

Managing Your Career in a Bungee-Jump World

By

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Introduction

We live in a world of chaos and confusion where every mistake is shown worldwide in CNN's glass house. Terrorist acts, violence in the workplace, environmental liabilities, job related injuries, kidnap and ransom, general liability and natural disasters aren't just calamities in their own rite, they are defined terms in our insurance policies! And in this world we raise our families, strive to eke out a measure of happiness and try to keep our jobs. If this was easy, everyone would want to be in the insurance business!

Definitions

In order to put life (and your career) in the proper perspective, we need to define what it means. A working definition I like is this, *"Life is what happens to you while you're planning your future."* All of us have been there, the feeling that life will start sometime in the future based on the completion of certain "events" we deem pivotal to our success. You know the story. You're sitting in math goofing off while the smartest girl in the class does a problem on the board that no one else in the class even cares about and thinking to yourself, "I can't wait to graduate from high school!" I'll be on my own. No one can tell me what to do, and I'll be getting on with my life!"

So you graduate from high school and then you say to yourself, "Four more years and my life will start." Then it's, "When I get married." "When we have our first child." "When I get my professional designation." "When I get that promotion." Etc., etc., until, inexorably, one day, we're forty-five years old waiting for our life to start.

Knowing and understanding the meaning of "life" is important because without a good understanding, we will waste years that could otherwise be spent enjoying life instead of "waiting" for it.

In addition to being confused about what life is all about, we seem to be willing to have strangers dictate our definition of success. Success is an external measurement made by others and is based on our real, or perceived, wealth, position, power and possessions. It is this external definition created and fostered by outsiders that causes so much of our frustration and inability to sort through our career options because it doesn't define us and more often than not, isn't even true about us.

A better definition is that one we give ourselves internally called "happiness". This is defined exclusively by us and includes the way we treat others, friends, loved ones, extended family, how we feel about ourselves and how fulfilled we feel in those priorities that are uniquely ours.

Your Career

The first step in managing your career is to understand that it isn't your life, it's just what you do for a living. A proper understanding means that you are able to compartmentalize the responsibilities of your job and those personal responsibilities for spouse, children, parents or significant others in your life.

The events of September 11, 2001 demonstrated the brevity and uncertainty of life. If it were possible to poll those who died in this tragedy, they wouldn't talk about the office project they didn't complete, or the meetings they couldn't attend; they would talk about family, friends, loved ones and the time they will miss with them. The regret of moments not lived to the fullest with loved ones by far outweigh the monetary rewards of making your job your life.

In the wild west of not so long ago, the quintessential cowboy relied on the leather outer-wear breeches he or she (yes there were cowgirls), wore to prevent thorns, nettles, brambles, briars and branches from tearing their clothes and legs. These chaps were the tool of choice for those rugged professionals and helped them win the old west.

The rugged "professionals" of today can also use CHAPS to help protect them against the unexpected realities of the job market. The "CHAPS" to managing your career are

Character, **H**ard work, **A**ttitude, **P**rofessionalism, and a **S**ense of timing.

Character

The word "character" isn't in vogue much anymore. We've come a long way from the American work ethic because we've changed its definition. From October, 1954 to September, 1960, Robert Young played the role of Jim Anderson, an insurance agent for the fictional, General Insurance Company, in the sitcom *Father Knows Best*. In that show, he was the epitome of wisdom and knowledge for his family and a reliable professional to his clients - who were also his friends.

Now, just taking a quick walk through the recent actions of politicians, CEO's, CFO's and rank and file senior executives, old fashioned words like honesty, integrity and character have taken quite a beating and show us how far off the mark we've strayed.

Managing your career is reaching back to those old “Boy Scout” virtues and making them part of your character. I think this sums it all up:

*Be mindful of your thoughts, because your thoughts become your **words**.*

*Be thoughtful of your words, because your words become your **actions**.*

*Be cautious of your actions, because your actions become your **habits**.*

*Be watchful of our habits, because your habits become your **character**.*

*And be guardian of your character, because your character becomes your **destiny**.*

... author unknown

Character is a combination of things you do and things you don't do. Here is a list of character traits that every company in the world needs, but not many seem to foster. That means that you have to take these character traits with you.

They include the following:

Don't lie to anyone about anything - ever. No one wants to work with someone who can't or won't make his/her word good and can't be trusted to tell the truth.

Don't cheat or steal or be disloyal, and don't allow anyone under your influence to do so either. Everyone knows what cheating and stealing are, but disloyalty isn't as obvious. Have you ever been to lunch with someone and they spent the entire meal bad-mouthing their company, boss, Board of Directors, or owners while putting the meal on their company expense account? That's disloyalty. If you can't stand by your company, than find another job.

Cheating and stealing are much more difficult when it comes to the actions of others around you. If you want to stay ahead of the character curve, then if you can't control these actions in others in the company, in order to maintain your own integrity, you should leave. No good can come of your staying and the sins of the many stain the character of the few.

Hard Work

This doesn't mean a regular diet of long days at the office, briefcase of papers to take home at night, and being "on call" on the weekends. This means give your company the full eight hours of work that it's paying for. If you consistently do that, then you can accomplish your work AT WORK. The key word here is "regular." Of course there are

times when situations demand a "full court press", but this should be the exception, not the rule.

Most of those extra hours are self-imposed by us and not mandated by our employer. We're looking for one-upmanship at the office; expecting the extra time to parlay into a raise or promotion; substitute for our inability to adequately plan or manage, or perhaps to just make others look bad. Every "extra" hour you spend working is time away from those whom you love and who love you. No one on his/her deathbed says, "I wish I had more time to spend at the office!"

Attitude

You aren't your job, it's just what you do. So keep a positive attitude. Your self worth is tied to your attitude, not your job. Your life isn't ruled by what happens to you, but rather by your reaction to what happens. Even when you can't control what happens in your life, you can always control your attitude.

If you haven't lost your job yet, you will; either because your company lets you go for whatever reason, or you choose to leave. In any case, change gives you a chance to reevaluate and prioritize. What's important to you? What do you really want to do? Is this the time to change careers? Is this the time in your life to simplify, get rid of the big house and big responsibilities, buy a farm and enjoy a small home based business instead of getting back on the treadmill? Now, you have the time to decide.

And remember, you aren't the only person who lost a job. Your whole family lost a job too. You found your last job and you can find another. You aren't alone. You have friends and family who care about you and you have time to plan your next adventure.

Characteristics to Develop

The third step in managing your career involves simple acts of kindness and common sense towards others that are important in everyday interaction and lead to making yourself a good friend to others and invaluable to your company.

Share a sense of humor. We live in a world with plenty of dread and woe to go around and sometimes, a little humor works wonders. Life with a lighter touch makes for a pleasant day and can help get the best from others.

This sounds almost like a cliché, but help others succeed. In life, much can be accomplished if it doesn't matter who gets the credit. It won't hurt you to help others succeed by sharing the credit when it's due. It's amazing at the folks who don't do this

and it hurts when someone else takes credit for your work, or your contributions to a project are overlooked.

Be nice to everyone with whom you come in contact; your peers, the secretary, the janitor, the clerk, the receptionist, everyone. If you want a jolt, go to the mall for the express purpose of watching the way people treat one another. It's a sad commentary on life that people don't seem to be nice anymore. We've all seen the surly waiter, the bored store clerk, the rude patron and the unsympathetic or non listening public servant. Greatness is measured by how you treat others, not how you're treated.

Admit it when you're wrong. Wouldn't it be great if we were right all the time! But we're not. We do some bonehead things, make bad decisions, treat people poorly, say things we don't really mean, or just have a poor sense of timing. When you do any of these things, apologize, say you're sorry, make amends. This will put you in the minority of people you know and set you apart as someone special.

Be on time. We have a knack for making excuses. It pervades our society. We can't be on time for business meetings, funerals, weddings or for Church. In fact, we are surprised when we come in late and the meeting has already started, because tardy has become an accepted behavior - but not for professionals.

Do what you say that you'll do. Sounds simple enough. Say it, then do it. But for many people, follow up and follow through are not recognizable skills. If you say you'll call them next week - do it. If you say you'll put it in the mail today - do it. If you say you'll do some research and contact them - do it. Too many people don't. It's a bad habit, unprofessional, and rude.

Be a Professional

The fourth step in managing your career is to become a professional. Every professional has to know what he/she knows and what he/she doesn't. He/she has to be able to draw a line in the dirt that defines knowledge. This side of the line, I know I know and always keep abreast of the latest. That side of the line, I know I don't know and need help. Things that fall on the line, some I know and some I don't. In every case you have to know the difference. Your failure to know can cause embarrassment at least and legal liability at worst.

Today's knowledge won't solve tomorrow's problems. If you want to maintain your stance as a professional, then you must stay current of trends, technology, ideas and best practices in your field. Knowledge is spinning at a frantic rate and we have crossed the line from cellulose to electrons. Remember the days when we kept manuals which were

constantly changing? Remember getting updates with a set of instructions telling us which pages to throw away and which pages to replace? Those days are gone. Now we get a CD disk that completely replaces our database once a month or quarterly - entire volumes of information which used to occupy a room now come on one CD disk!

And who can do their job today without a computer? No one! Technology has forced many of us to learn to treat the computer as an ally, and not a threat. Who would want to go back to a world where we couldn't get Email, or fax, or our cell phones were taken away? I'm a dinosaur who can still remember when the test of whether or not you were a "player" in the insurance business was measured by whether or not you had your own telex address and a teletype machine.

If you want to be a professional, then challenge yourself. Stay current. Read from a broad array of resources. Subscribe to several electronic "Ezines" (electronic magazines) in the broad field of insurance. If you don't have a professional designation yet, get one. You have a whole alphabet soup of professional designations to choose from. Today's risk managers are getting their CPCU and tomorrow's underwriters are getting their ARM - go figure!

Sense of Timing (When it's Time to Leave - Leave with Style)

Yes, it's a hard job market out there, but too many professionals spend too much time figuring their retirement benefits because their focus is on "then" and not "now". They stay in a job they don't like working with people they don't respect, working long hours and not having any fun, and get no job satisfaction other than the fact that they have one. Life's too short for that. We think in terms of "losing" a job. But some jobs are simply left behind because they no longer fit who we are, who we want to be, or where we're going.

There are several good reasons for you to leave. When you aren't growing and there are no more opportunities at your company, move on. When there are serious philosophical differences between you and your company such as integrity issues or illegal acts, unwillingness to change with the times, the job requires so much time and energy that your family life is suffering, the writing is on the wall for the financial viability of your company or when the job is no longer "fun", it's time to go.

Ok, you've decided to leave; now what? First, give proper notice. Leaving with style includes helping your company overcome your loss by giving them as much time as the situation demands. In some positions, two weeks notice is enough. In others, you might stay on for thirty, sixty or ninety days, or in some cases, until your position is filled. Remember, you're a professional and professionals don't just pack up and go.

Next, don't take anything with you that isn't yours. There is no excuse for taking customer lists, client lists, forms, procedure manuals, or anything else that is company property and not yours. That is stealing and there is no excuse for it no matter how you were treated or the circumstances of your departure.

Don't bad mouth the company or your boss, and don't tell everyone the circumstances under which you left because it always reflects on you - not them. No one likes a whiner and even if everything you say is exactly true, it always sounds like "sour grapes" and will be misunderstood, refuted, or gotten wrong at times, places and with people that will hurt you later in your job search and career. Today's rascal may be tomorrow's best hope for your next job.

And lastly, don't burn any bridges behind you. Yes, you probably will feel better if you tell the company President exactly what you think about him or her, the company, your boss and the situation, but it will be short lived and never forgotten. It's like trying to un-ring a bell, not possible and someone always hears. So, spare yourself and just don't do it. Be positive instead. Get excited about your future, set your course and go full speed ahead.

Resources and Actions

The next steps are the most exciting because you have full control of them. Take stock of yourself. What did you like best about your last job? Were you introduced to any new skills that you particularly enjoyed? Do you have unique wisdom that you could teach others in a class, seminar? Do you have unique skills that someone would pay for in a consulting capacity? Is there a book in your experiences?

If you haven't been in the job market in a long time, go to the library and do some basic research. Things have changed out there. There are a vast array of resources as close as your computer on the Internet. Resume writing has changed. Companies don't ask, "What do you know?", they ask, "What can you do?"

Get "online" and enroll with job search engines to see what's out there and who's hiring. There are many resources that include samples of resumes that are working. Begin taking stock of what you can do and define the skill set that is uniquely yours. Yes, you are in the job market with a lot of people with similar skills, but no one has your exact experience and background in your industry. Age isn't the barrier it used to be and there are a myriad of alternative job situations for your consideration including:

Temp-to-Perm: You go to work with a temporary company that finds assignments for professionals with your skill set as a temporary employee of the target company with the

expectation that it could turn into a full-time position once you have proven yourself and/or the company stabilizes either operationally or financially around this new project, division or operation.

Permanent Temporary: You work for a temporary company, but they use you full-time working with several of their clients and you roam from project to project. These assignments can last for weeks, months, or even years. Occasionally, where the fit is extremely positive for both you and the client company, they may make you an offer of full-time employment with them because they know your work and like what you bring to their company.

Consulting: You sell your expertise on a time and expense basis and charge either by the hour or per project.

No matter what form your new financial venture takes, you have to utilize your own career connection system. It's called "networking" and simply means letting all of your friends, acquaintances and contacts know that you are looking for a job and know what you're looking for.

Stay current in your field and catch up on your professional reading. Take stock of the various professional materials you had at the office, decide which ones helped you the most in keeping up with your professional field of endeavor and stay caught up on their contents. If you can't, or choose not to actually subscribe, then you can find recent copies at the library, have a friend recycle his/her old ones each month, or find a replacement "in kind" from the Internet. Most of the professional journals in the broad field of risk management are available online in either a full, or abbreviated version and many are searchable. These can be invaluable tools to keep you abreast of trends, changes and following up on legal or legislative issues as well.

Let's face it. It has been a long time since you were in the job market and things change. Have someone you trust, a mentor, look at your resume and help you update it. There are also many professional services that can help you rewrite your resume as well. If you have more money than time, or want to "hit the ground running" in your job search, then this might be worth your consideration.

Spend time with your loved ones. Go camping. Go on vacation. Learn a second language. Do something fun like learning to play the guitar. Your life's not over by any means and even if it takes a year or more to find another job - you'll be a better person.

Sum It All Up

Yes, losing your job can be scary, but it doesn't have to ruin your life. Know what life is all about. Have a good attitude. Be a professional. Set your priorities, leave with style, and get help from your friends and family. It's your life, your career, and your choice.

Here are a few sayings that I have on my desk to remind me not to take life so seriously.

If you do what you've always done, you'll get what you've always got.

Small deeds done is better than great deeds planned.

The main thing is to keep the main thing the main thing.

What doesn't kill you makes you stronger.

Don't try to teach a pig to sing. It wastes your time and annoys the pig.
... Mark Twain

We have two ends with a common link.

With one we sit and one we think.

Success depends on which we use.

Heads, we win, and tails - we lose.

... author unknown

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