

Temp time won't hurt your marketability anymore



GEORGE HAYES

Q. Could I be hurt for a contract or temporary firm hurt my career?

A. Probably not. Any stigma attached to working through a third party has largely disappeared.

Years ago, a significant length of time spent as a "jobber" could seriously limit future marketability in some fields. A person working on contract were viewed as second-class employees, unable to get "real" jobs.

In those days, temp firms paid nice salaries, but benefits were sparse or nonexistent. Also, short-term assignments meant that you never knew when you would be working next week or even tomorrow.

Now, contract employees often pay well and offer competitive benefits. Temp isn't always so

temp. Many people have worked in the same spot through third-party employers for years.

The contract employment market is booming. You can shop around and carve out almost any deal that suits your needs. It's a great way to get experience, try out various industries and employers, or ensure continuity on your resume during transitions.

Q. I'm about to begin salary discussions with a potential employer. How do I approach this?

A. Prepare by identifying two important dollar figures, X and Y.

X is the amount of money you need to maintain your lifestyle. You gotta have it. This single number is determined by analyzing your monthly bills, savings programs and spending habits. Anything less than X and your life changes for the worse.

Y is the appropriate market price for a person with your skills, experience and education.

Determine Y by meeting with people who are in a position to honestly assess your dollar value in targeted industries. Don't say, "I already know." Y should be research-based, and the more people you talk with, the more realistic it becomes.

The distance between X and Y tells you how flexible you can be in considering offers. It's your wiggle room.

If X is substantially below Y, you have greater latitude in considering non-economic factors and long-term potential. The fun factor can be given greater weight in the final decision.

If X is pretty close to Y (as with most of us), you have to hold your ground regarding salary. A fun job at less than Y doesn't make sense — no phone, no pool, no pets.

Unfortunately, a number of people have an X that is higher than Y. These are the folks who have been well-compensated for skills with limited marketability. Uh-oh. Adjust X downward if possible.

Try to gain a complete understanding of these two key dollar amounts before you begin negotiations.

Employers would be well-advised to take a similar approach. While some companies have defined salary ranges, others like to quote big bucks in the beginning only to chicken out when offer time comes.

Stan N. thought I sent him out to interview for a \$200,000 job as president of a distribution company. Gee, that's what I thought, too. But after three months, two airplane trips and many interviews, the offer came in at roughly half of the expected amount. Sorry, Stan.

We know of another company that offers new employees an attractive dollar amount and when the first paycheck arrives — SURPRISE! It's less than the agreed-upon price. If you're too timid to make a fuss, that's what you get. What a world.

Q. I ended up suing my last employer. Most

interviewers seem understanding, but I haven't received any offers. Could talking about legal battles be hurting me?

A. I dunno. Does suicide hurt?

Any interviewer's operating assumption is that the past predicts the future. Employers also know that your version is only one version, so that questions of right or wrong become heavily discounted in the telling.

Prospective employers can't know and don't care if you worked for Beelzebub or Bo Peep. If they know you sued, they do care and figure you'll sue them, too.

Mum's the word here. Don't be the one to broach a negative subject in an interview. If you're forced to talk about it, answer honestly, briefly, and without the details.

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

Mittra

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The company should not exclude pre-existing conditions that exceed six months preceding the effective date of the coverage.

Premium payment should be waived once the policy's benefits are activated.

While you can buy coverage for any amount of time, it's most cost-effective to buy a policy that would cover you for four years.

An elimination or deductible period is a waiting period measured in days.

A 90-day elimination period offers a good balance.

Remember though, that it will cost you \$9,000 (\$100 x 90 days).

There should be no lifetime limit on the benefits a policyholder can receive for care.

The policy should allow the full restoration of the benefit period for a new period of care. The new period should begin when the services are required for a new condition or a related condition developing after six months.

The policy should cover Alzheimer's disease based on a physician's diagnosis.

The policy should include an alternative plan of care benefit which will pay for medical, appropriate services and supplies in a setting other than a nursing home.

This care can be given in other settings, such as assisted living facilities.

The policy should pay at least 75 percent of the eligible expenses for respite care during the plan of treatment.

Next week: Sid Mittra will discuss the 12b-1 fee, a charge for mutual fund management, that all investors pay on loaded and no-load funds.

Odd Jobs

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Masserman's expertise isn't limited to weddings, she also plans birthday bashes, Bar Mitzvahs and dozens of corporate parties each year.

She runs a basically one-woman operation with occasional assistance from her husband and children. Masserman's long-term tenor in the business has given her a good idea about what florists, caterers and banquet facilities are the best.

"I know who the best reliable people are and I have never taken a commission or payment for referring someone to my clients," said Masserman.

Q. So what's a typical initial consulting appointment like between yourself and the client?

A. "I'll set up a day and time to meet with them. We'll sit down together and I'll ask what their budget is, what type of party they'd like to have and get some specific details. A wedding is really a party with a service before it."

Q. What exactly do you provide for the clients who hire

you?

A. "This is the type of business where I'll do as much as the client wants me to do. I can simply arrange the decor, including the flowers, or I can do everything from the invitations to organizing the hall and catering. I'm a full-service party planner."

Q. Do the basic traditions like the wedding party and bride walking down the aisle with Dad remain pretty standard today?

A. "Things are a little more lax today where traditions are concerned. Today it's okay to go with or without a big bridal party and still have a formal wedding. There's no such thing as the bride's family paying for most everything and the grooms paying for the flowers and alcohol. Now it's who ever has the money pays."

Q. How about the make-up of the wedding guest list?

A. Weddings are definitely different these days. You've got number one father, number two father, the number one-wife the second wife and then there are

four sets of grandparents. You have people who bring children even though they aren't invited. If it doesn't mention the children on the envelope, they aren't to be included."

Q. Have their been changes in the content of the actual wedding invitations?

A. "Sure. We have to put 'adults only reception' right on the invitation these days and that was never done before. Then we have people who think it's cute to say cash gifts only or cash gifts preferred — you never tell a guest what gift to bring. Some brides today don't think it's necessary to send thank-you notes either."

Q. Have you had any real unusual incidents occur at a wedding you've planned?

A. "Well someone fainted at one and it was a case of forgetting to eat that day. Another time a wedding cake was delivered that was partly frozen. The cake had cracked when the layers were being put together and we had to use our imagination and get it fixed up fast."

Q. How far in advance do

people plan their weddings with you?

A. "Well the normal time in order to get a hall or hotel is 10 to 12 months before the date but I've done a wedding in three days. That one was for 150 people."

Q. What's the most elaborate wedding you have planned?

A. "The most expensive wedding I've done was one that was over \$100,000. The food alone was \$40,000."

Q. Would you say your services are in demand?

A. "A lot of people won't even do a party without me because they just don't want to bother with it. Still others think what I do is

unnecessary but in most cases, it's good to have a middle person to organize and that's what I do."

Q. What do you charge for your services?

A. "I charge \$3 per person based on how many are invited to the wedding. I'm really pretty low on that compared to some consultants that charge 10 percent of the cost of the entire wedding. I don't believe in making money on other people like the band and photographer and florist."

Q. It sounds like you really enjoy your work?

A. "I really do. It's one of the happiest jobs because what could be happier than doing a party?"

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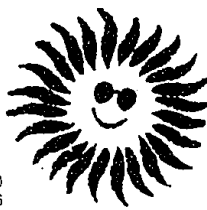
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