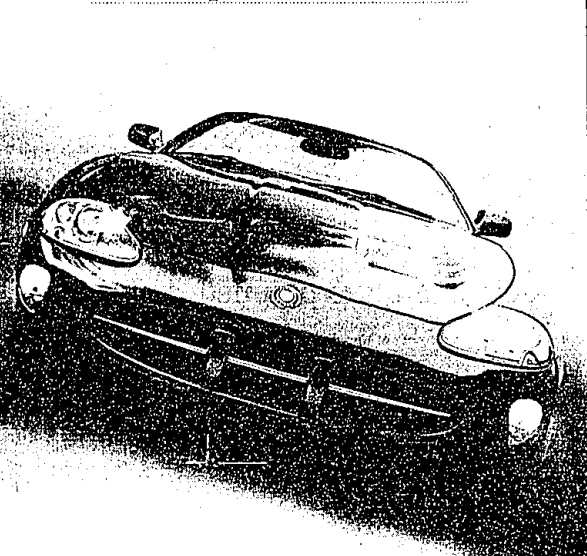
Send questions to George Hayes, Job Search, P.O. Box 2497, Southfield, MI 48037. Hayes is president of Emplex Corporation, an outplacement, recruiting and pre-employment testing firm located in Southfield.

Embodied in the XK8 are an all-new 32-valve V8 engine, a state-of-the-art electrical system, a handcrafted built



walnut and Connolly leather interior, a 4-year/50,000-mile warranty* and of course, an unmistakable legacy.

Fueled by a 290-horsepower V8 and the spirit of its ancestors.



JAGUAR XK8
A new breed of Jaguar

JAGUAR OF TROY
1815 Maplelawn Drive, Troy, MI (810) 643-6000

Mittra from page D1

HOW A VARIABLE SURVIVORSHIP POLICY MIGHT WORK

For a 60-year-old nonsmoking couple in excellent health in New York State

AGE	TOTAL PREMIUMS PAID*	CASH VALUE**	DEATH BENEFIT
60	\$38,891	\$25,774	\$3 million
70	388,910	454,212	3 million
80	777,820	1,161,143	3 million
90	1,166,730	2,044,579	3 million

*Assumes premium of \$19,445.50 a year. Allowable great reduction in allowed in payments.
**Assumes an 8% rate of return on the policy's cash value.
DATA: EQUITABLE VARIABLE LIFE INSURANCE CO.

To compare costs, ask your agent to illustrate how the policy would work, given varying rates of return.

If you invest mainly in equities, you might be able to gross 10 percent a year on average, but you should subtract from expected returns about 2 percent to reflect management expenses of the underlying funds. Other fees vary and may include sales and administrative charges.

O&E On-Line!

NOW! Improved services for less money!



Here's what our subscribers have to say about On-Line!

- "I called you on Thursday and I got the new software on Friday—can't get any better than that. Thanks again for your wonderful support."
- "The new software was terrific—as easy to install as you promised."

- "O&E OnLine! is competitive, and much better than the commercial services."
- "Had the most incredibly speeding logon today!"
- "Way to go!!! I am ECSTATIC that I chose to renew."

Here's what our subscribers are excited about:

- * **Double System Speed**—Web pages come up faster, smoother
- * **More Connections**—You can connect anywhere in the 313 and 810 area codes
- * **50% Increase** in modem ports!
- * **More for Less**—Reduced monthly service charge is only \$15.95 plus 100 free hours!
- * **Support Staff**—available at 313-953-2278 from 8:30 a.m. to 5 p.m. Monday through Friday. Ask for Byron. For a recorded message dial 313-953-2266. The WEB address for help is <http://oeonline.com/help.html>



TO ORDER CALL
313-953-2297

THE FIDELITY BONDDISK

Corporate bonds, Munis, Treasuries, GSEs... there are so many fixed-income investments to look at.

The BondDesk at Fidelity brokerage offers you

thousands of fixed-income securities from municipal bonds to mortgage-backed securities. So chances are, we have the investment you're looking for. If not, we'll search the marketplace to find it.

Just tell us what kind of yield, quality, and maturity you want, then let Fidelity do the rest. Our staff of fixed-income specialists will put our powerful resources to work and find you options, all with competitive yields and prices. And we'll give you the information you may need to make a smart choice.

So if you're looking for the stability and portfolio diversification that fixed-income investments can offer, look no further than the Fidelity BondDesk. You can find us at a Fidelity Investor Center near you. Call or stop by today.

It's time.

But there's only one place you need to look.

Sample Offerings as of 10/15/96				
Municipal Bonds*				
Issue	Rating	Coupon	Maturity	YTM
Greene County, NY Gen. Obl. Bonds	Aaa/Aaa	5.25%	12/15/02	4.55%
Bayview MI Sch Dist GO	Aaa/Aaa	4.75%	6/1/01	5.00%
U.S. Treasuries* 10yr T-Bill	Aaa/Aaa	5.75%	10/27/97	5.75%
U.S. Treasuries*				
Description		Maturity	YTM	
Treasury Note		2 YR	5.87%	
Treasury Note		5 YR	6.25%	
Corporate Bonds				
Issuer	Rating	Coupon	Maturity	YTM/YTC
Lockport Mfg. Co.	Aaa/Aaa	4.50%	09/15/99	5.32%
First Union Corp.	Aa1/Aa1	7.00%	09/22/01	5.75%
General Electric Capital Corp.	Aaa/Aaa	7.40%	12/11/01 (or 97)	7.40% (or 6.25%)

Southfield
29155 Northwestern Hwy.
1-800-343-9631

Birmingham
200 N. Woodward Ave.
1-800-642-4746



Fidelity Investments

TOD SERVICE: 1-800-544-0118 for the deaf and hearing-impaired 9 a.m. - 9 p.m. ET.
All rates are subject to change and availability. The sale or redemption of any fixed-income security prior to maturity may result in a substantial gain or loss. Yields illustrated represent yields to maturity unless otherwise indicated. Bond ratings are from Standard & Poor's or Moody's.
*Municipal bonds are free from federal, and in many cases, state and local taxes, and income may be subject to the alternative minimum tax.
†Treasuries are backed by the full faith and credit of the U.S. government only for the prompt payment of interest and principal at maturity.
Fidelity Brokerage Services, Inc. Member SIPC, SIPC #179350001

24 hours a day

<http://www.fid-inv.com>