

The Unemployed Guy's Guide to Unemployment

By

Terry Irving

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Smashwords Edition

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This book is not scientific; it's not based on hard data, and intensive studies. I'm not a trained and certified job coach, economist, lawyer, or financial advisor. It's not approved by the Chamber of Commerce, your State Employment Office, or anyone's corporate Human Relations office. These are simply the opinions, tricks, and traps I've learned through often-painful experience.

(In other words, follow my advice at your own risk.)

DEDICATION

To my daughters,

whose success has made everything worthwhile.

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[Chapter 1: Introduction](#)

The past few years, I've read many articles about finding jobs and watched hours of television where pundits talked about unemployment and what the unemployed should do to survive - and even thrive - in a world without a paycheck. In this tsunami of advice, you can usually be sure of two things:

- 1) The 'expert' has never gone without a paycheck, and
- 2) The advice is wrong.

Here are my credentials:

- I've been flat-out fired three times - never for incompetence but usually with malice
- I've been laid-off and/or had the company where I was working go out of business twice
- I've taken a buyout once
- I held one job for the first twenty years of my working life and twenty jobs over the next twenty
- I've spent at least 9 years unemployed (or as we call it in my business - 'freelancing')
- I've gotten Unemployment Insurance from three states
- I had to pawn my wife's wedding ring once just to get through the week

And yet,

- I've put two girls through private schools and good colleges
- I have fed, clothed and sheltered my family at all times
- I have a Credit Score somewhere over 700
- I have four credit cards, an IRA, and life insurance
- I have paid every debt - eventually
- I've paid all my taxes - eventually
- I've loaned money to people who were even worse off, and
- I've donated something to charity every year

So.

This book is not scientific. It's not based on hard data and intensive studies. I'm not a trained and certified job coach or employment counselor. It's not approved by the Chamber of Commerce, your State Employment Office or anyone's corporate Human Relations office. These are simply the options, tricks, and traps I've learned through often-painful experience. (In other words, follow my advice at your own risk.)

This is not advice for the hard-core poor trying to survive on food stamps and minimum wage jobs. You don't need my smart-ass comments and you really shouldn't waste your money on them.

It's for you - the middle-class worker who thought this would never happen; who believed you were invulnerable, destined for a great career, and that unemployment was something that only happened to other people.

It's for people who see the American Dream moving inexorably out of reach.

This is real-world advice based on having lived through the sledgehammer blow of being fired, the terror that wakes you up in the middle of the night, the desperation when you hit the ATM and your account is empty, the day

when you don't even have enough cash to get your car out of the parking lot. It's also the tricks I've learned to keep afloat, to buy the baby diapers when I didn't have a single dime, to pay doctors and hospitals and lawyers and insurance and mortgages, to slide through with my skin intact, most of my family at least still speaking to me, and even have a laugh or two.

It's a compendium of what I really bought with the money I wasted on that online job-site upgrade, paying for a 'professionally-written' résumé, and hiring that 'job coach.' Not to mention all the times that I've worked weeks on a project that everyone 'simply knew' would bring in a million dollars - except that it didn't. With any luck, you can learn from my mistakes - and I think I've made all of them.

Oh, two important points before we begin:

- First, I didn't pull this off all by myself. Often my spouse was working while I was unemployed. At other times, we were drawing on my spouse's savings, and I was always depending on the value of the home we owned together.

- Second, I believe that most of the things that have happened to me in my life are my own fault so I'm not going to complain about idiot bosses, conniving co-workers, or the fickleness of fate.

(If you want those stories, you're going to have to buy me a couple of drinks!

Chapter Two: Getting the Ax

The Shock

"We're going to have to let you go."

In twenty-five years as a network television producer, I had never failed. I hadn't ever missed air. I had aced every assignment I'd been given, been promoted, given more money and a wall filled with awards. I mean, I'd earned them. Presidential campaigns, the Berlin Wall, Apartheid in South Africa, Tiananmen Square - I'd asked to do new things and harder things and managed to accomplish them. OK, some of them weren't perfect at first but I learned quickly and would work until I dropped (quite literally as it turned out.)

The point is that I had never before experienced this stark realization of failure, the feeling that I couldn't breathe, that my neck was locked, and I couldn't figure out what to do with my hands or where to look. Listening to the echo in my head just to be sure, I hadn't made a mistake; that I hadn't misunderstood what my boss just said.

I hadn't.

He'd said I was fired.

I made babbling small talk and, at first, I thought I could keep right on working but I couldn't. I got up and carefully locked up my desk and went down and got my car out of the garage. Luckily, it was raining because I drove around the corner, pulled over to the curb and cried.

The sense of failure is immense - it didn't matter what the real reasons were - I'd blown it. The future was dark and featureless. I wouldn't have any money. My family would starve. My friends would avoid me. There is no way back.

It didn't really matter what others thought of me because as that I couldn't stand myself. I didn't have a place to go tomorrow morning. No Email to open, no shows to plan, no guests to book.

The reality was that I hadn't failed. The new president of the operation had walked in, talked to me for less than a minute and then proceeded to tell me how much he liked firing people who had no clue it was coming. Somehow, I missed that broad hint of what was to come. After that, the executive producer would tell me of how the morning

meetings would begin with "Why is that son-of-a-bitch still working down there in Washington?" I hadn't been fired for anything I'd done; I'd been fired because the guy I was working for simply didn't approve of me.

I've found that there is usually a lot of black humor in situations like this - even if it doesn't seem like it at the time. I had just worked endless hours and pulled major miracles out of thin air to get this show through its first-ever coverage of the Presidential Conventions. I'd slept inside the production truck to avoid the security sweep, then awakened a senior Secret Service agent at 3am, had him open the hall, moved in seven cameras and all the cabling, lights and other gear, and built three studio locations in three hours - personally stapling blue cloth napkins to a wall to clean up a shot.

The Executive Producer said, "We decided to let you go weeks ago but we waited until after the conventions. We thought it might affect your work attitude."

Really? Ya think?

Maybe it would have been useful to have known how short my tour of duty was when I had two weeks at the conventions where I was working alongside dozens of people I'd known for years - people who could have helped me get the next job. It seems funny now but it felt like being one of the cows in a slaughterhouse back then - you're just walking up the ramp and - wham - the bolt punches into your brain.

It gets easier after the first time.

- I've shown up in a T-shirt that said 'Washington: Where the Weak Are Killed and Eaten' and dropped off the Technical and Users Manuals that I spent the past weekend writing;

- I handed back my laptop and when the General Manager asked why it was vibrating said, "The hard drive is re-formatting," and

- I've just turned around and walked out as soon as I saw the ritualistic scene of Human Relations professional and managers sitting with my records in front of them.

It's easier when you have enough perspective to be angry instead of guilty. When you know you haven't screwed up. When you know that those managers sitting there with their neat and precise folders have missed opportunities and squandered the talents and creativity of those they manage.

It's easier.

It's never fun.

You Are Not Alone

So let's get practical.

Newspapers and magazines say that the average employee will be fired or forced to change jobs seven times in their career.

The Bureau of Labor Statistics says that they have no idea where that number comes from.

Maybe you'll be the exception. Maybe you'll never be fired. You'll just keep rising in the ranks or be headhunted away to another company or manage to find some quiet corner and get overlooked when the hammer comes down.

Don't count on it.

Corporations are soulless and, as such, it shouldn't come as a surprise that the people who run them truly don't care about the people who work for them. A family-owned business might ignore an employee who's lost a step over the years or try to find a place for a loyal employee whose department is downsized. A corporation won't. They are cold and empty, heartily encouraging loyalty and dedication while actually planning to take you out. Managers have been taught that 'good, tough bottom-line' thinking means slashing costs and getting rid of all those insurance costs, health benefits, and pension plans.

Example: 'Chainsaw Al' Dunlap

Here's a cautionary tale. Most people would probably remember 'Chainsaw Al' Dunlap, the predatory CEO who was hired to run Sunbeam back in the 1990s. Within three months of his hiring, he lived up to his nickname by firing 6,000 employees—a full half of the company. He closed dozens of factories and warehouses, slashed office

and headquarters staff, and justified his behavior by saying that everything was to be done for the benefit of stockholders." Many, if not most, managers still operate by some form of the same strategy.

What you might not know is that Dunlap was as casual with business ethics and accounting as he was with people's lives. Yes, he drove stock prices up for a while but when they faltered, even another 5,000 layoffs didn't impress Wall Street. The Board of Directors whacked Dunlap with his own chainsaw but even that couldn't bring in enough profits to cover the enormous debts he'd run up in order to acquire other companies (and fire their employees) and eventually, Sunbeam went bankrupt.

The man whose philosophy was detailed in a book titled, "*Mean Business*," is now seen as a symbol of managerial greed and corporate failure. That's nice to hear but isn't going to change the fact that most CEOs still believe that firing people proves that they are tough and care only about the stockholders and they make sure that if they are fired, they are extremely well paid on the way out.

Loyalty to people is an essential part of being a genuine human being and, not incidentally, a good route for success in your career.

Loyalty to a corporation is just dumb.

When The Whole Place Is Going Down

Could you have seen it coming?

The human brain has an almost infinite ability to fool itself into believing that what it wants to be true is true. There are signs you can watch for but most of us will walk right past them - like a gallows at a crossroad - and wish as hard as we can that it's not going to happen to us.

There are dozens of articles on line about 'The Signs' but it's easy to tell if the entire company is going under:

- Are there simply no sales?
- Are you sitting around with nothing to do?
- Has the Chief Technology Officer quit? (It's an old dot-com joke. The CTO eventually realizes he can read everyone else's email, learns that the ship is sinking fast, and takes off. I've seen it happen twice.)
- Are there many CDMs (Closed Door Meetings)?
- Are people from the Head Office wandering around taking notes? Writing up inventory lists?
- And the most certain indication of imminent disaster, are there unfolded cardboard boxes stacked in the conference room? (Yes, those are going to be for you to pack up your desk.)

Personal Story: The Birds

One time, it was downright eerie. The big wheels from New York had come down to our little dot-com and the VP was giving us all a pep talk about how wonderful everything was and how we shouldn't worry about our jobs. Our office building was right next to a rather large area of woods - we would often see woodpeckers admiring themselves in the mirrored windows. That day, at least a dozen vultures took up residence right outside my team's offices.

From only yards away, the birds sat and looked at us and we sat and looked at them.

Sure enough, at that moment, the boys from New York were sitting in the conference room and deciding to take us out.

What To Do If It's Only You.

First, are you simply unable to do the work? (Everyone has their weaknesses, for example, I'm no good at wildlife stories and international finance.) Be honest with yourself and get out before you're taken out.

How is your relationship with your boss? Does he or she drop by to chat about what's going to happen in the future, the big plans, the new projects? If not, why not?

Are co-workers keeping secrets? You don't need to be paranoid - someone else will generally know if your job is on the line and they'll have told others. All of them will begin to avoid you like a plague victim. No one wants to

deliver bad news. If you feel this happening, lock someone in an office and beat it out of them - figuratively, of course. Knowing is always better than not knowing.

Are your perquisites being cut? Smaller office, less access to the next level of management, even losing your parking space.

Are you being left out of meetings? Do you come in and find that everyone else knew about the planning meeting or the special screening and somehow you didn't? It could have just been an oversight - more often it's intentional.

Finally, is your boss shrieking at you in the hall? Screaming that you're incompetent or saying that they hate having you around? Have you managed to make yourself essential but that project is ending and your protection is gone? Don't laugh, it happens.

I have been caught by surprise once-maybe twice- but the other times I knew the end was near. I could see the company sinking despite the cheery talk from the front office or I was being beaten up so much by a particular boss or other manager that I knew my days were numbered.

Come on, face it, you usually know. You may try to hide it from yourself, try to slow-walk the process, and tell yourself that you can turn it around; but here is the bottom line: if you think you're being fired or you can see that the company is going to lay off people and your neck is on the block - you are probably right.

Anyway, if you make a Plan B or get some lifelines arranged and you're wrong and everything is ducky-wonderful and you're going to get a raise -cancel Plan B, pull out the cash reserves you stashed away and celebrate.

Memo to Self

If you have a boss who is able to lead, capable of honestly judging the quality of the work rather than personality of the worker and willing to let you learn without trying to do your job for you; mark that person well and enjoy your time in the sun - it won't happen often. And please, try to remember how he or she did it so you can be that kind of leader and mentor when it's your turn.

Chapter Three: Plan B (and C and D)

Be Prepared

The key to surviving being fired is realizing that it could happen.

Trust me, it could happen.

Most of the things you should do to prepare are things you should do anyway

Reserve Fund

You should have the cash equivalent of twelve months of salary stashed ... (*chuckle*) stashed away ... (*hee heee*) stashed away in a completely safe... (*BWA-HA-HA-HA*)

Darn. I really thought I could get through that one with a straight face. Yes, every financial planner will tell you that you must have six, twelve or eighteen months' worth of living expenses stashed away in bank deposits, money market accounts - somewhere where it's completely safe and easy to get to.

However, if you're reading this book, you didn't do that and you never will. All that money is gone - and if you have a family, it's not only gone but it took a lot of other money along with it so you're in debt.

Do your best. Stash some money away when you can. It's easiest when you come into a windfall - a lottery win, an inheritance, a big bonus, a big tax refund. Don't even hold it long enough to let it become real or you'll spend it.

Stick it in a bank account or a glass jar in a hole in the back yard and try to forget it's there. It could be a little or a lot but at least one month's mortgage is a good idea.

Trust me, when you even think you're in trouble, that will become 'FU' money and give you the freedom to walk away from a crummy job or just be able to sleep soundly for a week or so until it runs out.

Maintain Your Network

Keep up contacts with everyone you've ever worked with, attended school with, or who helped you stagger back to a convention hotel at 3am. Email people when you don't need help, sit down with co-workers for a cup of coffee when you aren't looking for work. For one thing, it makes life more interesting and - not incidentally - it will turn out to be the one thing that will get you that next job.

Always do favors. If you know of a job, try to make sure your contacts know about it. If someone is in trouble, offer to help. If their kids need advice or an internship, give them a step up. These things matter - for one thing, it's what divides the decent human beings from the creeps and for another - you're banking up 'Workplace Karma.' You will find that personal contact and personal loyalty will be far more important in your career than intelligence or achievements.

Does that sound wrong? Well, if you're in any competitive field, eventually you'll realize that EVERYONE IS SMART. Just to qualify for any decent career takes brains, creativity, and hard work. It's not that one person is 1% better than someone else, it's that everyone who applied is at least qualified (and in a recession, they're incredibly well qualified).

So when everyone's résumé proves that they can hit deadlines, make profits and jump tall buildings in a single bound; when everyone being considered is Good Enough - what's going to make the difference when it comes time to pick someone to hire?

Yup, it will be the fact that you coached their kid's soccer team or got them in to see HR when that good job was open, or just the fact that you sent flowers to their mother's funeral. It's not a bad thing, it's simply acting like a human being instead of a soulless corporate creep.

Personal Example: A Note

I'm writing this book because I'm unemployed. Again.

However, I just got a note from an old friend and co-worker about a possible job that could save me from the Wolf at the Door.

Here's what he said,

"I owe you. Anything I can do to help I will"

That's not why I helped him out. But DAMN, it feels good right now.

A Backup Job

Stop thinking about the job you have for a moment and think about what else you could do at a moment's notice. Some freelance writing that an old employer needs done, a friend who owns a flower shop and needs some counter help during the Valentine's Day rush, that headhunter who called you last month, or even a book that you could bang out quickly and sell electronically (as dumb as that might seem). If you just run through the options occasionally, you'll end up with one or two places where you could pick up enough money to survive - at least for a little while. If you really can't think of anything, then you need to get your butt out of that chair and network until you can.

It's a backup - an idea you hope you never have to use - but it will accomplish several things:

- You'll be able to really appreciate why you're in the job you have because you know you have options. Your current job won't be the only alternative to starving on the street.
- You'll have more confidence in your daily contacts with management. You don't have to say anything but your whole attitude is different when you know you can tell them to 'shove it.'

- After you are fired, it will keep those tingling chills from running down your spine - even if you know you really have to find a good job, you know there's a net beneath you. (Well, okay, nothing really stops those chills except serious medication or a new job but it will help.)

- It will keep you networking. Ensure that you pick up the phone once in a while and see what the rest of the world is up to. You never know, that Backup Job could turn into your Next Job.

The Best Job Search Plan

There is no way to get around this essential fact:

The best time to find a new job is when you are still working at your old job.

I know it's hard. I've never been able to do it. You're invested and loyal at the job you have - you have projects you want to finish and people you don't want to leave hanging. In essence, you're a good loyal employee - also known as a sucker.

You're swamped - and it's the kind of projects you really enjoy. When I was working at *Nightline*, my description of the situation was, "When it's busy, there's no time and when it isn't, I'm too depressed to talk to anyone."

Well, that was me fighting lifelong severe depression which - although it did drive me to win four Emmys and force me to do the kind of work that almost no one in the TV business ever gets to do, eventually landed me a two-week vacation in a hospital ward.

(If this strikes home to your life, jump ahead and read the section on Depression. I spent a lot of really lousy years trying to 'beat' my own depression before I eventually crashed and burned. If you can survive on your own, go for it, but there are good people out there willing to help.)

Most of us are working at something we enjoy, with at least some people we like and respect, and a track record we're proud of. The problem is that the company you're working for just doesn't care.

They really don't. It's almost certainly a corporation without any real emotional bond to loyal employees and the turnover in management means that you will end up working for someone who has no idea of your accomplishments and - since they didn't occur during their period of management - doesn't value them.

The kind of job where you worked for the same company from college to retirement just isn't out there any more.

One example was a place I once worked: the original company had been around since the 1920's and had invented just about every aspect of television, color television, video recorders, and digital video. They were doing great but the original owners sold to a very small group of investors who did the rational thing: they closed all the research labs, stopped making any products at all, and then proceeded to simply enforce their patents. That only takes about ten to twenty people - well, not really 'people'-lawyers.

I remember going into their main office one winter day, and when I went to hang up my coat, I saw on the shelf in the dusty coat closet two dozen Emmys for technical achievement. Just piled up and forgotten.

Even though this is something I've never managed to do myself, I am telling you to always be looking for another job. Look for a step up in your career, a place where you will be valued and praised, and where you will have new challenges and responsibilities. A sad fact is that anyone who comes into an organization from the outside has the opportunity to create the persona of a more valuable employee - people who have been there for years are known and - frequently - ignored quantities. The corollary is that people who I know were on the cusp of being fired from employer after employer, slide into new jobs for the simple reason that they never wait until the ax actually comes down.

Hiring managers are far more interested in someone who is already employed. It verifies their opinion of you and gives them some reassurance that you actually know what you're doing. In addition, you'll approach them with a greater sense of confidence - knowing that you have the upper hand in any negotiation. They have to lure you away; you can always just go back and wait for another opportunity.

After 4 years of recession, you can find all kinds of articles that say hiring managers have a definite reluctance to hire anyone who has been out of work for a significant period. Maybe they think we've forgotten everything we've ever learned or that we've been out of work because we have anger issues or whatever - the end result is they don't want to hire you unless you are already working.

Chapter Four: Methods of Execution

The Meeting

This is by far the usual scenario when you're canned.

You come into the office, completely relaxed, and sit down to enjoy your caramel latte while idly checking your email. The boss' secretary comes in (in more dire cases, the boss himself) and says, "Could you join Joe in the conference room, please?"

When you ask, "What's going on?" or "Should I bring my notes?" there's no answer. If you're smart, you've picked up what's going on before today, but regardless, there is always a deep feeling of unease when you head to an unscheduled meeting where no one has given you the agenda.

Of course they haven't.

You are the agenda.

The conference door is closed and, if there are glass walls, the blinds are pulled. You knock and go in. Usually, there will be three or four people present; managers hate to do this alone. The real key is if someone from Human Relations is present - then you know it's trouble.

The most senior manager present will gently ask you to sit down and then ask the inevitable first question: "I suppose you know why you're here?"

In the back of your mind, you're screaming, "NO, you moron. I have no clue why I'm here!" or "Yes, but you have the wrong person. I'm the only one who hasn't been screwing up!" But you don't say any of those things - you find yourself mumbling something inaudible or just sitting in stunned silence.

Oddly, everyone facing you will have these kind, caring, almost loving looks on their faces. They know how you feel, your pain is their pain, they really didn't want to do this but they were driven to it by forces beyond their control.

Nonsense.

They couldn't care less.

You were either a generic problem - one too many of the paychecks, pensions and insurance plans they are forced to suffer in order to earn their monstrous salaries. If you have any personality, then you were a specific problem - opinionated, out-of-step, not 'playing well with others.'

They are going to try to play on your emotions. Try to make you feel sorry for them. Don't allow this to happen. You are the one being screwed-don't let your emotions get in the way of getting what little you can out of this process

As one comedian said, "When they fire you, it's like you're a tiny bird. They look at you so tenderly and say 'We don't think you're happy here. Fly! Be Free!'"

HR is Not Your Friend

The HR person works for the company.

They are not hired to make you happy.

They are not hired to create a pleasant working environment.

They are not hired to help you if you're having a problem with your manager.

They are not hired to make you a better employee.

They are hired to make sure you sign all the right papers when you first arrive.

They are hired to make sure you make the least possible fuss when you depart.

They are hired to make firing people easier for management.

They are hired to make sure that you have no grounds for a lawsuit.

They are not hired to be your friend.

Personal Example: Sine Waves and Other HR Stories

I once stopped by to chat with the very nice HR woman who had the office next to mine. She leaned back from what she was reading and said dreamily, "You know, quality is all about sine waves."

I still have no idea what she meant.

If you ask around, I guarantee that the one person who will have absolutely no idea what the company does - much less whether a particular employee does this unknown task well or poorly - will be the Human Relations rep.

Trying to impress this person with how well you do your job is going to be extremely difficult, if not impossible.

Personal Examples: All My Firings

First Time: I sat there with a stupid look on my face. I was fogged in like a Nova Scotia cod bank. Even as I was being told to leave, I kept trying to help - to suggest how things could be arranged to work around my departure. I said I would keep working through the week (Boy, that was the last time I tried to do that.) When I stood up, I could barely walk. My legs felt like they belonged to someone else.

Second Time. I had been the person who had to fire the first half of the company, so when the time came for the ax to fall on the rest of us, I was ready. It had become very clear that The Powers That Be never intended this little dotcom to survive (for example, the General Manager asked me to prove that we needed marketing in order to achieve sales. I responded that we had fired the Marketing staff in October and now it was December and we had no sales - wasn't that proof?) With no prospect of success, I had decided to expend all my efforts on training the young people who worked for me. The day before we were all to be terminated, I got the word. I called my people together and said, "OK, we're all going to be fired but we do have a job to do tonight. I'm going to be there and I hope that all of you will be there as well. Let's go out proud and show these idiots that this company could have worked." In fact, not only did the entire staff show up, so did several people who had been let go weeks before. We pulled off our final job - a webcast from a local bar - I bought drinks for everyone, toasted to the best damn crew anywhere and then two trolls from New York collected all the electronic gear and took it away. I was still out of work but this time it felt good.

Third Time. Again, someone gave me the word on Friday that I would be let go on Monday. I also was told that my faithful assistant had told them he could do my job for half the price. (We discussed that and he denied everything, I confirmed it was true months later.) I spent twenty hours that weekend in the office, writing manuals for a piece of software I'd been managing that would have disappeared otherwise. On Monday, when the Senior VP from New York asked, "I suppose you know why you're here?" I responded, "No, not a clue. Are you giving me a raise?" It was fun to see how they were completely befuddled by an unexpected response.

Fourth Time. I made the dumb mistake of trusting a manager. I called her up and said that I didn't want to work with the abusive leader of our operation any longer and he clearly didn't want to work with me. The very young manager immediately went directly to the lunatic who was the cause of all the problems. Then she called me back and said that everything would be fine and I should just take Wednesday off - I'm dumb but not dumb enough to stay home. On Wednesday, she announced at a staff meeting that I would be leaving the company. I had said specifically that I didn't want to leave the company; I just wanted to stop working with this particular person.

That was when I really realized the truth about Human Relations. I told them that this was an abusive and humiliating work environment and that I had been railroaded into being fired. I spoke to two senior HR people

who listened gravely to everything I said and then went off - in my naiveté; I thought they were actually going to investigate.

So on the day I was officially fired, I brought up some of the same points, and the response was, "This is no longer a discussion. We are only talking about your departure."

I said, "What discussion? I talked to you and never heard anything."

"Well, we asked the other people in the office and no one had any complaints."

"Of course they didn't! You're firing me for making a complaint!"

The fun part was that the young manager had screwed up when she turned my wish to work elsewhere into my quitting the company. I found that out on my last day in the office. She'd covered her mistake by 'papering' me. She had written a memo listing every mistake I'd ever made and then supercharged them to demonstrate how I was completely incompetent, a danger to the company, and should clearly be fired. All this time, she was telling me how she was working to help me. The fact that I had had top reviews and the highest possible bonuses for six straight years was irrelevant.

I have to admit that the company did pretty well by me - kept me working for four months and then gave me a decent two-month severance. The fact was that the one person who had gone after me was the only person I hadn't succeeded in getting along with so I had friends and they found me enough work for me to last out the time.

Most importantly, they agreed that I was fired and so did not quit. If you quit, you don't get Unemployment Insurance, COBRA, etc. Remember that - don't simply stamp out the door in frustration. If you don't have anywhere to go, sit there until they pry your cold fingers from your computer keyboard.

Fifth Time. At 61, you'd think I would know better. I'd been at this small company for almost two years and almost completely overhauled their operation. The quality of the work was massively improved, they were getting more work based on my efforts, and we had a major project that I had worked on for 18 months about to break big. Then the boss simply decided that he wanted me gone.

I didn't understand it then and I don't understand it now.

I came in and got that question that is really a command, "Could you come down and talk for a minute?" I walked into the room, saw the HR person and both managers, and then heard, "I suppose you know what's happening." At that point, I said, "I really don't want to talk about this," took the termination paper and my final pay envelopes from the HR manager, and left.

Rationalizations And Reality

When you're fired:

- It's never your fault
- You've simply been caught in an impossible situation
- It's because bad managers don't understand what's really going on and...

OK, it's possible that it's been my fault a time or two - maybe even probable. Whatever. Blaming yourself isn't terribly useful. You might as well work up a bit of righteous anger if it helps you kick start the next gig. It's not generally useful to dwell on how unfair it all is. Sure, have a couple of drinks and bitch to your significant other (although be careful you don't make that a habit or you will be missing a significant other pretty damn quick.).

At the extreme, I have a friend who spent a decade calling friends at 3am and tell them at great length how unfair his firing was. It's not a terribly useful way for anyone to spend their time and - in his case - it resulted in a lot fewer people willing to take his calls.

Screaming obscenities and ripping things off the wall on your way out isn't a great idea either. It's almost a certainty that you will never work again at a company where you've been fired but there's no point in alienating anyone who might be able to help later.

How To Handle 'The Meeting'

By the time you are being fired, most of your options are already gone. However, there are probably a few things you can still get - and a host of things you can still get wrong.

Here's my list of Final Meeting Do's and Don'ts:

- Don't beg. It's not going to work and you'll just regret it the next morning.
- Do try to extract every benefit you can - severance, unemployment, recommendations, a leave period where you can keep your insurance benefits, assurance that you will get COBRA, everything and anything you can think of.
- Don't ask for a promise that you can 'come back' to the company. If they fired you, they didn't want you there, Now, they are going to believe that you can never be a good employee again because you're so angry about being fired. It's clever how that works, isn't it?
- Do get a promise that they will not discuss the reasons for your departure with any future employer. This seems to be a bigger problem in some industries. I had one friend in the software business who demanded a signed 'exit contract' stating the exact words his former employers could use. I never saw that sort of thing as likely but, if the company has a reputation for being nasty, getting something in writing isn't a bad idea.
- Don't lose your temper. Well, don't lose your temper A LOT. It's almost impossible to be totally cool in this situation but try your hardest. Again, it's not going to do any real good - it's just another of those things you don't need to regret the next morning.
- Do protect yourself. Don't sign anything you don't understand - even if they tell you that you have to sign right then or lose some benefit - a good lawyer will walk right through that. Speaking of lawyers, it never hurts to have one. I haven't negotiated a contract in twenty years - and once, when a company simply refused to pay out the 3 months of severance pay specified in my contract, my wonderful lawyer got it with interest four years later. Your lawyer doesn't have to be in The Meeting. It's enough to let them know you have one.
- Do be prepared if you suspect that they're going to lie to you. Even if you are in a location where the law is that only one person needs to know that a recording of a conversation is being made, I wouldn't suggest making a secret recording. I'd suggest that you pull out your iPhone or digital recorder, turn it on, hold it up, and say, "Just making you aware that I'm recording." It may make the meeting a little stiff but it's not going to be a party anyway so what would you lose?
- Don't make any threats of litigation during The Meeting but do check with a lawyer if you think you have grounds for a lawsuit. Age, race, gender, disability - if you honestly feel that you've been shafted for those reasons, go get 'em. Usually, however, either you won't have a good case or a lawyer will tell you that you won't get enough in damages to make up for the time and effort.
- Do make sure that they keep all their promises and generally act like civilized people. I have a friend who, when she went to the Unemployment Office, found that they had listed her as 'Fired for Cause: Inappropriate Behavior.' She won the lawsuit but it took up several years of her life and cost a lot in emotional pain. You also have to take into account the fact that, if you bring a lawsuit, it's extremely unlikely you'll ever work in that industry again.
- Don't make any admissions. Just like in a traffic accident, don't make statements - try to ask questions instead. Don't say it was your fault, don't say you wished you'd done better, don't say you regret anything. Remember, these people are no longer your friends.
- You do remember that I suggested that everyone have a lawyer? Well, if you're in so deep that you're actually worrying about ending up in court, it's time to stop taking advice from an eBook and talk to a professional.

Take Notes

It never hurts to take notes. Well, okay, sometimes it does. These days, anything is liable to be dragged into court and if it's an embarrassing email, note, top line instant message, or photo, you can guarantee you'll see it again. As I understand it, if such notes exist, you can't even destroy them if you think that a legal process could be in your future. All corporations now have to have a way to save all electronic communications forever in case someone wants to subpoena them. A good rule is to assume that anything in a computer could be on a judge's bench or on the desk of the next hiring manager.

However, if you think you're being wronged or treated unfairly, start printing out and taking home emails, and writing down what happened in meetings and conversations as soon as you can. Just be honest, objective, and non-judgmental in what you write - it's quite possible you'll see it again.

Keep copies of all letters of congratulation or commendations for your work. It's highly unlikely that there will be anything positive in your employee file but every single complaint about your work or the days you came in late or mistakes that you made - yeah, they'll all be in there.

Never post anything online - even in something like Google Docs or Dropbox. Of course, never write anything of consequence on Facebook or on a blog.

Paper is your friend. Write your instant notes in longhand and take the notes home. File them away and forget about them unless things go squirrely.

Look, I am not a lawyer, and you should consult one if you suspect trouble. It's likely that the best strategy is to keep your mouth shut and start looking for somewhere new to work. Who wants to stay in a place like that anyway?

When the Lawyers Get Involved

Corporate lawyers exist to make sure nothing happens.

In the case of firing employees, they are there to make sure that the dismissal is done with the minimum of human contact and with no danger of blowback. They simply love having security guards hanging around at these events.

At one dot com, we did exactly what the lawyers told us. Here's how I wrote that up for a newspaper column:

Personal Example: Turn Out the Lights

This time, it's *'Happy Trails To You.'* Last year, it was *'Turn Out The Lights, The Party's Over.'* It's odd how layoffs seem to require a theme song.

Last April, at another company, we called it a 'refocusing.' It was decided in the corporate offices up in New York that we would no longer do video production and graphics. We would concentrate all our efforts on Webcasting and become 'the best damn Webcasting company in the country.'

The fact that the company had survived as a video production house for fifteen years or so was not seen as relevant.

We laid off thirty people: producers, writers, cameramen, graphic artists. The lawyers taught us all the little tricks of firing people: order piles of cardboard boxes so they have something in which to pack up their desks, turn off the computers so that no one can sabotage the precious systems, gather the unlucky in one place and the lucky in another and never, ever let anyone know it's coming.

The fact is that the guys in gray suits who claim to know how to do this right are only good at breaking things - like spoiled children.

What do they think is going to happen? Do they really think that the people you hired and trusted will turn on you in rage?

The only thing that was ruined was an animation that had been rendering for five days - wiped out by the systems guys protecting the central servers. We had to hire the same artist at freelance rates to start the work all over again.

It was a long day, standing up in front of those who were being fired and trying to look people in the eyes. The CEO actually wiped away a tear. It could even have been real. They were working to convince the people who were staying that there was a real chance that we could break through and grab the brass ring that we still believed in back in the first months of the Internet meltdown.

After the meetings, it was a scene of mourning and survivor guilt. There were strange outbreaks of humor that didn't seem to fit the situation - like the macabre jokes that everyone makes at the funeral of a close relative but will deny afterwards.

Those who were departing held a spontaneous wake at a local bar. Some were bitter and refused to talk or shake hands with anyone who had been spared. Most were stunned - that rock sitting in their stomachs reminded them that the mortgage was still due next week.

Having missed all the excitement, our best Webcaster was putting away his gear - all the 'lunchbox' computers and system testers that you need to send jerky two-inch videos over the Internet. We had just done a Webcast in Boston the day before and the official verdict was that it had gone well.

There it was.

The future of our 'refocused' company.

As he continued to pack up, he said that the Webcast had failed. That the next guy down the digital line hadn't known what to do and we couldn't retrain him over the phone fast enough. It hadn't been our fault so, in the strange reckoning of the computer world, 'it had gone well.'

There was no hope - we had failed before we started. All that was left was a walk through the building, turning out the lights in the two-story studio, the edit rooms, the graphics suites, the offices - an entire company that had seemed so full of promise only months before.

The song fragment that Don Meredith crooned when a team was doomed seemed appropriate.

'Turn out the lights. The party's over.'

Just For Fun: Another Lawyer Story

When you're working in small startups, the lawyers tend to be fearful - mostly because they are very inexperienced - and when lawyers are scared, they attack. Getting the simplest contract approved is miserable as each attorney fights to the death for their version of a clause even if it means the same thing in the end.

At one dot-com, I was trying to get a very simple work contract approved and the attorney for the other side was incredibly aggressive. So I stopped talking to her.

I got a phone call at a work site.

"Hello?"

"What's this I hear that you won't talk to me?"

"I really don't want to talk about it. You're asking me about legal questions I can't answer. Could you call our attorney?"

"No. I want to talk to you. Why did you say you didn't want to talk to me?"

"Well, because every time we talk, you start yelling at me and it makes me nervous and upset."

(At the top of her voice) "I DO NOT YELL AT YOU."

"Umm. You're yelling at me now."

"I AM NOT."

"OK."

Pink Slips

I have never seen a 'pink slip'

According to Snopes.com (<http://www.snopes.com/language/colors/pinkslip.asp>) my go-to website of record, no one has ever been able to locate a true pink slip - although the Museum of American History has a sample of the red twill ribbon used to bind regulations (the original red tape).

I'm sure that people are fired by letter or a slip in their paycheck and some could be colored pink - I just haven't heard of it. I do know one colleague - a superb older journalist - who sat at home being paid for nine months because everyone in management was too cowardly to call and fire him.

Far more brutally, I know of three people - all of whom held the same position decades apart - who came in and simply found someone else sitting at their desk. Two of them went out and got blind drunk for a couple of weeks, I always felt that the third guy showed admirable restraint.

Walked Out Under Guard

The ultimate firing.

One day, usually without warning, a manager and a couple of burly security guards show up at your desk and escort you out of the building. Sometimes, you can pack up your stuff and sometimes, they pack and ship it to you. They demand your keys, your electronic pass, and the little fob that opens the parking garage. They don't quite break your sword over their knee and rip the epaulets off your shoulders but, otherwise, it's a lot like the ritual that opened every episode of *'Brandex'*.

In an instant, you go from valued employee to dangerous pariah. You get a 'perp walk' down the corridor - other employees whispering and giving you looks of condemnation. I haven't had it happen to me (yet) but must be one of life's worst experiences.

In my experience, it could mean several things but the one thing it absolutely means is that a lawyer is involved. It could be a case of theft or a reasonable fear of violence but more likely, it's just an attorney 'taking no chances.'

I can only speculate but I think there are some very different situations that could kick off this charade:

- The person being frog-marched to the elevator actually *was* stealing from the company and that can range from fudging expense accounts to skimming millions of dollars. Call me cynical but I'd bet that the person skimming millions is probably the CEO and the poor schmuck doing the 'walk of shame,' was the one who added a mythical taxi ride to his expense account.
- I suspect that many times, the books have been audited and there is money missing. It could be theft, it could be a mistake - either way, the easiest thing to do is walk the person responsible for that account out the door, make no accusations, and start over.
- There is an issue with alcohol or drugs (which is often related to skimming money). In that case, no manager wants to make an accusation - certainly not on paper. They just want to get the problem out the door as quickly as possible. Of course, if your bosses are standup people, they might try to get the employee into rehab instead.
- Sometimes, it's just someone being a jackass. I had one friend marched out at 2pm on the orders of a Senior Vice President and, after a quick chat with the security guards, was back clearing out his desk at 7pm. In the meantime, he called the local gossip column and planted the story of his 'outrageous' treatment that pretty well turned the tables on the petty tyrant who'd canned him. The Lesson? If you know you haven't done anything wrong, keep your head up and walk proud.

My Favorite Firing

I have reacted in all kinds of ways to becoming unemployed but the one I'm proudest of was after being taken out at the knees the very first time. I had just gotten this job after three years of 'freelancing' so we had no reserves at all.

My wife asked, "How long do we have?"

I responded, "Maybe a month."

However, this was Friday of Labor Day Weekend. No one was going to be in his or her office to call and no decisions were going to be made until Tuesday. I put my eight-year-old daughter in the car, took off for the mountains, and we spent the weekend doing some 'mild-water' canoeing on the Shenandoah. We stayed in a 'cabin' motel that must have dated back to the '40s, and compared the vegetable soup at various diners (vegetable soup at a diner is always made from yesterday's leftovers - or at least that's what I told my daughter.) I fell in the water a couple of times and lost my glasses once (always keep an old pair of glasses in the glove compartment!) The important thing was that I didn't freak out, ignore my family, and stew about the future when there was simply nothing I could do about it.

On Tuesday, I got on the phone and began to call people and I was up in New York with a handshake deal on a new job by Thursday.

It doesn't always happen that way. One time, my company closed its doors and the day I set out to find a new job was September 11, 2001. I sat on the edge of the bed - frozen for hours with only one sock on. When I looked out the window, it was the first time ever that there were no contrails in the sky. I'm in the TV News business in Washington DC, at least most of the time, and I knew that I couldn't call anyone with my tiny problems at a time like that.

After a few days of sitting, I called an old employer and said, "Give me something to do. I don't care if you pay me or not. I just can't sit here any longer." As it turned out, they were getting desperate as their people reached the limits of exhaustion and I was working freelance that afternoon. Because of the post-9/11 recession, it took over two years to find a real job again but at least I was able to play a small part in one of the biggest stories of my time.

Chapter Five: Now What?

Suck It Up

I hate to break this to you but being fired is not a good thing and all the well-meaning friends who assure you that it's only a momentary detour on the way to success and happiness - that you'll soon see wonderful new opportunities - are full of it.

It's almost a certainty that you will make less in the next job.

When you get a new job, it will almost certainly mean a step down on the career ladder.

It is going to clobber your savings and your plans for retirement, college, etc.

It will put a severe strain on your marriage, your children, and your mental health.

Yes, it's a reasonable cause for depression but, unless you are genetically pre-disposed to depressive disorders, that could just be a rational reaction to the fact that your life just got really screwed up.

There are studies that show it affects your physical health as well - but I suspect that much of that could be put down to the increased amount of couch surfing, TV-watching and beer-drinking associated with having too much free time in the afternoon.

Yes, unemployment sucks.

It is a Bad Thing.

It will mean A More Difficult Future.

It is often The End of A Dream.

Fortunately, it's not the end of the world.

Getting a leg blown off in Afghanistan sucks, your kids flunking out of school sucks, getting sued for a couple of million because your dog bit a downtown lawyer sucks, discovering you have cancer sucks, and discovering that your spouse or a kid has cancer sucks even worse.

Listen, I cried in public two of the times I was canned.

I wake up in the middle of the night just about every night and start going through all the terrible things that could happen to me and my loved ones.

I'm pretty well defined by my work so being without the responsibility and respect that a job brings takes a big chunk out of my ego.

If I hadn't been raised by a raging alcoholic, I'd probably have had some lost nights spent drinking and bemoaning the unfairness of the universe.

OK, all done?

Now suck it up and deal with it.

By the way, I didn't say talk to the 'family dog' by accident. The last thing your family needs is to see you breaking down, to lose faith that you can provide, and to begin to fear the future. They'll do enough of that all on their own; they don't need your help. No one is capable of totally walling off their emotions from those closest to them but try to modulate it so you don't strain the very emotional supports that are going to be essential as you go through the process of getting a new job. Your spouse, in particular, is going to be the key to your survival - don't wear him or her out in the first week.

Even worse is to take it outside the family. Wallowing in your misery and telling everyone you meet what a raw deal you've gotten. Who wants to hire a whiner? Who wants to help a weeping mess? Who wants someone at their back who is constantly jabbing knives in their former boss?

Dirty Little Secret

One of the odder responses to being unemployed is to lie to your spouse, your children, and your friends and pretend that nothing has happened. I would think it was just an urban myth if I didn't know people who've done it. They get dressed every morning and drive off to ... what?

Do they sit in the park and look at the pigeons? Bury themselves in one of those depressing 'out placement' centers with the little desks and phony offices? Drink coffee until their eyes look like the Marine in the "2,000 Yard Stare?"

Yes, one of the normal reactions to being let go is shame. It's natural to think that you must have done something wrong, or didn't try hard enough; and it's all your fault that your career plans are in tatters. Still, are you really going to play games and hide from the people who love you? From friends who might have a contact or a suggestion?

Gack.

Give those who love you credit for some backbone and just tell them.

Day One

On the first day after being fired:

- Do NOT call anyone who might actually give you a job. You are going to be incoherent, emotionally unstable, and angry. You are absolutely going to call this person later but don't do it when you are at your worst. That desperation phone call where you beg for 'a job, any job' will come back to haunt you.

- If you've had a drink or two, don't call anyone, period. Have someone hide your cell and disconnect the house phone. You will say something you'll regret later - that's if you can remember what you said at all.

- Call your significant other, your sister, your old college friend, an unemployed friend (preferably who was canned by the same company) or anyone else who is willing to listen to your tale of woe. Yes, you are going to need to vent; to let off steam, to rail against the 'unfairness of it all' and go into detail about what evil morons your bosses were. That's fine - as a matter of fact, it's essential to your sanity -just don't do it with anyone who might play a role in your job search.

- Don't start making up lists of your upcoming bills. They aren't going anywhere; you'll be dealing with them for months. Adding them all up will just make you run around the house hysterically accusing everyone of spending too much and maliciously trying to ruin you. It could be true but I doubt it.

- Don't start pulling money out of an IRA or a 401(k). Unless you're in your 60s, it's going to cost you a whopping penalty - like 90%. (I know, I had one year where I ran out of money and dug into my retirement funds without paying attention. That was decades ago but I can still hear the accountant telling me, "You owe \$28,000." Just typing those words sends the old chills right down my spine.)

- Don't try to cut all of your household expenses immediately. First, as we'll explain later, there are only a few things that will really make a difference, and second, it will freak out your family - again. I really can't emphasize enough how you have to be careful with your support system at this point. Family and friends are going to get you through this but even good people can only take so much pressure; don't drive them away right at the beginning.

- Basically, just get through the first day or so. You need to calm down, you need to realistically assess your options, and you need to get some of the emotional poisons caused by the firing out of your system. Be nice to yourself: go buy an ice cream, go to a thriller movie with lots of explosions, watch mindless television (or am I repeating myself again?), try and stop thinking about anything for a while.

- There is one exception. If you have that 'Plan B' job in your back pocket, call and - very gently - see if it's still available. It's quite possible that it has been already taken or that it was never really there to begin with (just a friend trying to make you feel better,) and if that's the case, control your anger and fear and have a nice, calm conversation ending with, "It's really no problem. Give me a call if something comes up." You are going to want to kill this person for letting you down but come on; did you really believe that they would keep that job open just for you?

Unemployment Insurance

File for Unemployment Insurance.

No, it's not enough to live on.

Yes, you're going to have a new job before you ever get that first check.

Yes, it might be embarrassing if all the neighbors knew you were getting (*shudder*) 'welfare'.

File for unemployment insurance benefits anyway.

It's not welfare; you've been paying for it every day you've worked.

It's not enough to survive on but it's better than nothing. If nothing else, it feels reassuring to see something showing up as a deposit in your checking account.

It just might take a lot longer to find that job than you think.

The neighbors won't know.

If you have a mental picture of having to stand in endless lines with all the other depressed and depressing people, waiting to plead your case to heartless and indifferent bureaucrats, you could be in for a surprise. I used to do stories about unemployment on TV and wondered why we had to go back years to find the right shot.

I've applied for benefits in three states now and never seen or even spoken to a real live person. It's all done online or by phone ("At the sound of the tone, name three companies to which you've applied for work in the past week. Beep.") I get the feeling that the last thing any of these state employees want is to have a bunch of angry, frustrated, and probably smelly unemployed people showing up at their office. I've never even been able to find out where their offices are.

You just go online, fill out a few questions and decide if you want a check in the mail, direct deposit or on a prepaid credit card. It won't be a lot of money and it varies by state. 'Right to work' states pay a lot less than do states that actually like workers.

If You Are Old

Yeah, there's a lot of talk about how there's no age-discrimination anymore, and '55 is the New 40' and all that. Don't believe a word of it. Companies want people who are going to grow in value during their period of employment - at sixty, you'll be lucky if you can keep up your skills much less grow any. You're tired, all your attitudes, standards, and approaches to a problem are pretty much set in stone, and you really need a nap in mid-afternoon.

So all those Vice President or Senior Manager positions are going to go to the forty-somethings - if they can survive the twenty-somethings that will attack them like piranhas. Companies might interview you just to prove

that they don't discriminate - if you're lucky, they might say something stupid and you can sue for age discrimination. Don't count on it though, if HR people are good at anything, it's avoiding lawsuits.

Therefore, you have a fairly short list of options to choose from:

- Can you retire? Is there enough in your retirement savings that will keep you going?
- (Have you stopped laughing yet?) Can you semi-retire? If you took an interesting but low-paying job (school crossing guard, professional artist, independent author) would that be enough to live a relaxed and carefree life? (Stop laughing!)
- Can you change careers? Here the usual choice is teaching. Of course, all universities pay poverty-line wages, find all the ways to keep you an 'adjunct' professor (translation: no benefits,) and demand multiple doctorates (where do they think you had the time to actually do anything if you were in graduate school all the time?) but it's different, interesting, and just might provide benefits.
- Despite what many politicians would like you to believe, Social Security will always be there and, while it's nice to get 25,000 a year, it's not enough to live on.
- If you can't retire or even semi-retire - say because you took that 401(k), sold your stocks after the market crashed, and bought them back when it was nice and high - then you're going to have to get another job. Just be prepared. It's going to be harder than it ever was before and I will guarantee you'll be working for some punk kid who knows nothing and has no respect for your years of hard-won wisdom.

If You Are Young

Ok, you're under twenty-five - or even under thirty - don't have any kids, the country is in a recession, and you can't find a job.

TAKE OFF!

- Travel the world. Work long enough to get the money for the next leg of the journey. Bartend, bus tables, be a lifeguard, a ski instructor, a waiter- whatever. When you get enough for the ticket out - you're gone.
- Couch surf with friends. See what life is like in London or San Francisco or Kathmandu. Don't stay longer than a couple of weeks and be sure to help with beer and groceries.
- Intern. Companies are always willing to hire people if they don't have to pay for them. Ignore the attempts by the big corporations to make their internships seem more important by 'closing the application period' or making you go through endless interviews. You can learn just as much at small companies and you'll get to do more. Intern in the field you think you'll stay in and intern in fields you've never even considered. Who knows? You could be completely mistaken about your future career. It might startle you but twenty-somethings often are.
- Start a company. It's never been easier or cheaper. Write iPhone apps, ghostwrite tweets, or be a valet parker at classy parties. Join someone else's startup and ride it to the top (or, much more likely, into bankruptcy but it's still a fun ride.).
- Whatever you do, DO NOT stay in your parents' basement, go out drinking every night, and moan about your life. It drives your parents crazy and, well, "Hello? You're staying in your parents' basement!"

The point is that you don't really have any responsibilities. You can have your college loans put on hold for a while and you don't need very much money to live. You will never have this chance again. So go out and enjoy it!

Personal Story: On the Road

After college, I took the chance to help my uncle drive a school bus (converted into a camper) and a Jeep Wagoneer up the Alcan Highway to Alaska. A thousand miles of the most incredible scenery anywhere. I slept on the ground so much, it actually became comfortable. Used most of what little money I had to buy a ticket down to Seattle because hitchhiking down the Highway is a three or four week process. I hitchhiked down to San Francisco and spent a week just walking through the most incredible city in the world. Went to Yosemite and camped (Well, I camped for a single night. I didn't realize that you had to carry your own water when you camped in the wild. I was used to 'urban camping' where you slept in abandoned motels, old vans, under hedges, or wherever you could be out of sight.)

I arrived in Las Vegas with \$1.50 in my pocket and, even in 1973, that wasn't a lot of money. I bought a pack of cigarettes for fifty cents and put the dollar into a slot machine. When I didn't win the jackpot, I went looking for work. Within thirty minutes, I had a busboy job at the Silver Slipper (one of the original casinos - definitely mob-owned,) a full meal, and three offers of couches to sleep on. I worked for a week and hit the casinos every afternoon on the way back to the place I was staying. Every day I took about \$5 in tips, ran it up to \$25 (enough to order a free drink,) and then ran it back to zero. On Friday, I hitched out of town before I could gamble away my paycheck.

After that, I really wanted to see New Orleans but my girlfriend and I talked when I arrived in Denver. She was lonely and wanted me to come home. I decided that there would always be time to see New Orleans, and hitchhiked straight through to DC.

There never was another time. I got a real job that I enjoyed in the news business and started a life's work of tackling and overcoming ever-harder challenges. The loose arrangement of living in a room in someone else's house turned into renting a place of my own, which turned into getting married, which turned into having kids (not all with the same person).

There was never another chance to just go somewhere and not worry about bills and bosses and babies. So if you get the chance, take it because a real job and a real life is, frankly, more interesting in the long run.

Remember, only the young can bum around. If you're older, you're just a bum.

Chapter Six: Day Two, Three, Four, etc.

Take A Shower

On Day Two, or whenever you've gotten over the worst of the anger, fear, and panic,

- Set your alarm clock just as you would on a normal day (i.e. a day when you go to work)
- Get up, take a shower, and get dressed. OK, you don't really need a tie or high heels, but do not allow yourself to slop around the house in your pajamas.
- Have a cup of coffee and read the paper. There's no hurry, you're probably going to be at this for a while.

Find A Place To Work

- A home office
- A coffee shop, pick one with free Wi-Fi and no limit on how long you can nurse that double-shot Redeye.
- A public library - make sure it has a room where you can make phone calls.
- An 'outplacement' center. These are essentially a way in which the company that let you go can salve their conscience. They are cubicles with a phone and just enough room for a laptop, and a young lady at the front desk who will answer the phone with some innocuous phrase like 'corporate offices' or 'sixth floor' and then pretend that she has to break you out of an important meeting when all you're really doing is drawing doodles of rainbows on your yellow pad. Supposedly, these centers also give advice on writing a résumé, interviewing, and cold-calling. However, if these people had a clue how to get a good job, would they be working in this waiting room to Perdition? These places are useful in the summer, you can stop sweating before your interview.

You need to find a place in or out of your house:

- It should be comfortable and preferably have an outside view. Sitting in a dark basement with a single bare bulb will drive you insane. You're going to need sunshine just to fight depression.

- You need to have enough space to lay out a computer and a folio or notebook. Folios are useful for interviews. It always looks better to walk into an interview carrying something - if nothing else, your résumé and some business cards - and a slim portfolio looks a lot better than a computer case.

- A phone, preferably one you are not sharing with the rest of your family. If it's a cell phone, make some test calls to people and be certain that it's as easy to listen to as a landline. A scratchy hard-to-understand call isn't worth using that cool-looking blue-tooth earphone.

How to Stop Worrying About Depression

That is a joke, of course. The easiest way to tell if someone suffers from some level of major depression is whether he or she can EVER stop worrying.

Sometimes it seems as if half the population is taking anti-depressants, mood-elevators, or just plain tranquilizers - and sometimes you wish the other half would start.

Here's a quick definition from someone who is not a psychiatrist and never played one on TV. There is a big difference between 'being depressed' and depression. Only a fool wouldn't be 'depressed' when they lose a job but depression is with you every day - you wake up in the morning feeling like hell even when you have a job and nothing, even getting that wonderful new job, will make that feeling go away forever.

You can tell yourself to 'suck it up' and simply stop being depressed if your basic brain chemistry is solid. I wouldn't know since I've been suffering from depression my whole life and so did my parents and their parents and - how far back would you like to go? But I do know plenty of people who can be sad, worry about problems, and mope around for a couple of days without making it their default state of existence. If you are one of those blessed with good brain chemistry, you have my congratulations. If, on the other hand, your case of the blues moves into your head, sets up housekeeping and shows no intention of leaving - you should probably discuss it with your friendly neighborhood shrink.

If you are already battling depression and particularly if you haven't addressed it with a competent medical professional before, being unemployed is a great way to spin yourself down into a very black world - the kind of mental state where you lock yourself in the bedroom for a month or spend a year sitting around in your pajamas.

If you are on medication, take it seriously. Don't eliminate them as one of your cost-cutting measures. In fact, it is probably a good time to talk to your shrink and see if you need a tune-up or even a temporary increase in dosage.

Like a soldier's post-traumatic stress syndrome, this crisis in your life can kick off a depression where there was none before. I'm not comparing being out of work with clearing houses under fire in Baqubah. However, one of the theories about PTSD is that brain chemistry changes to deal with a particular crisis (i.e. people are shooting at you and your friends are dying) and then doesn't always go back to where it was before. Even if you're only sitting in a home that you don't think you can keep paying for, you can't deny you're under some stress.

One more piece of advice: being depressed isn't a 'Get Out Of Work Free' card. You are still going to have to ACT like a cheerful, capable professional with no problems in order to get that next job. You still need to take care of your family and friends so that you can keep the support network that's keeping you going.

Get out of bed in the morning, get some exercise every day, and make sure you get enough sleep. Set reasonable goals - 2 phone calls a day, one meeting a week or whatever - and meet them.

Yes, it's unfair. When you are feeling your worst, you have to do your best. When you want to slop around in your pajamas all day, you need to take a shower and put on your best clothes. When you feel like a failure and are ashamed to have anyone know you've been fired, it's time to pretend everything is ducky-wonderful and start calling everyone you consider important in your career.

Because, even if you are one of those people - like me - who are capable of inventing crises where none exist, being out of work is a Real Problem and you need to deal with it. No matter how terrible you feel, you still need to get through this and having money in your pocket may not cure serious long-term depression but it sure helps.

Enough. Pay attention to your moods, monitor your drinking and smoking, and it never hurts to go and talk to a nice person who just happens to have a psychology degree on their wall. You may never need any help again, but you might need it now and it would be a good idea to deal with it before you lose it on the freeway, in a job interview, or during a nice evening at home.

Chapter Seven: The Job Search

Starting Out

Treat a job search pretty much as you would a regular job.

- Have a specific location,
- Keep regular hours,
- Set reasonable goals for each day (5 solid phone calls, touching base with 3 contacts, making dates for breakfast or coffee for two days next week, whatever).
- Go to work each day and work until you've hit your goals.
- When you've hit your goals or when it's quitting time - quit.

There are two reasons for this - it's an effective way to find a job and it reassures your family that the world isn't going to end. When your spouse and your kids see you approaching this seriously but not like a crazed maniac, it's going to make them feel a little better.

It's also going to calm your nerves. Yes, you may be desperate and the wolf may be howling at the door (he's been there so often at my house, we invite him in for dinner) but dwelling on it is not going to help. You need to think clearly, prepare well and - basically - act and sound like you don't even need a job.

Personal Example: Take This Job And...

One of the best ways to get and keep a job is not to want it.

I spent three years working as the executive producer for *Imus on MSNBC* - a situation where almost everyone in the network was terrified of the anchor, detested the show, and consequently weren't especially fond of me. This was made clear when they didn't offer me my first contract until 51 weeks had passed and they had to either hire me or find someone else.

As a freelancer, I have a very firm rule: I don't leave anything behind that might be useful to someone taking my position. Therefore, when I walked out every afternoon, I carried with me every phone number, schedule, show time, and the plans for about seventy hours of edited television.

When I arrived at the studio every weekday morning at 3am, I stood outside the front door and ritually quit. That would enable me to survive the continuous insults of Mr. Imus, the casual and usually unconscious snubs from the other staffers, and the fact that I knew my neck was on the line for anything that got on the air.

We were so completely in limbo that, on the first Friday, I rolled credits and assigned myself a Senior Producer position and picked my own Executive-in-Charge - a wonderful person at NBC who really had nothing to do with the show. I've always regretted not simply listing myself as Executive Producer - it took two more years for my lawyer to drag that title out of them.

Oddly, this isolation allowed me to have a ball doing this job for three years. I didn't have a staff so I stole people from the overnight shift - people who were being ignored and mistreated. When Imus threatened to go over my head and write to the President of MSNBC about a raise for one of my producers, I told him to go ahead and write the letter - I would be waiting in the parking lot. (He didn't write the letter) We did mini-documentaries, ad-libbed hours of programming when Imus was sick, covered news stories as well or better than the rest of the network, and generally had a great time.

In the end, I had an excellent relationship with Don Imus (although he'd rather die than admit it), good communications with MSNBC management, and a staff that was as good as any I've ever worked with. I left because I'd spent three years only spending weekends with my family but I had a good contract on offer.

It's all because I was ready to quit at a moment's notice.

Chapter Eight: Things That Will Not Find You A Job

Online Advertisements

I'm so old that I can remember circling advertisements in the Classified section of the newspaper with a red pen and then driving all over town on my motorcycle - stashing the leather jacket and helmet in a corner and brushing down the blue blazer and tie for the interview. I got a job when I first arrived in Washington DC that way - I was the service bartender at a place frequented by GSA employees.

I still have no idea how the government functioned in the afternoons. These guys considered martini olives their daily vegetable quotient.

However, I did get that job by answering an ad. And lying about my bar tending skills.

That is the FIRST AND LAST TIME IN 40 years that I've ever gotten a job from an ad - and it's the only time that I know of any friend of mine answering an ad and getting anything but an entry-level job.

Here's the problem with online ads in a recession environment:

- There are too many people applying for each job.
- Everyone who applies is incredibly well qualified. Harvard PhD's are applying for internships, everyone has won more Emmys than you have, and at least a dozen can walk on water.
- After reading 400 or 500 of these well-written, perfectly laid-out, and incredibly original résumés - including one or two that arrive in hand-tooled leather cases delivered by Singing Telegram - the person doing the recruiting hates all of the applicants. You've put them in the position of having to pick the 'best' person from a stack of exceptional people and they simply can't. So they come to resent the applicants who have placed them in this quandary.
- Another factor is that they start 'Waiting for Superman.' Yes, we have résumés from all these insanely qualified people but if we wait until next week, maybe the perfect person will apply. Someone so closely fitted to the position that there will be cheering, confetti, and balloons when they bring the résumé to the executive floor.
- Then the reality of the economic hard times sinks in. The recruiter starts to think, "Well, we haven't hired anyone yet and we seem to be getting by." Before you know it, the work is spread around among the existing staff and they take credit for an increase in productivity.
- Oh and there is one more possibility. The position has already been taken by the well-qualified employee who has been doing it for a year without the pay or the status. HR runs an ad just to be certain they are in compliance with all the anti-discrimination statutes - and to see if, just possibly, Superman will apply.

In 40 years, except for that bartending job in 1973, I have NEVER gotten a position by applying for it after reading an ad.

Twitter

OK, Now I'm scared.

I just did some serious searching for jobs on Twitter and found that if it's not where the hot jobs are, it soon will be. That's terrifying. How many seconds can you go without checking if you're seeking a job through Twitter? To put it another way, how completely have the HR departments discounted the value of anyone applying through online advertisements that they only need 124 characters to find the perfect candidate?

Something else that demonstrates the worthlessness of online ads - twice I've applied for jobs online (have to demonstrate my activities for Unemployment Insurance) and they've asked if I want to apply with My Facebook or my LinkedIn account. WHAT? The puerile nonsense that I post on Facebook is what's going to be used to decide if I'm worthy of being hired? The unverified recommendations on LinkedIn are what my competition is using to gain an advantage?

All of this points to two conclusions:

- Companies are simply not serious about advertising for new hires. They must be posting these jokes as a sop to anti-discrimination laws or they really are as clueless as they seem. Either way, this just reinforces what I'm trying to say; searching through online job boards, ads, and network sites is a WASTE OF TIME.

- I've always thought that it was just screaming paranoia but, yes, you should worry about your online persona. Google yourself and see what appears. If it's a picture of you doing a keg-stand at an weeknight party, I suggest you get busy and improve your online reputation.

Personal Story: One Week Later

Here's an example that proves my point about job ads:

Several years ago, I hit an ad on a corporate website that had to have been put up within the previous hour. I sent my résumé and cover letter and got a phone call - a freaking phone call - from the person who had placed the ad. Wow, it was love at first ... um, word. She was totally blown away by my experience and completely convinced that I would be perfect in the job. After twenty minutes of happy conversation, we agreed that I should drive up and see them the next week.

I was on Cloud Nine. I watched all their programs, read everything on their corporate website and checked for clips on HighBeam and Google News. (OK, I'll admit it, their type of reality television was not my cup of tea, but it wasn't evil. I mean, it wasn't at the level of *Dr. Phil* or *Jerry Springer*.)

I drove up in my best suit and shined shoes - carrying a brand new résumé reel. When I got there, the executive had completely forgotten our appointment - even though I had confirmed the day before. After cooling my heels in the outer office for about an hour, we finally began our conversation.

Note that I'm saying 'conversation' and not 'job interview.' She was no longer impressed with my background and qualifications, she appeared irritated that she had to talk to me at all, and certainly wasn't about to pop that résumé reel in the machine. We had a desultory conversation for about fifteen minutes - most of which she spent looking out the window.

I called without any response for a couple of weeks and finally got through to the woman - she told me that "so many good people applied" and "we think we'll just restructure things" and "there's an inside candidate".

I hadn't changed that much in a single week so I think it was a case of burnout.

Example: Automation

There was an amusing news story about one applicant (well, it was amusing at the beginning of the recession.)

A college graduate came to New York to pursue some sort of quasi-technical career in Social Media. Many kids do this and most of them are waiting tables - if they're lucky. This kid had a plan.

- He placed a bogus ad on Craigslist for exactly the job he wanted.

- He took all the cover letters and résumés that unknowing suckers sent him and analyzed them - taking the best segments and phrases and creating a perfect application for himself.

- He then wrote a simple program that 'read' Craigslist, looked for the keywords that described his dream job, and sent his 'perfect' cover letter and application back to the employer - sometimes within seconds.

- Then he went off, drank beer on the roof of his Brooklyn apartment, and waited.
- It took 3 weeks but he got the job.

One Exception: Government Jobs

Now, there is one enormous exception to my general rule on online advertisements, professional résumé writers, and tricky interviews: Non-Political Civil Service jobs.

You cannot find out about a government job except online.

You have to maneuver through two separate websites to apply.

You have to have a strategic plan worthy of an invasion of Europe ready for the interview.

And your résumé has to be insanely long, ridiculously exhaustive, and flawless.

I paid over \$2600 to have my résumé written for three different federal jobs. Each résumé was over 25 pages and that was AFTER the Obama Administration had reduced the paperwork requirements and you didn't have to answer the essay questions (ESSAY QUESTIONS?).

As much as I paid her, this woman earned every penny. I would never have written that much - I simply don't like myself enough. She made sure every key word in the advertisement was repeated endlessly and that I had at least quasi-reasonable grounds for saying I was 'Expert' in every skill listed as essential. (If you score yourself as less than 'Expert,' you are immediately disqualified.)

She did get me into an interview for a good job at the Voice of America. Unfortunately, even my friends at the VOA told me I would be terrible there - including the friend who was on the interview committee. Another professional résumé writer got a friend of mine a job in Afghanistan - something you wouldn't necessarily think all that many people would be rushing to apply for - but in a recession, every job is a precious thing, and he apparently enjoyed every minute.

Interviews That Aren't

So you've gotten a callback and been asked to come in for an interview. Trust me, you are still a long, long way from getting a job.

- The Curse of the Perfect Résumé. On HR magazines, they talk about what happens when they finally receive that 'perfect' résumé, that person who will not only fill the available position but also clean the break room and pitch for the company softball team. Only, when they come in, the interviewer isn't impressed. Why? Because, even if you haven't been stretching the truth a bit, no one can match up to those kinds of expectations.

- An Honest Interview. My favorite interview was when I got a callback from a young woman with a satellite communications company. As luck would have it, while I was waiting for the Vice President to become available, I ran into a salesman I used to work with. He gave me a funny look and said (rather too quickly in my view), "You aren't qualified for this job, and you'd hate doing it." When I got a chance to talk to the VP, the conversation consisted of a handshake, a warm "Hello," and a quick look at my résumé. Then, he held up a finger, said, "Just a moment," called his assistant and chewed her out for even calling me in. When he hung up, I said, "Well, this is going about as well as I expected."

- That Final Question. There are endless books and articles on what questions you should ask at the end of the interview to clinch the job. Oddly, they've never stuck with me. I was interviewed over the phone for a job managing a production facility with several dozen employees. When I came in for the interview, the CEO of the parent company and I had a very pleasant ninety-minute conversation. Then he asked, "Do you have any questions?" I said, "Yes, what's gone so wrong with this operation that you're even speaking to me about it?" He looked surprised but, in fact, I found out two days later that 80% of their business had just gone up in smoke in the loss of a single staffing contract and they were shut down just over a month later. What I'd realized was that he was really asking me for a plan that would save this unit by leveraging every contact I'd ever met in broadcasting. I could do the math as well as anyone and knew it wasn't going to work.

- The Curse of the Perfect Cover Letter. Some of the most enjoyable interviews I've had resulted from the individually written, clever, and confident cover letters I'd sent. One time, the owner of the company called me and said, "We don't have any jobs - as a matter of fact we're probably going to shut down but my secretary just came in

with your letter and said I simply had to talk to you." These all made for interesting conversation and possibly a future contact but weren't much use in finding a job.

- Interviews that are done just to break up the monotony. (Don't laugh, this has happened to me several times.) You see an ad for a great job and apply. You are called in for an interview, which goes very strangely. The questions are odd and the interviewer is evasive about exactly what will be expected. The reason? The executive you are talking to was bored and does not intend to fill the position but just wanted to talk. I really hate realizing when I'm being made a fool of just to amuse someone.

You think I'm kidding? There was an ad for the Executive Producer of one of Radio's most fabled programs. I applied and came in for a very strange interview. At the end, the executive said, "Do you have any questions?" and I responded, "Yes. This is the crown jewel of radio. I am certain I can do the job better than any other candidate can but I'm a TV guy. Why aren't you looking in the pool of highly-qualified radio people?" She said, "Well, that's probably exactly what I will do. I just wanted to see who was out there from other areas before I got serious."

Another time, I laid out an entire plan for upgrading and completely reworking the social media plan for a Washington magazine during my interview. Then the managing editor looked at me over his spectacles (really, he did) and asked if I would write up the plan with all the details and budget, give it him and then perhaps he would decide. Luckily, he'd made the identical offer to a friend of mine the week before so I was ready. I said, "You mean, do a significant amount of work for free and give you the benefit of my ideas and experience without any compensation?" He was a bit startled and began to deny it but then said, "Yes, I suppose that is what I'm saying." I said, "I'm sorry, I can't afford to work for free. I'd be willing to do it at a consultant's day rate." That didn't sit well. On the other hand, it was clear from the very young part-time employees that were currently doing the work, he didn't have the money to hire me anyway. We shook hands and parted friends and, as far as I know, they never have filled the position.

- The third reason for executives to go through bogus interviews is that it's part of their job to hire people. If they aren't seeking and sifting through qualified people, well, perhaps the company doesn't really need to fill their job. Consequently, they bring a minimum number of applicants through the office every week so it's obvious that they are hard at work.

Personal Story: Worst Interview Ever

Before I even drove down to this interview, I didn't think it was going to go well. According to my Contacts list, I'd already spoken to this guy about three years before during another stretch of freelancing. That could have been the reason I was 2 minutes late but I suspect it was just my general aversion to punctuality.

(Hey, if I were the perfect employee, would I be writing this book?).

So this guy made me wait for another ten minutes and then began the interview by saying I must not have wanted the job very much if I arrived fifteen minutes late. I responded that I was only two minutes late before he left me waiting and if the job really depended on punctuality rather than real job skills and qualifications, I probably wasn't going to enjoy it anyway.

We shook hands and I left. At least he didn't waste a lot of my time.

Job Boards

Has anyone heard from The Ladders? Or 6 Figure Jobs? Or JobFox?

Of course not.

From what I understand, some specialized job boards do find people jobs. People in the digital realm seem to get jobs from digital sources like Dice or LinkedIn (maybe it's because their HR recruiters actually prefer to work on computers?) but it simply doesn't happen in the rest of the world.

First, with applicants flooding in for every position and knocking on the door just to check if the company needs any C++ programmers today, why would anyone go searching through résumés on a job board? Do you really think that a recruiter looking for a C-Level candidate is going to dare to bring in someone they found on a deep dive into Monster.com?

So, if they're not terribly useful in getting you a job, why do all these job boards exist? To upsell you into paid products, of course. A 'professionally-written' résumé, a star next to your name, a guarantee that you'll be right at the head of the list in any job search. Ok, maybe job boards really do get people good jobs - although I'm still inclined to disbelieve it - but then why are they always trying to sell you a better way?

[LinkedIn](#)

I did pay the extra money to get the high-end package from LinkedIn last month - just to see everyone who had looked at my résumé (It's always people you used to work with who want to see if you have a cooler job than they do.) Have you even wondered WHY you've appeared in all those searches?

Well, part of the expensive service is a list of the keywords that will pop up your résumé. I expected to see 'executive producer' or 'senior producer' or even 'broken-down hack writer.'

Nope. I've worked for three relatively famous people over the years - Ted Koppel, Wolf Blitzer and Ric Edelman. Every damn one of the keywords was a variation on one of those names.

Don't get me wrong, I actually like LinkedIn - I have over 1400 contacts there. The fact is that LinkedIn is a web-based way for me to augment my own contact list in order to track friends and co-workers as they move from place to place. It's not quite as comprehensive - I have over 5,000 contacts somewhere in the I-Cloud - but it's fairly efficient.

However, I have passed people along in their six-degrees of separation introduction service and have never gotten word back that it was successful. I think simply picking up the phone and calling the person who knows the person, etc. would not only be more efficient but who knows what contacts, ideas, and perhaps even job possibilities you might find along the way?

They provide a free service that can produce a pretty good-looking résumé, some useful forums and what used to be a decent system for making recommendations. I mean, if someone actually cared enough to waste the time writing something nice about you on LinkedIn, you couldn't have been completely worthless.

Unfortunately, it doesn't take a genius to spot the logrolling. If you see a glowing recommendation for Person A by Person B, click on the link for Person B and, behold, an equally glowing recommendation from Person A. I looked on the page for one friend of mine - who shall remain nameless - and all of his recommendations were word-for-word duplicates. He didn't even bother to put in names and jobs!

I have been told that real recruiters do use LinkedIn to find people - I just know that I've never heard of a case. My understanding is that recruiters look for people who already have jobs and then tempt them away to a new opportunity. I have also seen some impressive articles about using LinkedIn to sell your services directly to corporations (as a freelance writer, for example) so I am withholding judgment. However, in the end, it is really just another way to maintain the network of personal contacts that, as we shall see, is the keystone to all job searches.

[Chapter Nine: Perfect Résumés, Elevator Pitches, and Other Nonsense](#)

[That Perfect Résumé](#)

There are thousands of books, workbooks, and magazines dedicated to teaching you to write The Perfect Résumé.

I'm waiting for the day that I answer the front door and a man with no teeth and a baseball cap says, "Hey do you want some firewood? No? Well, how about I write your résumé?"

I've written dozens of résumés over my career: in chronological format, in skill format, in double columns, typewritten on plain white bond, and laser-printed on heavyweight marbled paper (which, by the way, is a terrible idea - the minute they go into a copier they turn into the Dead Sea Scrolls).

The only thing I've never been able to do is begin with an Objective. I mean, I want a job. What do you think my Objective is? Do you think anyone is fooled by "I want to meet creative challenges and drive your company to Olympian heights of profit?"

At any rate, there are other places to learn how to write a résumé so I'm not going to go into it. I do think an honest, well-written résumé is essential; I just don't think it's going to get you a job. It will be the backup information they read when they are already considering you for the position.

Odd Example: Leonardo da Vinci

Mashable.com says that Leonardo da Vinci wrote the first résumé in 1482

Why would he bother? Was there anyone in Renaissance Italy who didn't know who he was?

Much more interesting is Mashable's statement that, as late as the 1930s, résumés were written on scraps of paper during a conversation between the employer and a potential employee and were not an expected part of applying for a job until the 1950s.

They're like neckties - yeah, they're necessary but you really wish they hadn't been invented.

Professional Résumé Writers

You can certainly hire an expert to fine-tune and polish your résumé or you can go to Amazon and buy a book that will give you thirty (usually confusing) different résumé templates you can use. Better yet, go to the local library and you'll find thirty different books with thirty different résumés each. If you try, you can drive yourself completely bonkers. However you do it, you do need to have a professional, clean, and interesting résumé.

If you're old enough to have had a long and varied career - you need to have five or six separate résumés so that you don't confuse the HR people. As I was just told by an old friend, recruiters hate people who can write and use social media and program and operate in foreign countries, etc. Yes, you are probably more useful to a company with all these skills - plus the demonstrated ability to learn something new when required - but you don't fit neatly into one of their little boxes. They have to think about where you would fit best and it's a lot easier to pass over you and pick an applicant with a simple one-dimensional career.

One technique is to prepare a master résumé that includes everything you've ever done and then cut and paste from that to create a specific résumé that only lists what applies to a specific position.

Open Confession: I have had a résumé written by one of the online job sites. However, I insist it was not out of desperation, but because they used to embed a little program that would tell you every time someone looked at it and who they were. Of course, all this really meant was that I couldn't keep up the illusion that anyone was reading my résumé. At least with uncertainty, there was hope.

The résumé itself was rather expensive and completely inadequate. The person who wrote it was clearly very young and completely unfamiliar with the field I work in. They had some interesting formatting tricks but they really didn't know which skills to key on and which weren't relevant. You have to consider whether someone whose expertise is in, well, writing résumés, is going to be able to translate your qualifications in a way that will attract someone who is not in the business of ... writing résumés.

I know very well that during the long slow months when simply nothing is working and you're waking up at 3am to get in your quality worrying time, an 'answer' is very tempting. A professional résumé, a step up on the job board, a book about getting a job - whatever. You just want this torture to end - no one really likes looking for work - and with any other product, the higher the price, the higher the quality. The more you pay, the better it is. It's the American Way

Well, it's not true about a job search. The best way IS free and all the specialists and online experts are really, truly not going to help.

(Yes, that probably does apply to this book as well but I'm out of work and trying to make next month's mortgage so give me a break.)

Cover Letters

Cover letters are simple torture.

Mass-produced cover letters are useless - the ones where you insert the first paragraph about the particular company ahead of three paragraphs of boilerplate - are instantly recognizable, and writing the individualized, interesting cover letter that might actually catch someone's eye is so hard almost no one ever does it.

Admit it. You don't write a new cover letter for each application, do you?

Personal Story: Job Search Ninjas

One of the saddest events I've ever gone to was an Unemployed Roundtable and I say that despite the fact that it was run by one of the nicest people I've ever known. I was one of two people brought in to be 'success stories'. I didn't think I was a success. In television, we don't get to be unemployed; as soon as we're laid off, we turn into Freelancers, Independent Consultants, and CEO's of companies with a staff of one. I was freelancing regularly but that's not 'a job.' At best, it's survival.

The other guy was selling cars (or to be more precise, he was being trained to sell cars which meant he really another salesman was writing up his sales and he really wasn't making any money yet. By the way, you'll see this sort of scam a lot. For instance, there are companies that will call you up and offer you a job selling insurance. They know perfectly well that you can't sell insurance but they also know that you will pressure two or three members of your family to buy something - after which, they don't care what you do.)

Anyway, the couple dozen people at this roundtable had been working for weeks on 'job placement skills.' It was clear that I didn't have anything for them - not even suggestions or contacts since they were mostly skilled in technical areas that are Greek to me - but one after another came up to me and delivered this strange little motor mouth speech.

Sort of like what you'd hear if you placed an ad for over-caffeinated gerbils.

The host eventually told me that it was a modern version of the one-minute 'elevator speech' where you are so persuasive that - in sixty-seconds - you convince the CEO to not only hire you but also give you one of his cigars. What was frightening was they had all honed and polished their speech to fifteen seconds of pure pitch. I think the idea was that they would grab people on the street and convince them with such blinding speed that their targets would give them a job as a simple reflex action - no thought involved.

It was very unnerving.

They all had perfect single page résumés with carefully tuned 'Objectives' and business cards made of metal or rubber or with a picture of their dog or something else that would make them memorable.

In a way, they were like the 'cargo cults' of the South Seas. During World War Two: natives of isolated islands had seen big airplanes show up with food and cool tools so they developed intricate rituals to entice the 'airplane gods' to return. These desperate people had become convinced that if they only practiced their insane little speeches a little more, changed that single word on their résumé, used that incredibly effective type font on their cover letters - that this would get them a job.

IT WON'T.

With all the best intentions, these people had spent weeks turning themselves into somewhat disturbing 'job application ninjas' but it didn't matter how good they were at the process and procedures of job-hunting. They simply weren't talking to anyone who had a job to give.

Personal Story: HR Horror

A very good friend of mine was the Operations Manager of a mid-sized video production house in Manhattan. When one of his best producers left and they'd picked up two major clients, he decided that there was room to bring on a new full-time producer and got the position approved.

So, like a good corporate citizen, he went to HR and they turned his fairly simple requirements into a long and complicated online ad that went out to all the major job boards. Two weeks later, he was given a pile of résumés.

After reading them, he went back to HR and said, "You know, none of these people really seem to have what we need. I'm just not excited about any of them and I know that there are better people out there."

He was told that all the résumés submitted had been gone through very carefully and the ones he was holding were definitely and absolutely the pick of the crop.

As he was standing in the HR office, he noticed a pile of résumés on a side table and began to leaf through them. "Wow," he said. "These people look great! Much better than the ones you've given me. What's wrong with them?"

"Well, they were eliminated because they didn't have a degree in Communications."

"But Communications majors are a joke and, anyway, they weren't even being offered when these people went to college."

"It's a requirement on the official Job Request so they were eliminated."

"Who put that requirement in? I didn't."

"We did. We're a Communications company so employees should have a Communications degree."

There was a second pile underneath those doomed because they lacked the proper college major. He picked them up and started reading. These were even better - strong, experienced people with network experience, awards and great references.

So what was wrong with them?

"They were making too much money at their last job. We don't think they'll be happy working at the wages we want to pay them."

My friend practically exploded. "We're in a recession! These people are all out of work - don't you think they could learn to get by on what's available? Heck, I have."

He hired someone from the reject piles who, to my knowledge, is still at the company.

The lesson here is that, since HR people almost never know what it is that their company does, their criteria for selection have to be based on looking for a precise fit to a specific - and generally arbitrary - set qualifications. There is no room in their world for anyone who has ever gone outside the proverbial box and yet these are precisely the people who are the most likely to be the best hires.

What Doesn't Work

Every time that you:

- Answer an online job ad
- Fill out a company's endless online résumé form 'so they can determine if you're qualified for another position'
- Send a 'cold application' or anything that begins 'Dear Sir or Madam'
- Attend a job fair.
- Post your résumé for free at one of the 'monster' sites.
- Pay money to post your résumé at one of the 'boutique' sites

What you are really doing - at the most basic level - is talking to the HR Department. You are not addressing the people who can understand how really excellent your qualifications are, how well you would fit into their particular department, how you would fill a gap in their structure that they've been working around for months, and, in general, what a wonderful person you are and how they can trust you to be honest, work hard, and generally be the perfect new employee.

Why not?

Because the HR Department never knows any of these things!

Because your clever cover letter isn't going to be read by someone who does the same work you do or took the same courses or worked in similar places - it's going to be screened by someone who thinks Fast Company is a great magazine (it's not).

Because if you write a résumé that would interest the people you will eventually work for; HR will dump you into the 'Don't Bother' pile and if you write something that will 'wow' the people in HR, your prospective boss will think you're an idiot.

In the end, you are not communicating with the right people.

"So, how do you do that?" you say.

Glad you asked.

Chapter Ten: The Right Way To Find That Next Job

Personal Contact

Let's take a quick look at why personal contact is so important.

- People have been using their personal, familial, and friendship networks to find good employees for several thousand years. Résumés and cover letters have been around for, at most, a hundred years?

- Yes, the effectiveness of personal networking has meant discrimination in the past, still does today, and that is a Bad Thing. However, it's not likely to go away and the answer to change is increased networking by women and minorities, and regulation to ensure at least some fairness in the hiring process. One of the most successful job programs I've ever seen was City Year in Boston and they spent about a quarter of the trainees' time on teaching them how to network and then actually making them meet with and speak to executives of major corporations. (Yes, the networking sessions were also the primary fundraiser but each trainee walked away with priceless experience and real contacts.)

The Perfect Candidate is a mythological creature. No one really gets a job because they are The Best. There are a number of candidates who are Qualified - sometimes most of the applicants are Qualified - so how do you decide? You could flip coins, ask sillier and sillier interview questions (which they do,) or you could just give up and hire someone from inside the company.

- I'm not suggesting that anyone should get a job purely because of who they know (and we all know that THAT never happens) but rather, if you are well-qualified for the position, creative, hard-working, and experienced, then a personal reference is

a) A reasonable thing for someone to do and

b) A boost that gets you past the logjam that prevents HR from operating efficiently. With any luck, you'll only see the inside of Human Resources when you show up to sign your tax and benefits statements on the first day of work.

Personal contact means a greater level of confidence in a new employee. The person who recommends a candidate has put their own reputation at stake. They are vouching for this person. If the applicant has contacts within the organization, HR can check them out by talking to current - and therefore trusted - employees.

Job Karma. Networking and trying to get jobs for acquaintances isn't evil. Everyone does it because:

a) It feels good to help someone who deserves help

b) It feels successful to have found jobs for a lot of people

c) When you need help, there are people out there willing to step up and help you

- Personal contact is engaging in the real world and not filtering it through statistical filters, written rules, or online personas. Talking to people, getting a real feeling for them through the people they've dealt with in the past, doing favors for your contacts - this is real life.

- Yes, it's frightening. It feels so great to finish an online application and hit the ENTER key. It's solid and definite and you can do it in your pajamas. You can feel confident that you will be judged fairly on your merits and be hired for the position you deserve. It's too bad that all of this is a fantasy. Calling people up is hard. Writing to everyone you know and asking for leads and contacts is embarrassing. Sitting down with a stranger and impressing them with your personality is terrifying.

- Finally, personal contact works. Networking works, buying coffee works, breakfast meetings work, informational interviews work, interning works, even temping in an organization works. You can hate it. You can say that you're too shy to talk to people. You can say it's unfair and biased.

You cannot say it doesn't work.

Who Ya Gonna Call?

This is advice that will not only get you a job but will enrich your entire life.

Stay in touch. Be a friend.

It's that simple.

In our modern world, people drift into our lives and drift right back out.

Well, with some people, that's a good thing but we're not talking about them.

From the time you graduate from college, start to keep track of people. Address books, Facebook, little notebooks in your back pocket, three-ring binders - whatever works. Jot down names, phone numbers, email addresses, and a couple of words about who they are, their wife, kids, etc. With good friends, you probably won't need those notes but with casual acquaintances, it's crucial.

Don't make the mistake of thinking that only those people you meet after age eighteen count; the man whose children you taught to swim could turn out to be essential someday, the next-door neighbor could refer you to the best realtor in town, that kid from grade school could end up the Editor of the New York Times.

Write them down, keep records, and make backups. You don't HAVE to talk to any of these people - I have a number of people I don't ever want to hear from again - but you should at least have the option. I guess I would agree that you could eliminate former significant others, your ex-in-laws, and bosses who were particularly heinous but, hey, you never know.

One benefit you will see immediately is that you will turn into an extremely cool person: the one who never forgets names. I'm probably worse than most at faces, (luckily I can now put that down to age and eyesight) but I have friends who can sit down with the wife of a former co-worker who they haven't seen in years and pick up a conversation right where they left off. Everyone loves someone like that.

One of my (many) regrets is that I lost the notebook I kept during the months that I spent covering the 1980 Presidential campaign. It had the name and phone number of everyone I'd met: political staffers, limo drivers, airplane pilots, local television engineers, other reporters, and even the managers of the nicest hotels. It was a treasure trove of really artistic shooters, soundmen I could trust (and the techs I couldn't,) the names of the people on the London Satellite Desk, and the best place to get a ripped pair of pants re-sewn on a Sunday in Indianapolis.

I was young and stupid. I lost the book and let all those contacts just evaporate. Of course, most of them wouldn't have remained in the same places and at the same phone numbers for the next twenty-five years but it would have been a start.

It was even worse at work. At one point or another in thirty years working television news, I've met just about everyone. Their names were so firmly implanted that I always thought I would always remember. Instead they have pretty well disappeared into the mists of the past.

Again, this isn't just for those times that you need these people. It's so you remember them when their spouse dies, or their kids show up as new employees, or you run into them at a new job in a new company. It means that you are building a community - even if it's only a fragile web.

With the advent of decent electronic address books, computerized contact lists, and now cloud-based contacts and all those Facebook 'friends,' it is somewhat easier (so long as you ALWAYS BACKS THEM UP.) My contacts - with about 5,000 entries - are the most important business tool I have. Yes, only about 3,000 have current emails but I could find all of them in a day or two if I had to.

The only downside is that, as you reach my advanced age, you have to mark more and more of your contacts 'DECEASED.'

Good News, You Already Have A Network

The most important network is the people you have worked with: bosses, co-workers, interns, subordinates, or just people you thought were good even if you didn't work much with them directly.

These are the people who will be that manager who needs an experienced person like you to fill that hole in their company, that co-worker who will put your name in front of a senior VP so many times that he or she agrees to meet with you just to shut them up, or that intern who blasts by you like a Ferrari but who will hire you at their tech start up right before they go for their IPO.

Previous bosses are often the most useful contacts. If they taught you the ropes, they have an emotional stake in your success and they have real experience to draw on if they need to convince someone to hire you. They might have been hard to live with back then and they might be hard to live with even now but at worst, they are 'the devil you know.' If they were great bosses and influential mentors, try to tell them that at some point when you aren't looking for work. For example, when I took a buyout from ABC after twenty years, I sat down and wrote to everyone I'd worked for and let them know that I appreciated their guidance and leadership. (If you don't think this is important, wait until you GET a letter like that from someone who worked for you. It honestly means a tremendous amount.)

If you can, try to leave a job with a minimum level of tension. It's not one of my strong points but try to make it one of yours. There may be one or two people who you don't want to see again; but there will be a lot more people who liked working with you and wouldn't mind working as your boss, co-worker, or subordinate in the future.

If you are laid off or the whole company goes bankrupt, try to do everything you can for the other people affected. If you're their manager, make sure they have good recommendations, or introductions to your most useful contacts, and a promise to keep them in mind when you land your next job. Then keep it.

Pay attention to interns and kids in entry-level positions. Teach them if you can and encourage them to excel and love what they do. In this case, yes it could be useful someday but more importantly, it's just part of being a real human being. If you don't teach the next generation, who will?

Try to collect the names of people who you might have only worked with briefly but who you recognized as fantastic at their jobs- vendors, sales representatives, product experts, and copywriters - whatever. You may never need them to help you get a job but you'll be happy when you can bring them into your company. I worked with a video editor for two days in 1994 and went on to recommend him for the next 12 years before we met again. Everyone I sent to him was ecstatic about his work, I supplied him with about half of his income, and when I did work with him again - he was a dream working an Avid.

Pinging

Even if you have a good network, they will still disappear if you don't stay in touch.

It could be because I was the editor of the school newspaper in 5th, 7th, 9th, and 12th grades but I always end up tracking people down - often after decades of 'radio silence.' Frankly, I love to hear what I think of as their 'Story' - where they went, what they became, who is important in their lives, and where we crossed paths without ever knowing it.

With social media, you don't have to spend all weekend writing letters but you do have to make some effort. Birthdays and Christmas cards help a lot - they aren't just silly socially ordained niceties (OK, they are but not ONLY), they're a good way to get what I think of as a 'ping' on people every so often.

Personal Story: The Great Jobs Emails

During a period of extreme boredom, I developed a regular email series that I named 'And They Say There Are No Great Jobs Out There' (now online at www.nogreatjobs.blogspot.com). These are the dumbest job ads I could find (and it never takes very long to find them) combined with my own snarky commentary. Whenever I'm out of work, I send these to a random sample of my email list a couple of times a week, rotating the names to keep anyone from feeling overwhelmed. Sure, one of two people turned out to be humor-challenged and others just don't understand that these are jokes but the vast majority tell me that they enjoy them. One friend even said that, while he was sad that I was out of work, he had to admit looking forward to the next edition of 'Great Jobs.'

The 'Great Jobs' have several benefits:

- They're fun to write
- They're original (do not try to stay in touch by passing around stupid, old, racist or misogynist jokes and pictures - you'll be lucky if anyone ever speaks to you again.)
- I can keep updating my contacts - at least with the month and year that a particular email went dark.
- They remind people that I'm still alive, still have a sense of humor, and still need a job.

If you think about it for a while, you can probably come up with your own method for staying in touch.

Widen Out the Search

When I'm talking about a network, I don't mean the forty or fifty truly essential people in your life - those friends and relatives with whom you will always keep in touch - those you normally go to for advice, comfort, and camaraderie.

I would suggest beginning with everyone you've ever met and start to whittle down from there. You can remove irritating people, functional idiots, and residents of Kazakhstan (although, you never know when you're going to have a couple of hours free at Astana International and need a dinner companion.) If you are going to delete people, do it sparingly. Maybe you can tell who is going to be incredibly useful to your career or to your social life; but I know from experience, you do NOT know who is going to come through in a pinch. Several times, people I never imagined would help came through with job offers or turned into close friends.

Social and Professional Groups

I have to admit, this is not one of the areas where I have a lot of experience, but I do know many job seekers who have survived by interacting with organized social or professional groups. Ranging from the Loyal Order of Elks to your college's Alumni organization to the Producers Guild of America - if you honestly enjoy participating in an organization - go there when you need job-hunting help.

Most of these groups will have networking sessions (which often turn out to be quite convivial evenings at a local pub) and informational events. Don't kid yourself, everyone else is there to develop their network and no one is going to mind if you pass around your card - in fact, you'll probably be seen as standoffish if you don't.

If you're young, take advantage of any mentoring programs these types of groups offer. You'll get some worthwhile advice and an introduction to a completely new world of contacts. When you get a bit older, pay the favor back by helping out the newbies - whether it's an organized intern or mentor program or just by giving advice to a kid who seems stuck.

One of the high points of my life was when a former intern called me and said she'd graduated college, gone to work, hated her job, realized that the only time she'd ever had fun at work was when she interned for me, and she wanted to do it again. I was at another company by then but hiring someone to work free is generally pretty easy. She came down and worked her way up from unpaid door-answerer to one of the leaders of a major corporation in the online content industry. My wife and I were even invited to the wedding when she married a technician she'd met on the job. Yeah, of course, it all happened because of her drive, intelligence, and ambition, but it still felt great to play even a bit part.

College Alumni

I once did a video feed for the Harvard Club of Washington and found myself wondering, 'These guys are all in their seventies, and college is still the most important period of their lives?'

OK, I have a jaundiced view of people sitting around singing Whiffenpoof medleys or having to be restrained from jumping from high windows when their football team tanks (at my college, we abandoned football completely in my junior year and no one missed it.)

However, there is no way you can doubt the power of your Alma Mater as a network, The Ivy League colleges dominate law and banking but a lot of schools - Tufts, Tulane, and Duke come to mind - have frighteningly efficient alumni networks. In addition, because it's the easiest way for a college to raise money, you can be sure that your school has an alumni organization out there just waiting to lend you a hand.

Check with the Alumni Office and see if there is someone who has listed himself or herself as willing to be contacted in your city or in your field. Then contact them - the painful introduction is already made! I know I've tried to help dozens of graduates make that first step into television, friends of mine who are doctors, lawyers or bankers have done the same and we came from a college where we all sat in our dorms studying all the time. Imagine what resources you'd have at a fun place like NC State or College of Charleston?

Another place to mine networking gold is the faculty or athletic staff where you went to school (assuming you didn't set fire to the Dean's house or drop that final touchdown pass.) If you did well in college, don't leave all that effort behind you, stay in touch with your professors and ask for recommendations, job leads and more contacts. Hey, those people put in four years trying to get you to learn to think, do you really believe they're not going to want to see you use that?

Family and Relatives

Finally, many people will refuse to use the network they were born with (and personally, I don't blame them but I had a troubled childhood.) I would recommend thinking carefully about how much help Uncle Bill or Cousin Eloise could give you before you decide to keep your personal and professional lives firmly divided.

Yeah, I would have twinges of guilt about 'nepotism' and unfair advantage but you know who doesn't have that guilt? Rich people and, in general, successful people. They'll end up running Daddy's store or being a Vice-President at the family bank so fast it'll make your head spin. I would advise getting over it.

Of course, in many families, the only advice available might be the proper recipe for cooking meth, the possibility of becoming a 'made man,' or how to avoid relatives looking to borrow money; but it never hurts to try.

What To Do With Your Network?

So, once you've identified and contacted your network, what do you do with them?

- Have lunch, coffee, or breakfast. This is what I see the most successful people doing.

Breakfast is reserved for the politicians and business types who need to prove that they hate their families and don't need to sleep. I think it's a revolting time of day to try being intelligent and witty (or even conscious) but there are many people who won't see you at any other time.

- Don't go in with an obvious agenda. Yes, you'll be asked, "So what do you want from me?" It would be nice to have thought up an answer and not have to sit there putting more and more Sweet 'N Low in your coffee. Try not to blurt out, "I Need a Job!" I've tried it and it doesn't work. Find a compromise between that and "I'm just trying to get a picture of the farming implement industry here in Oshkosh and I was told you were one of the - if not the - best person to ask." Relax and talk, and let the other person get an impression of you. If you are the qualified person that you believe you are, they'll get the picture. If you come out of the meeting with nothing more than two more contacts to call, it's a success. See if they will recommend you to the next person in line - that makes that next person a bit obligated; now they need (or want) to do a favor for the person who recommended you

- There is no time period or straight path here. It could take days, weeks, or months and you often end up in the strangest places but it's still the all-time champion method for finding a job.

- Thank you notes. Thank you notes. Thank you notes. Handwritten if you can.

Necessary Evils

As much as I hate to say this, you do need to be able to concoct a presentable résumé and cover letter. Not, as I've been ranting about for most of this book, to make that first contact and not to actually get a shot at a job - but to nail down the deal once you've broken through HR's defenses.

However, there are far too many others who seem to understand these damn things and I'll leave the step-by-step guides to them. \

Just a couple of tips:

I've come to believe that almost every truly useful résumé is crafted for a particular job at a particular company. Have a big résumé that you keep at home and never send anyone, and then choose which elements will make you the perfect fit for this job.

Same with a cover letter. I don't believe that anyone who has had to read more than one of those damn things can't tell when they are phony and I think that has to irritate the person you are trying to impress, and lessen your chances. So pick up a pen - well, I guess a computer - and start from the top. I've had much more luck with humor, surprise, or even bubbling enthusiasm than with formal nonsense.

(Here is a great example of a perfect cover letter, A kid in Australia wrote:

"I won't waste your time inflating my credentials, throwing around exaggerated job titles, or feeding you a line of crap about how my past experiences and skill set align perfectly for an investment banking partnership. The truth is, I have no unbelievably special skills or genius eccentricities but I do have a near perfect GPA and will work hard for you.")

Don't forget to tell your future employer what you really can do for them. Everyone 'exceeds expectations', 'meets budgets', and can break steel bars with their teeth - what are the specific ideas or talents or background that this particular company can use today?

Chapter Eleven: Survival Guide

Quicken Abuse

The reality is, if you're unemployed - you're short on money. If you aren't right now, you soon will be.

You have two choices:

You can boot up Quicken, do a complete budget and forecast, get all your checking accounts accurate to the penny, and then obsess over where all those pennies went. You still won't have enough money. You'll just have worried about it for hours and hours. I've named this condition 'Quicken Abuse'

The other alternative is to try NOT to think about money as much as possible. I became pretty good at keeping my money panics down by only dealing with it once a month. Then I would write checks, realize we were doomed, and run around the house weeping. The other twenty-nine days were a lot easier.

With electronic banking, you can even cut down the panic time even more. I used to set all my major bills to Auto Pay and let the bank tell me when there wasn't enough money to send the checks. Sadly, the banks realized that electronic banking was not generating enough revenues from Late Fees. Now, they treat electronic checks as if they were paper ones - taking days to process deposits. This allows them to charge exorbitant 'reverberating' fees (a deposit is late so a check bounces and they charge you a \$39 Late Fee and then another \$39 Late Fee for not covering the previous Late Fee and, well you can see where this goes.)

Worrying about money isn't going to help you in any way. It isn't going to make money appear, it isn't going to make it easier to enjoy what you still have (like a good TV show, or a conversation with the neighbors, or pictures of your kids) but it will make you irritable, snappish and - eventually - completely unemployed.

Yes, I am saying that you should try and ignore your problems. Don't worry, they'll come up and tap you on the shoulder to remind you that they haven't gone away. The wolf at the door will still be there tomorrow whether you worry or not. Like the alcoholics, take it One Day At A Time.

Don't Ignore Bills - But Don't Always Pay Them

Unemployment isn't a stable situation - even if you're doing OK today, the slightest problem can drop you off a cliff.

First, you no longer have Short and Long-term Disability Insurance. That's the one that kicks in and pays a significant portion of your regular paycheck if you're unable to work - say, because of a broken leg. It's virtually impossible to get if your income is coming from unemployment insurance, consulting, freelancing, or any other non-traditional source.

Once when I was freelancing, I went roller-blading with my daughter. After doing a knee-plant that - without pads - would have put my knee cap somewhere behind my ears; I told my wife, "I have Life Insurance but not Disability so if I fall, just shoot me."

Second, any major expense - even a bad car repair bill - can flatten you. The most dangerous are medical bills - you don't get a choice when they appear and, unless you're still on COBRA, you probably have lousy insurance that won't cover them sufficiently.

Another big reason to get a 'real' job with real insurance.

Money in Your Pocket

Now, if you have a working spouse or enough money put aside, you can devote months to a full-time, flat-out job search - and usually, that's the most efficient thing to do. A working spouse also gives you at least a minimum amount of money to live on and, hopefully, benefits. Right there, you're better off than I was a good deal of the time I was unemployed. Thank your spouse frequently and offer to rub their feet.

If however, you don't have a wonderful, easy-going working spouse (or any spouse) and you can't find a job in the first couple of months, you need to find some money.

There are a limited number of ways to do this:

- Unemployment Insurance. It's better than a poke in the eye with a sharp stick but it's not going to keep you going. It's not enough money to cover the mortgage, much less feed the kids. Yes, go and apply for it and jump through all the hoops that you'll need to jump through to get it but otherwise, realize that it's not going to keep you afloat by itself.

- Crime. I put this in because it's something I always consider. Rob a bank or pull off an insurance fraud or whatever. There are two problems: one is that you are probably as terrible at being a criminal as I am which means you'll be captured quickly and confess instantly, and the other is that it's never enough money. I mean you go and risk your life to rob a bank and walk away with \$3,000 or even \$10,000 - what's that? One month? Maybe two? To make crime pay, you need to be a dedicated criminal, a hedge fund manager, or a Wall Street banker (or am I repeating myself?)

- Minimum-wage. Yes, we all realize that you are dedicated to your family and you'll cut lawns, break rocks, or wait tables to keep them going. The problem is that it won't be enough income, it will take up every free minute, and only postpone the inevitable moment when you can't pay the bills. If you were already making minimum wage, you'd be fine - because your expenses would be low enough to match your income - but you're not! You have a mortgage and school fees and your kids aren't eating once a day and you...well, the point is that it's not a rational solution to a middle-class family in trouble.

The other problem with minimum wage is that it will actually reduce your ability to get a better job. I have a friend who lost his job and descended into the hard world of minimum wage in the grip of some romantic search for 'a real life.' Then, being a brilliant and accomplished person, he wrote about it for NPR. Well, that was the end of ever getting a job at his previous level. Even if you don't broadcast it on the radio, if anyone finds out that you've lived in a homeless shelter, it's going to knock you out of the running for that top-level management job. Yeah, people are shallow, and can't accept how hard it is out there, blah blah blah. Well, they are shallow and a low-wage job is a killer to get over. So either take the money under the table, figure out a good excuse for that big gap in your Work Chronology, or work out another way to get your hands on some cash. (By the way, I would never suggest anything illegal like being paid without proper tax withholding and all the accompanying paperwork.)

Now, I'm talking about working minimum wage when you really are trying to get back to a \$100,000+ career path. If you have enough money set aside, Social Security is coming in, or a rich uncle left you an apartment house - well, then go ahead and do whatever you want. You are basically going into an 'active' retirement. Bravo! I would suggest that you find a job you actually enjoy doing and can continue to enjoy doing for a long time - writing books about unemployment, for example.

- Temping. This is a bit better than minimum wage if only because you get to work in air-conditioning. I have had several middle-aged friends who have worked at temporary agencies and two even got full-time jobs out of it. Again, the pay isn't enough to keep from losing the house but you get to dress up and generally act like a professional. On the other hand, one fifty-year-old man was working as a secretary and his boss came out one day and said, "Look, I've got to get rid of you. Every time I look out and see you, it just depresses me about my own future."

- Borrowing. I've borrowed money from family to get through a bad stretch. It's not a great idea - for one thing, the 'bad stretches' never seem to end, and it eventually annoys the relatives. On the other hand, it does beat starving the kids so it's up to you. Borrowing from parents is a bit different. It's their role in life to keep giving you money forever so just keep asking and tell yourself that you'll be there for them when it's time to wipe the drool off their chins. Or at least, that's what my kids tell me.

Personal Story: Flat Broke

One of the scariest things about being unemployed - and I'll bet it happens to most people - is when you simply run out of cash. For years, money has just been appearing in your checking account every two weeks. Suddenly, it's not there. I mean REALLY not there. Zip. Zero. *No mas*.

I was just transitioning from being a happy man coasting along on a big buy-out to being a broke freelancer when this reality hit me. I was working at a freelance job, but it was one of my first, I hadn't invoiced the client yet, and consequently, hadn't been paid.

At the end of the day, I went down to the parking garage and found that I didn't have any money in my wallet. Nor in my pockets, or my briefcase, or in my shoes, or anywhere. No problem, I just went to the ATM.

Man, there is nothing worse than the first time you see 'Your balance is currently negative and you cannot withdraw any cash.' I was standing on the sidewalk with closing my throat shut. It's a horrible feeling.

As luck would have it, a friend (or really just an acquaintance but close enough) walked past and I begged twenty bucks from him. I guess if he hadn't come along, I would have had to start straight-out panhandling.

The Moral of this Story: Stash \$20 bills everywhere. I have rolled-up or folded twenties behind the pictures in my wallet, in the zipper pockets of my leather jacket, in the glove compartment, in the magnetic keycase stuck to the rear axle, in my desk drawers, and all the nooks and crannies of my briefcase. Every time I take money out of an ATM, at least two twenties are stashed away.

If I'm lucky, I forget where they are. Then, when I really need money, and I'm desperately digging through every possible hidey-hole; Voilà! There is nothing that feels better than a fresh twenty; it will solve most street-level financial crises, and the knowledge that you undoubtedly have one or two hundred dollars hidden away at any one time takes a lot of pressure off.

If you're unemployed, you need to lose all the pressure you can.

Freelancing

I guess there are people out there who really believe all that baloney about the 'personal corporation' or 'crowd-sourcing virtual companies' or whatever.

I think of freelancing as what I do when I don't have a real job.

I was shooting a video for a think tank once with a freelance camera crew and we taped two analysts discussing 'just-in-time employees.' It took a second to realize that that's what we were. The companies didn't have to 'warehouse' us (pay us when we weren't actually working, cover benefits, or worry about pensions,) we would just pop up when needed and disappear when the work was done.

Guess what? It's a lousy deal. There is no avenue for advancement, I haven't seen a real increase in daily pay in ANY freelance field since I first started in 1993, and you get zero job satisfaction since you generally aren't paid to hang around until the project is finished.

Yes, it's the best of any non-career alternatives but there are built-in negatives:

- Right off the top, you lose 7.5% .That's the percentage of your pay that your employer should be paying to Social Security. Now that you're 'your own boss,) you pay the entire 15%.

[Side Note: 99% of companies that are paying employees on a 1099 or 'independent contractor' basis are violating the law. The IRS has a set of criteria for qualifying as an independent contractor that includes not working at the employer's location, not working at times and places dictated by the employer, having a personal profit or loss involvement in the work, etc. Essentially, unless you're working for a LOT of money, you simply aren't an independent contractor - the people who are hiring you are just taking advantage. About a decade ago, New York State simply ruled that no one in fields like film or television production was an independent contractor and companies MUST hire you and pay taxes. Of course, they immediately began to use staffing companies as the employer of record. It's still a lousy deal because you get no benefits, but at least you get withholding taxes taken out. By the way, you might think it's wonderful to get all that money in each check. Don't. Not pre-paying your state and federal taxes is the Number One mistake for first-time freelancers. Trust me, there is nothing as scary as your accountant saying, "You owe \$28,000 in back taxes." More on that later.]

- You don't get unemployment insurance or worker's compensation - two things that never seem important until you need them.

- You don't get health insurance (although you can deduct the cost of the health insurance you purchase.)

- Getting disability insurance is ridiculous. I had been freelancing for two years and tried to get disability - the only policy I could find was one that cost \$400 a month, took six months from the time you became unable to work to start paying, and then paid \$400 a month. What possible good would that do?

- Finally, you are in an open market where - in a period of high unemployment - you are a desperate person in competition with other desperate people. Guess what happens to rates? They go down.

- You need to remember that you can Do Anything. If the client wants you to write and edit a program on Family Survival Skills or interview Japanese businessmen in Japanese or write a 13 part series on how to transport dangerous materials on 18-wheelers - just say, "Sure, I can do that." (Yes, those are all examples of freelance jobs I've done at one time or another.) You'll need to build a spreadsheet so that you can estimate how long a job will take, what you'll need to pay to subcontract other freelancers, and cover expenses like airplanes and car rentals, etc. Most importantly, you need to build in a 15% profit and then double it so that you'll have money to cover the inevitable unexpected expenses.

Even with all this, freelancing has always been my go-to position when unemployed. Many years, I've grossed close to \$100,000 - far less in others - and it keeps me in the industry with good visibility, no holes in my résumé, and -sometimes-interesting assignments that actually help in getting the next real job.

Then there are the times when four or five months pass with no work. It doesn't happen for a reason, it just happens. At first, it's not so bad since the money comes in thirty to sixty days after you've done the work but soon you begin to get more and more desperate and the walls begin to close in.

Again, in freelancing as in getting a real job, your network is going to save your life. Every one of my freelance gigs was when I was working for a friend, referred by a friend, or referred by a previous client.

I haven't seen that the online freelance boards are useful. They tend to be run as auctions and, since I generally write for a living, I'm in competition with people in Pakistan and Nigeria. They're quite good and money goes a lot further where they live. It's usually better to be hired directly - without an ad or an online site - so get out there and make some phone calls.

Another pitfall is 'The National Bank of Freelancer.' This is what a friend called the practice of many companies to delay paying freelancers in order to make their bottom line look better or simply because they don't have the money. Freelancers can't really complain or they won't get another job. I went to the company bookkeeper one day early in my freelance career and asked about my - missing - check. She said, "Well, how much do you need?" I

responded, "I didn't think that was how it worked. I need all of it." She was actually being nice, most financial types simply won't discuss it or tend to disappear every time you appear.

There are also an amazing number of people who simply won't pay you at all or claim that the deal was for far less or that you didn't meet all the goals. It's hard to believe but it happens quite often. I had someone claim that a cost-plus-profit deal was fixed-price only a day before it was due. Knowing that he had added on enough extras that there was no way I could pay my subcontractors much less myself; I paid the cameraman and editor, finished the project by myself, and just walked away without any profit at all. The client continued to ask for more changes. The editor ended up handing him a beautiful copy of the final presentation - with timecode stamped across the entire thing. When asked when he was going to remove the numbers, he said he would as soon as he received a cashier's check for the entire amount he was owed. He said the reason was that the client had 'proven he did not play well with others.' The client was also gently informed by the cameraman that his wife was an a non-practicing attorney who had nothing better to do than sue for costs plus penalties and damages.

Like anything else, when you're working in this Wild West type of business, you always need to be sure you have something in reserve. My favorite, as I've mentioned, is to consider everything you do as your intellectual property and take it with you whenever you leave so that anyone who replaces looks like a fool.

The other essential is an attorney. Of course, you can't really pay the full rate of a good lawyer but you can certainly afford someone who will write the occasional angry letter or negotiate a simple contract. (Nothing surprises an executive as much as when you say, "You'll have to take that up with my attorney.")

Tax Tips

That freelance check looks so great because there haven't been any taxes taken out but spending it is like putting a gun to your head and pulling the trigger. There are always places to put that money, legitimate expenses like rent, food, and clothes for the baby. If you stick that check in your bank account, you will spend it. You must work out a way to be sure that you have enough money already paid to State and Federal tax authorities by the end of January to cover all (or at least most) of the taxes you'll owe on April 15th. When in doubt, overpay. There are several ways you can do this - the easiest is simply to have two checking accounts and, as soon as you deposit a check in your primary account, transfer one-third of that amount (no matter how much it hurts) to the second account. Then, every three months, send everything in the second account off to the tax people. In addition, always have any overpayment on this year's taxes applied to next year's taxes. Yeah, it would be nice to get that refund but it's truly painful to cough up the money to cover an underpayment.

Another method is to assign a regular source of income to taxes. I have a tiny fixed pension from my very first job (and boy, do I regret that no one else ever offered one) and I have 100% of it withheld for Federal Taxes. My wife does the same thing with an even smaller pension - she withholds that for State Taxes. I still pre-pay a third of all my gross income to taxes but these extra payments make sure that I don't miss anything - e.g. taxes on selling land, capital gains on stocks, a rise in property taxes, whatever.

With taxes, it's never a question of Whether You'll Pay only When You'll Pay and How Much It Will Cost You.

Now, the other tax aspect of freelancing is the Wonderful World of Deductions. With one big exception, you should deduct your entire life and every dollar you spend. The exception is a personal computer because the IRS has decided that single item is an absolute indicator that you're cheating and will drag you in for an audit. In addition, I would strongly suggest not cheating but that could be just because I'm pathologically honest: don't put down expenses you didn't expend, don't add a couple of kids to the family, and don't simply refuse to file.

Those two caveats leave a LOT of things to deduct. Essentially, anything that you've paid for in order to work (and that you wouldn't have paid for otherwise) is deductible.

- magazine subscriptions
- online research databases
- online services like Plaxo or Upgrades on LinkedIn
- buying a scanner for a specific project
- the Sirius Radio account you only use to listen to news stations
- classes, job-coaches, traveling to interview for a job

- any expenses that weren't covered in your daily rate (say, the sodas you bought for the people who worked late for you)

- The miles you spent going to or back from a job (They require a concurrently written log but all you need to do is keep a simple paper calendar in your car and just mark the mileage when you switch from personal to business use.)

I could go on and on but, essentially, you should look at any money that goes out of your pocket and assume that it's deductible until proved otherwise.

Track every medical expense including the cost of health insurance and long-term care insurance. You will need to have the paper receipts for medical expenses (as opposed to the list that you get from Quicken, which is what you actually use to do your taxes). That's a pain but all you really need to do is pile all receipts in a drawer and dump them in a folder every year. If you are audited, let the IRS figure out if it's all there.

A couple more tips while we're on the subject of taxes:

- Keep a record of everything you do. If you earn any money, make sure you put anything you spent to make that money as a deduction. EVERYTHING. It's tough if you've been used to expense accounts but you really do need to track every penny, every mile in the car, every tip you paid a bellhop.

- Unless you are an accountant, hire an accountant. Freelancing or becoming a single-proprietor means horrendous tax forms and filling them out is a little-known definition of insanity. I do not mean one of those storefront tax firms that blanket the TV with ads every year.

Do you know who the 'experts' at all those quickie tax payment firms are? Yep, they're out-of-work people like you. You sign up and pay for their course and then you can sit in their office and fill out forms for a couple of months. I've had friends who did this and they told horror stories of how badly they did their work and simply laughed at the idea that they would still be around in case of an IRS audit.

- Speaking of audits, as hard as it may be to stand up to authority, you need to. By far the best way is to have an accountant speak for you but if you have to represent yourself, remember that the auditor in front of you is just trying to suck the maximum amount of money out of you - it's not really about right or wrong. A businessman friend of mine told me, 'Tax Law is what a Tax Court Decides.' meaning that you shouldn't really assume that there is some clear and clean rule that you have or have not violated. Usually, you're in some murky area and you simply have to keep fighting (very nicely) until you get the best deal you can. Fortunately, recessions are the times when the 'small government' idiots cut the staff of the IRS so, with a little luck, you may not be audited at all.

- Note that I haven't said you should fiddle with your legitimate taxes. They can usually spot that in the computer and then they'll come after you. Pay the taxes you believe you owe but be ready to fight if you think you're being treated unfairly. Dylan sang, "If you live outside the law, you must be honest." You don't have any protection and you will only survive if you act honestly, take care of others, and sleep with a clear heart.

[A Chinese Fable](#)

A wizard and his apprentice were brought before the Imperial Throne.

The Emperor thundered, "All wizards are frauds! They are liars and confidence men who take coin from those too gullible to know better. You are all a plague on my Empire and I'm going to have you given the Death of a Thousand Hooves."

Shrugging off the hands of the two guards who held him, the wizard's apprentice stepped forward and said, "A Thousand Hooves? Are you really so mighty that you have so many horses?"

The Emperor frowned, "My herds are the best in the world, and they have all been sired by The Horse of Jade - which is the best horse in the entire world."

The apprentice bowed low and said, "I stand in awe of your magnificence."

The guards grabbed the wizard and the apprentice and began to drag them off to be trampled to death.

The apprentice cried, "Wait! Oh, Your Imperial Awesomeness, wait!"

The Emperor waved a hand at the guards and they paused.

The apprentice said, "My master, the wizard, is the best in the world. Is there any way he can prove this to you?"

The Emperor responded, "This is nonsense but I will give him one chance. If he can teach the Horse of Jade to talk, I will stay your executions."

At this, the wizard turned a terrible shade of greenish-white but the apprentice said, "This he will do, Magnanimous Master!"

"Guards, bring in the Horse of Jade!" the Emperor ordered. "And we will see these frauds fail and prove the worthlessness of wizardry."

The apprentice spoke again, "But..."

The Emperor's face began to turn red, "But what?"

"But teaching a horse as wonderful as the Horse of Jade is not something you do instantly as you would with a common dray horse. Would you wish him to speak as a common peasant?"

The Emperor thought for a moment, "No, that would never do - He must speak court Mandarin. I will give your master a year to perform this miracle but not one day more. Guards, take them to the Imperial Stables and lock them away."

As the two men were being dragged away, the wizard whispered to his apprentice, "What are you doing? You know I cannot teach a horse to talk! You have killed us for certain."

The apprentice replied, "A year is a long time. In a year, we could die. The Emperor could die."

He paused for a second, "Or the horse could learn to talk."

The Moral: Always take every freelance job offered - no matter how stupid, how massive, or how completely impossible - and never give up. The client could change to a more reasonable option, you could get a real job and leave in a flurry of effusive regrets, or you might just pull it off. "The horse could learn to talk." was a phrase we often used whenever I took on a contract with a team of other freelancers.

Independent Contractors

Now, I see a difference between 'freelancers' - who I define as people who are out of work and picking up short-term jobs in their field - and real 'independent contractors' - who I would define as people with sufficient skills, capital, and contacts to survive and even thrive on their own. By far, most of the people I know fit into the first category and not the second.

The biggest difference is that the successful independent contractor charges a LOT more. My one friend who succeeds in this business told me the calculation for his daily fee:

If you are using your previous salary as a guide, add 30% to 50% to cover insurance, retirement savings, and all the other non-salary benefits. That will be your target Yearly Gross Income.

You could work 52 weeks a year but subtract 6 weeks because "if you're not taking that much time off, why go independent?"

Divide your Yearly Gross Income by 48 weeks and then by 5 days.

There is your daily rate.

Example:

Previous job had a \$100,000 yearly salary.

Round up to \$140,000 to cover non-salary benefits.

\$140,000 divided by 48 equals \$2900 - that's your weekly goal.

\$2900 divided by 5 equals \$580 a day.

Now add a 'safety' percentage to cover any days you can't fill and call it \$700 a day.

Reality Check

OK, that wouldn't be so bad, right?

Wrong.

The current (2012) top day rate for experienced TV producers is \$400 a day and many companies are offering \$350 or even \$300. I imagine that it's a similar situation in many, if not most, fields. You begin at half of what you used to make and go down from there. Not only aren't you making enough but I will guarantee you will work every single day that you can get paid, you'll work more days than you bill for just to keep the client happy, and the heck with weekends. Vacations cost twice as much as before - you are not only spending money but you are not making any. Now, try relaxing at the beach.

You can make this work but you need to be sure you've prepared for it.

- Be sure that you have a skill and a skill-level that is worth your daily rate. If you are a writer, you need to be one fantastic writer or a specialist in corporate proposals. If you're an engineer, you need to be one of three people in the world who understands how to troubleshoot a particular program (it helps if you invented it in the first place.) If you sell kitsch on QVC, you had better be able to sell more of that junk better than anyone else in the world.

- Don't EVER drop your rate. 15% of potential clients should simply decide they cannot afford you. If you're winning every contract, raise your rates. (I swear that there is some sort of secret signal that tells every potential client - even people you've never met before - what you charged your last client. Changing from a \$400 a day freelancer to a \$700 a day freelancer is almost impossible. Hey, I can't explain it but it's a fact.)

- Always call yourself a 'consultant.' Business people are conditioned to think of consultants as oracles of absolute truth and consequently pay them enormous amounts of money.

- Look and act as 'expensive' as possible. Don't wear a tie, wear Hawaiian shirts and sandals, boots and cowboy shirts, bespoke suits, blue jeans and t-shirts or Prada and Jimmy Choo - it doesn't really matter but you have to look like you really don't care if they ever bring you back because you have people begging for your time.

- It helps to be a jerk. The more money you charge, the bigger jerk you should be. It also keeps people from asking you too many questions. If you can't be a jerk, just stop talking completely and stare at people in meetings. Occasionally, shake your head slightly as if you can't believe how dumb everyone else is.

Small Business

The third type of non-corporate work that appears to be worthwhile is to become a legitimate business - not just list yourself as one on your tax returns. This, however, requires a level of commitment that borders on insanity - or is at least in the neighborhood.

Yes, it's what people have done for centuries, set out with nothing but a dream and the free labor of all your relatives to build a company that will outlive you. I can understand it but I can't feel it since no one in my family has ever done it and damn few of my friends have succeeded. I know two people who have set up small businesses and one of them failed.

So, I'm going to leave describing this option to the several billion other books on being an entrepreneur except to note that it usually requires a significant amount of money at the very beginning. Of course, money is the number one personal quality you lack when you're a corporate drone who just got whacked.

Ways To Make NO money

There are many ways out there that I can pretty well guarantee will never make you any money and several of those will actually COST you money. You can spot them instantly with these simple telltale signs;

- If someone calls and tells you that they have a wonderful opportunity for you, they don't.

- Anything that arrives in the mail and is stamped with less than a First Class stamp can be immediately thrown away without opening.

- Jobs that offer 'franchises' or 'commissions' or say 'No experience required' will usually rip you off for some sort of training or books or a seminar or whatever. If not that, they will simply hire you on pure commission, wait for you to sell the insurance, knives, or secret formula to those relatives willing to support you, and then drop you like

a hot potato. Yes, there are great franchise opportunities and sales jobs out there but you need to go looking for them - they aren't going to be calling you.

- Frankly, the reason that there are so many positions open for Sales, Marketing, and Account Representatives is that SELLING IS HARD. The few people who I know can really sell are genetically bred for it - they're like sharks, they never stop selling - and normal people like you and me are just going to be eaten alive. Having said that, I do know people who have survived by selling cars but only after months of trying. On the other hand, once they've learned the tricks, some just keep right on selling cars on the weekends after they get a real job.

- Any project that doesn't have any money in the beginning will not have any money in the end. I once sat in a room with representatives from three companies and eventually realized that none of us had any money. I could tell when the others figured out the same thing but we all kept talking as if brilliant ideas would produce cash by some mystic equivalent of making fire by rubbing sticks together.

- The same goes for projects where you put in a significant amount of time and effort to prepare a proposal or a business plan or a teaser reel for a documentary or whatever on the premise that it will be so good, it will simply have to sell. It won't. I have probably written and/or edited two dozen documentary proposals on 'spec' and have yet to see a dime. Now, I can't say that these projects weren't fun or that they don't teach me a lot about new technologies or great photography or business practices but without someone who either already has money or has real-world experience in raising money...well enjoy the process.

- 'Work at Home' jobs generally aren't worth the time. I know that good typists can support themselves with typing doctor's notes or transcribing legal and technical briefings but those jobs are generally something you find from someone you know. The online companies that advertise them simply don't have any work or have so many 400 words-per-minute typists who are already out of work that they aren't going to waste time on you.

- 'Content Plantations' are a pretty good description of the companies who have sprung up in recent years giving you the opportunity to write a short article or edit a short video - making sure that particular keywords are included. The problem is that you need to be able to work fast enough to make it worthwhile on an hourly basis. When you take four hours to research, write, and revise an article that pays you \$5.00 (as happened to me), you're not even getting close to minimum wage. There must be people who know how to work this system but my feeling is, if you're so smart that you can whip these little things out at lightning speed - isn't there something else you could be doing? Like running Microsoft or writing the Great American Novel?

- There is a subculture of very strange 'work at home' jobs where you answer questions from people who text them to you - almost all teenagers. Game scores, movie scores, where to find the closest cheese fries - those answers are all easy; I always had trouble when some poor kid from rural Alabama would ask, "If I sleep with my boyfriend, will he love me?" Tough to answer that one in less than 140 characters and I swear a version of it would appear every day. When I'd fooled around with this 'job' in the evenings for about a month, they announced with great fanfare that I had earned one penny.

- Online sales outlets like Etsy.com, Zazzle.com, and Cafepress.com are legitimate and you can make some serious money. Well, you can if you have any genuine artistic talent and are willing to put in serious time on marketing. I've had a Zazzle storefront (under a pseudonym) for over 4 years and have made \$500. I treated all of these online schemes as video games - figuring that designing T-shirts was better than doing nothing.

Make Money At Home

Yes, I think there are good ways to 'make money working at home' but I think they usually involve some sort of pre-existing skills:

- writing proposals for government contractors (an almost impossible job that pays EXTREMELY well),
- day care
- medical and technical transcription
- writing speeches or ghost-writing articles
- writing technical manuals and white papers

- and, of course, sitting around in your underwear in front of a webcam. I mean, that wouldn't work for ME but I'm not judging someone who could make good money at it. Just lock the door so the kids can't wander in (it turns off the customers - or so I'm told)

- I've been told that people make money at Avon, or Amway, or putting on lingerie shows in people's homes, or whatever. I don't know any. I don't think that the 'one funny secret to get rid of belly fat' works either.

Chapter Twelve: Ways to Save

Which Expenses NOT to Cut

Here are just a few of the ideas that will occur to you as great ways to save money but which either might not save you enough money to matter or actually cost you money.

- Selling your car. This is only a reasonable option if you live in New York City. Otherwise, any work you're going to get is going to require driving and no other city really has the mass transport system to get you where you need to go. Anyway, having a prospective employer seeing you get off the bus is generally a negative image if you're going for that Vice President position.

- Bagging your lunch every day. OK, I will admit that here, I have a blind spot. When I was in college, I always had one part-time job (and sometimes two or three) during the winter and a full-time job during the summers. I tried to pack a lunch but never ate it - it just made me feel like a pitiful fool. Instead, I went to illegal lunch counters in someone's living room (this was North Philadelphia in the late 60s) or hit a lunch truck. Yes, replacing that three-course lunch at that trendy restaurant with a stop at a taco joint makes sense but going to a bag...well, it's up to you. In addition, you can always skip lunch - my kid would never eat anything I packed for her lunch and she's twenty-seven and still alive. Basic Rule: If it makes you depressed, spend some money instead.

- Switching to meatloaf or Hamburger Helper every night. Again, try to come down somewhere in the middle - less filet mignon, more halibut - but look realistically at the amount being saved. If it's \$25 a week, is that really going to make a difference? Will it keep your family going for another year or even another week?

- Pulling your kid out of that 'fancy' school. This could be a significant savings unless it is eaten up by pediatric psychologist bills (for a girl) or bail money (for a boy) when they act out against being taken away from all their friends. Weigh the advantages against the disadvantages.

- Buying cheap clothes. OK, you should stop paying full retail and check a discount store occasionally but cheap suits and frayed and worn outfits do not help you in a job interview. You should look as if you really don't need the job or you will never get it. It's better to simply not buy whatever you don't really need than to go down-market. I can't tell when someone is wearing an expensive suit or a designer dress but, as far as I can see, everyone else can.

What Will Really Save Money

Cutting the small stuff won't save enough money to make a difference. If you're middle-class and suddenly unemployed, eating bologna sandwiches and buying day-old fruit isn't going to make up even a fraction of your deficit. Yes, if you were really poor, then buying nothing but potatoes, Wonder Bread, and peanut butter will make a difference but only because your base expenses (rent, insurance, schools, etc.) are already low and your previous income wasn't that high.

I'm not putting down poor people, I'm just telling you to look at the reality of the situation and not fantasize about getting your hands dirty and cutting out every expense. Yeah, cut as much as you can before it takes all the joy out of life and then treat your family and yourself to a couple of little things. Dude, this could last a while and no one can keep up monk-like asceticism forever.

You might have heard of the Zen concept of 'Non-Being' - what you need to do is to reach a state of 'Non-Buying.' You don't want to stop yourself from buying that expensive item; you want to never consider buying it. Your desires recede to the point where you don't want to buy anything, spend any money, and even going into a mall makes your stomach ache.

Everything you buy has to pass a higher level of critique:

- Do you really need it?
- Do you really need it NOW?
- Will it make you happy?
- Will it make you happy enough to be worth the money?
- Will it keep your family safe, warm, fed, etc.?
- Will it make your family happy?
- Does your family really need it NOW?
- How happy does your family really need to be?

Keep in mind that you will have money again and you can buy pretty much everything you want then - don't suffer and deny yourself all pleasures, just defer them a little while. If you can sell this to your family, well, then you're a much better salesperson than I am, but I do know you can turn yourself into a Master of Zen Non-Buying amazingly quickly.

Medical Costs

I've found that the quickest way to save thousands of dollars is to change doctors and dentists. I don't care if the pediatrician you're seeing has been treating your family for decades - if they don't aren't a Preferred Provider in your insurance plan, then look up the nearest Preferred Provider, and switch. Get over the fact that the new doctor might have a strange name or an accent or whatever. It's the new global reality - just get used to it.

Not only will these guys work directly with your insurance company and tell you when you're about to run out of benefits for the year (at which point, I usually say, "See you next year."), they also have negotiated a price discount with the insurance company that can be as much as 75% below their list price. Yes, folks, this is the #1 way to save a significant amount of money.

Now, if you find yourself with an incompetent that does lousy work, just go back to the insurance company's website and find another Preferred Provider. You shouldn't stay with a bad practitioner simply for the money but a warm personal relationship between you and your medical professional is not worth the thousands of dollars you're probably paying for it.

Battling Insurance Companies

The primary cost of bankruptcy in this country is not wasteful spending or credit card debt - it's good people just like you who keep trying to pay their medical bills until there is nothing left.

I would seriously consider whether to pay an exceptionally large medical bill in full if it will drastically affect your ability to care for yourself or your family. I'm not saying to refuse to pay it. I am saying take into account the impact it will have on your family. This is a horrible choice but that's what our wonderful 'best in the world' medical system has brought us. The doctor's office or the hospital might not like you anymore, but you will still be cared for when you show up seriously ill (and did they really 'like' you before?) This is especially true if you are close to retirement age. If so many Americans are living in poverty or bankruptcy because they were good people and tried to pay enormous medical bills - aren't you morally obliged to consider the fiscal health of your family first?

I don't have an answer for this question. I simply know I'm going to ask it.

I have an unemployed friend who was married to a woman with a serious and expensive long-term medical condition. They got divorced. Now that she has no financial resources, she is covered by Medicaid and - although he is still caring for her 24/7 - they have a house to live in. If they had not 'divorced,' they would have had to go

through all their combined financial assets - and probably lose the house - before they would have been able to receive aid. I would not hesitate to suggest divorce to any couple when one spouse is facing years of million-dollar medical treatments - doesn't mean you don't love your spouse or that you are going to abandon them - just that you both recognize that it's an impossible situation.

Another little fact about insurance companies (all of them, but let's start with health insurance) is that they hire people on the front line of client contact who are told that they should refuse as many claims as possible and, if they can't refuse them, to manipulate the forms so that they pay out as little as possible.

I'm not kidding. You may have thought it was just paranoia but it really happens.

So one of your jobs as an unemployed person is to challenge every single insurance letter that comes to the house. Keep records (easy with a scanner/printer), clip together all the paperwork on a single claim, then go out and do battle. It's a two or three hour job every 30 days but it's worth it.

OK, assuming that we're not talking about hundreds of thousands of dollars, you take every hospital bill, doctor bill, and insurance Explanation of Benefit, put them together, and examine them carefully.

Back in my salad days, when I had hundred dollar bills hanging out of my pockets, I used to wonder about the 'Repriced Amount' or 'Discounted Cost' that I would often see on health insurance claim reports. I was always paying the doctors exactly what they billed me, which was the 'Total Charged.'

I just went through another round of paying/fighting over a rather large medical bill with several doctors and one hospital. In almost every case, the first bill that I received was for the original costs that the doctor had submitted to the insurance company. Months later, I got a bill reflecting the 'Repriced Amount' that they had given the insurance company - undoubtedly after having been worked over for several days with a rubber hose - and it was an incredible difference.

Instead of \$252, I got a bill for \$81. Instead of \$170, \$27.30. Instead of \$4950, just over \$400.

You do not have to pay any more than the 'Discounted Price.' Ever.

I'm enraged when I realize that I've been paying the 'Total Charged' all these years! I've always tried to pay the first bill and, when I noticed the 'Discounted Price,' I assumed it was just some arcane accounting between the doctor and the insurance company.

I've been robbed! No doctor has ever sent me money back!

However, this is another reason to pay bills only after full consideration. Wait, question, and investigate all medical bills until you are sure that you are paying the least possible amount. Request itemized bills if you have any doubts - this is not (only) to slow down the process of paying, there is always a legitimate reason to suspect that an 'innocent mistake' has been made by the doctor and/or the insurance company.

Next month, after you've probably received letters from both the doctor and the insurance company that appear to answer the question but really don't, send another letter. If the insurance company says that it's the doctor's fault and the doctor says it's the insurance company's fault, copy both of them on all the information and tell them to work it out.

Usually, after two or three months of back and forth, the second tier of insurance company employees get involved. This is what I call the 'fairy godmother department' because they actually know what's going on and they are allowed to make decisions, cut checks, and pay you the money you're owed. If you prove that you aren't going to go away, they have to take you seriously.

I have reduced bills by thousands of dollars, received hundreds from the insurance companies on claims that had been rejected, and demanded that two insurance companies simply decide who was covering me on the exact day that a policy switched. In all honesty, they have no shame about overcharging or underpaying you - you should be just as shameless about demanding they meet their obligations. If simply sending letters doesn't work, you should take advantage of the legal resources available in every state under the Affordable Care Act.

If you have been given enough facts so that you have to admit you owe the money, you have three choices:

- You can pay - particularly if it's a low number,
- You can contact the doctor's office and discuss a Payment Plan.

- Or you can send the doctor a check for \$100 regardless of how much you owe. As long as you are paying them something every month, no medical practice I've ever run into will sell your debt to a Collection Agency. I have owed tens of thousands of dollars to doctors and paid them all off at \$100 a month. This way you can keep a number of doctors satisfied.

Never pay the doctor at the time of service - no matter what that little sign on their desk says. Just say you forgot your checkbook, wallet, or whatever.

Yep, just look them right in the eye and lie.

Why? Well, here is an example: during one period of unemployment, my spouse came back from a doctor's office and informed me she'd paid them over \$600. I went crazy. Did she think that they were the only doctors I was paying? Why did they get to be at the front of the line? Just because she'd been embarrassed by that little sign and the tough little woman who works the desk and tries to shame you into paying?

I have found that you can send small amounts (\$100) to doctors, lawyers, accountants, plumbers, and other independent creditors without major complications - it won't work with credit cards or banks. It's up to you, but when I get to the end of a payment stream like this, I usually pay an extra \$100 or \$200 for interest and as a thank you for forbearance.

This method also regularizes the expenses you owe. You aren't suddenly paying \$10,000 one month and \$1,000 the next but keeping up a steady pattern of payment that you know you can sustain.

Prescription Drugs

I don't have some great answer for how to afford the prescriptions you need. I will say that it's important to take what you need to stay healthy and - even if you don't think you really need it - take what you've been prescribed to help you stay sane. If your kids needed something for ADD before you were fired, they sure as heck still need it now.

Talk to the pharmacist. I have generally found them to be pretty good people (and if they're not, switch pharmacies.) Try to find a generic for whatever you're taking - the drug company surcharge on new drugs is a travesty. On the other hand, if the expensive drug is what you really need, get it.

My pharmacist was able to find a state program for the uninsured that cut the costs of a month of one of my prescriptions from \$300 to \$120. Actually, I am insured, but my wonderful insurance company refuses to pay for the prescriptions I actually use. I would never buy a health insurance policy through a broker again. They will shade the truth to get you to buy the policy. Check to see if there is anything like that available in your area.

I would not recommend any mail order or Canadian Pharmacy deals because it's almost a dead certainty that they're a scam. There are billions of fake pills around these days and I can't see how some mail-order deal you see online is going to be dependable. This is one of those areas where you are simply screwed - you can't stop taking prescriptions and you don't really have any alternatives to the local pharmacist. Just put the costs on one of your trusty credit cards and pay them down when you can.

Remora Charges

Remoras are the small fish that attach to a shark with a sucker and feed off the debris the shark leaves behind. A 'remora charge' is one of those irritating little services that you tried months or even years ago and is still sitting on your American Express bill. Every month or every year, they do you the 'favor' of keeping your subscription alive by automatically charging you a fee. Unless you read every charge on your bill, you don't notice them and even if you do, it's a pain to call the 800 number and get rid of them.

Well, these people know exactly what they're doing. I've never had one of them act surprised when I call to cancel - they are very polite and automatically assume you want the charges stopped. Do yourself a favor and scrape your cards clean of all these little life-suckers. I may be the most forgetful of people but I can usually find at least \$100 a month and that doesn't count the ones that only renew every year.

Chapter Thirteen: Living On a Prayer

Credit Cards Are Essential

OK, my advice hasn't been sanctioned by the League of Responsible Financial Consultants so far but here is where I should give them apoplexy.

Credit Cards are essential to a life without money.

A financial guru I used to watch on TV had this bit where he'd say,

"So you have \$10,000 on credit cards and \$10,000 in the bank, Right?"

"Right."

"So take the \$10,000 out of the bank and pay off the credit cards."

"But I can't. I won't have any money!"

"You don't have any money now. You just don't know it!"

Everybody in the audience laughs. It's a good bet that they've never been broke

If you have paid off all your credit cards and chopped them up - like a good little family - you are going to be in serious trouble when it comes time to buy the things you simply must buy. That baby is not going to negotiate over the purchase of diapers, the kids need cereal and cheesy macaroni, and the mechanic who fixes your car isn't going to accept an IOU.

But all of these things can be paid for with credit cards.

Look, you're in a situation where you will inevitably have more expenses than income. No matter how hard you try to budget, if you are unemployed or severely underemployed, you're not going to be able to meet your basic expenses at some point and that's when you're going to have to use credit for the things you really need (medicine, doctors, car repairs, and food.)

Now, if you're lucky or hard working, you may spend a bit less some months, and have a positive balance. Great - that's when you pay down the credit cards. Otherwise, wait until you get a job.

Don't forget you'll have to get those cards BEFORE you lose the job. You may know that you're going to be laid off but I've been told that, while you can't lie about your financial situation, you do not have to predict the future. If you haven't lost your job YET, you haven't lost your job.

I used to think of the amount of available credit on my credit cards as 'virtual savings.' Money I could get my hands on when I needed it and not when some client deigned to pay me. I tried to get cards from as many different banks as possible so that if one was past the limit, it wouldn't shut down the others. (This is getting harder and harder to do - if you check your credit cards, you'll probably find that they are all from Chase or Capital One and if you have a problem with one; Bang! They shut down the rest.)

Yeah, yeah. I know. 19% interest. Frivolous lifestyle and all the rest. Well, when your back is against the wall and there are simply things you have to buy - pull out the damned credit card and snarl at the goodie-goodies who have never missed a paycheck in their lives.

Now, the card companies have turned to some downright evil things in their need to suck more money from the public. They will push your APR up to 25% for being a day late on the payment. Banks will hit you with a \$39 charge for bouncing a charge on your debit card - even when they know instantly that your account is empty and could simply refuse the charge. By pretending that the instantaneous electronic transfer is an old-fashioned paper check, they hit you with the Overdraft Fee and then another \$39 for bouncing that, and then ANOTHER \$39 charge for bouncing the second overcharge fee, and on and on. I've seen them roll up over \$400 in charges over a weekend for a \$1.50 overdraft. There's nothing to be done about that except begging for a break.

Call the credit card number and immediately ask for a supervisor - the operator who answers can't give you anything off. Be nice to the supervisor (I once had a woman take 50% of the charges off because she said I was "the first person not to scream at me today.") Point out how long you've had the card, what a good customer you are, etc. etc. and often you can get the charges reduced. Of course, if they were legitimate charges, you should owe the entire amount, so by taking off a random percentage, they are essentially admitting that it's highway robbery but there's nothing you can do about it.

Try to make the minimum payments on time - if you can't, use those 'zero interest' checks they send you to move the balance from bank to bank. Pay them off as fast as you can and pay them down whenever you get a windfall - like income tax refunds. If you fall completely behind, call the banks *before* you start to miss payments - explain that you're out of work and blah blah blah and try to get the payments lowered or deferred. They would rather get some money than none and only some of them really want to see your kids starve on the streets. Some but not all.

Is this a stupid way to live? Yes.

Is it what you need to do in an emergency? Yes.

Home Equity Loans Are Your Friends

Eventually, you only have one real source of cash - your house. Sorry, dude, that's where you have to go. When you've borrowed, pawned, pushed-off, and argued about all your expenses and there still isn't enough - you go to the Home Equity Loan.

Yes, it's another terrible idea but at this point, you're not thinking about retirement - you're thinking about next week. Screw the kid's College Fund; you have to find the money to pay next month's day care bill. For almost all Americans, the single largest pot of money available is in their house.

So, before you get fired, take out a home equity loan. Now, this used to be a lot easier before the banks screwed everything up in 2008 - wow, they'd just start shoving stacks of money into your pockets as soon as you walked into the place - but it's still where you have probably parked the most money.

Now you need it.

So when you've exhausted every other avenue, pay down some of the credit cards from the equity loan. For Pete's sake, it's as if the government is telling you to do it. It's a fixed rate, a low rate and it's deductible. What more do you want?

Yes, you could lose the house but unemployment isn't a stable, long-term situation. It's a race between your sanity, your cash reserves, and your ability to get a job. In the end, everything is going to depend on whether you (or your spouse) can get a job before everything falls apart. On the other hand, with even a limited amount of outside income (freelancing, selling on EBay, whatever) you can drag it out for a pretty long time and still live without having to go Dumpster diving for the kids' breakfast.

If you reach an end-game situation, go and make a deal with the criminals who hold your mortgage. Try for a short-sale or a float on your mortgage or whatever can put off Judgment Day as long as possible.

Hey, in the end - either you find a new job or you sell the house and move somewhere cheaper to live. Or move back in with your parents (or your children) or whatever. It really sucks but that's reality. On the other hand, you can deny reality for quite a while if you work at it - I've done it for 3 or 4 years at a stretch.

I went to Consumer Credit Counselors once. Since I was making over \$100,000 a year, the counselor started by sneering at me. By the end, she simply said, "You can't make it." That's when I called my attorney and asked about bankruptcy. He said, "Yeah, I could do that or I could attack it from the other end and see what kind of a contract I can get for you." He got me a 20% increase and a signing bonus and the wolf moved a couple of feet back from the door.

That's the point. You're not trying to live in this insane situation forever - you're just trying to get through the next week, the next month, or the next year. I have been amazed at how broke I've been at points in the past and yet I'm still standing. I had a lot of months when I cried because I couldn't pay the bills but I put two girls through college and weddings, I've paid everyone I owed, and I have a credit rating over 720.

You can't win if you're unemployed but you can have the satisfaction of staying alive and simply out-waiting the bastards.

To heck with them.

Collection Agencies

Ah, what a bunch of true humanitarians.

It's hard but you need to remember that they are almost certainly worse off than you are. The original creditor sold your bad debts for maybe half-price and it's a good chance that they've been shopped a couple of times since until the poor schmoe who just called you is lucky if they're getting ten to twenty cents on the dollar.

The main weapon they can use on you is fear. You're a good person. You were never sent to the principal's office. You never cheat on your taxes. You've always paid your bills. Despite this history of fiscal sainthood, you will still feel incredibly guilty when they call and yell at you! You feel terrible, you want to pay immediately, and wipe the slate clean.

Hold on. Let's walk through this systematically.

1. You get a call or, more likely, a letter from the 'XYZ Corporation' informing you that you need to pay them, say \$560.31.

1A. The proper response is, "Who the heck are you and why should I pay you any money at all?" First off, you often quite honestly have no idea why you owe them money and secondly, it will take thirty days to get to the next step.

2. In 30 days, you will get a tougher call or a more threatening letter that informs you that they are trying to collect because 'ABC Hospital' says you didn't pay them.

2A. You respond that you have never ever failed to pay a bill submitted to you by 'ABC Hospital' and demand to see the original itemized bill. Again, it could well be true that you don't owe the money, and it adds on another thirty days anyway.

3. You may get a very tough letter with a photocopy of a single line of computer printout 'ABC Hospital. B. Smith \$560.31.'

3a. You respond very reasonably that this doesn't prove anything and insist that you have never failed to pay any bill presented to you ever. I've had companies go away at this stage since they really have no proof that you owe this money. If not, it gives you another thirty days.

4. You get a nasty phone call from the Collection Agency's designated hitter. She's tough and she's not taking any prisoners. Her job is to scare you into paying.

4A. At this point, you've probably managed to gather enough money to pay the bastards. That's if you think you actually owe this money. If not tell them they can't harass you on the phone and to go back and get some real evidence that you owe this money because you simply DO NOT OWE IT. Yes, you are allowed to be tough to anyone who calls and tries to bully you.

Now I know what you're thinking - "Oh No. They're going to put a Black Mark on my Credit report." First off, they most likely put a black mark on the report the first time they called; second, it's not the end of the world. I had a Collection Agency Finding on my Report about six years before I bought my last house and it never came up. (This doesn't mean you shouldn't check and challenge any negative reports at all three of the major credit reporting companies - especially if they're correct.)

Yes, They Have Limits

Apparently, even Congressmen dislike collection agencies so there are some very strict limits on what they can and cannot do.

1. They cannot contact you at 'inconvenient' hours.

2. You can write a letter, tell them that you don't owe them money, and they should stop contacting you at all unless they are going to file a lawsuit. Remember, these fifty-cent-on-the-dollar companies aren't making enough off you to pay a lawyer. They're just going to sell the debt down to the nickel-on-the-dollar companies.)

3 A debt collector cannot call your place of work and, if you have an attorney, they can only contact the attorney.

4. Did they send you a registered 'validation letter' confirming that you owed the money within five days of first contacting you? Bet you they didn't - neither of the bozos who contacted me did.

5. They absolutely cannot use loud or threatening language, keep calling you day and night, threaten to publicize your debt, or threaten to tell your employer. All those things that they are already doing are against the law. If you simply indicate that you are aware of your rights; they lose their power to terrify you.

Now, I've been in both situations - where I knew I didn't owe the money and where I was fairly sure that I did . However, even when I paid, the bastards still put a filing in the credit record so there's really no hurry. If you can do it, I'd say pay them the money. If you really can't, use the law to make them go away. As I said, in the end, all they can really do is put a black mark on your credit rating. You can survive that.

By the way, sometimes they say they're a law firm - heck, they may even be a law firm. It doesn't make any difference. They are not Dog-The Bounty Hunter or Louis 'Fingers' Kneesmasher as much as they'd like you to think so. They are just a threat and like many threats, they're empty.

I bought a refurbished iPhone once that had apparently once belonged to a deadbeat. I used to get phone calls from agencies at the beginning of every month. My favorite was when they'd use a robo-dialer: "If you are the person who owes us money, press 1 - if you do not know this person, press 2" It gets fairly humorous when you realize what a tiny bunny rabbit this snarling attack dog really is.

Chapter Fourteen: Final Words

Let's see if I can wrap up the essentials:

- It's quite likely you'll be fired at some point.
- Try to be sufficiently aware of what's going on in your place of work that you can see a job cut coming and get another job before it happens. Getting a job while you still have a job is by far the best strategy.
- Today's corporations don't feel any loyalty to their employees so always be looking for a new opportunity.
- HR people are NOT your friends - either on the way out of a company or during your job search. Avoid them at all costs.
- Finding a new job comes down to one thing and one thing only: Networking. Be good to the people you meet and don't be afraid to call them when you need help.
- Help others when you have a job and you'll find that someone will give you a hand when you need a job. It's simple karma.
- If you're a manager and you have to fire people, do not listen to the lawyers. Instead, act like a human being and treat the people you are firing the way you would want to be treated.
- Yes, you should have a year's worth of living costs put away. You never will, but you should.
- When you can, throw every penny into a diversified portfolio of ETFs and/or broad-based mutual funds. If you knew how to pick stocks, you'd already be rich so stop trying to beat the Big Guys. Our banking system is a rigged casino right now and you can't beat the house percentage.
- Cut your spending when you're out of work but don't eliminate all the small pleasures. Becoming pinched and mean-spirited isn't going to be enough to get you through and it just makes everyone miserable.
- I think it's even more important to help others when you're out of work - I would strongly advise investing in that drug-addicted panhandler when you are on the way to an interview. It certainly couldn't hurt.

- Hire a lawyer and an accountant when you're young and treat them well. They will be there to save you when you need it. When you have money again, overpay them.
- You can generally pay any bill at \$100 a month-no matter how large it is. For one thing, it screws up the creditor's bookkeeping and keeps them from sending it to a collection agency.
- You probably will have a confrontation with a collection agency. Don't let them buffalo you and don't let your natural fear of authority drive you. You don't have to fight them but, at least, stand up for yourself.
- Keep good records of everything for taxes and for fighting with corporate pirates of one sort or another. If you think you're being screwed, write long and detailed letters - if nothing else, it's a bit of revenge since they'll have to read them.
- Give yourself and your loved ones a treat occasionally. See if you can go to the beach on the off-season or buy the deluxe pizza instead of just plain cheese.
- Take very good care of your spouse. It's a big strain on them and if they break under it - you're on your own. I'm serious, it happens a lot.
- Don't beat yourself for mistakes you made in the past. They're PAST and you don't get a Mulligan. Yeah, you should have gone into banking but you didn't. You should have bought Apple but you didn't. You shouldn't have wasted all that money on a trip through Europe but it was a heck of a lot of fun, wasn't it? Just let it go.

Being Unemployed Sucks

However, you will live through it.

In the end, you will get a new job.

A middle-class wage earner in America is not going to starve on the streets - no matter how likely it might seem sometimes - his kids are going to keep going to school, and life is going to go on.

There's nothing to be ashamed of, you don't become a pariah by being jobless. On the other hand, I firmly believe that you should punch out anyone who babbles about how 'it's a learning experience' and how 'something new and wonderful is going to come of it.' It would be a public service.

Yeah, the fact is that - unless you planned ahead and got a new job before the old one disappeared - you are probably going to stall in your career, at least for a bit - and bring in less money than you might have.

You're not going to be ruined. You will survive this and, if you're careful, caring, and honest, so will your family.

If you need a goal to keep in mind - signing the papers for insurance at a new job is about the best experience of my life (or at least the best experience I've had inside an office.)

The last time I got a real job, I bought insurance for my wife, the kids, the cat, the dog, and me. Just seeing the words 'Short and Long-term Disability' brought tears to my eyes.

I want to tell you, being insured is Nirvana.

And it will happen to you again.

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About the Author

I moved to Washington DC in 1973 to kick around for a few weeks until I decided on a real career. I ended up riding a classic BMW R50/2 for ABC News during Watergate. Carrying that news film was the beginning of a 40-year career that has included producing Emmy Award-winning television news, writing everything from magazine articles to standup comedy, and developing many of the earliest forms of online media.

After producing stories in Beirut, Hong Kong, El Salvador and all 50 states, I still live right outside Washington, DC because my wife and my dog simply refuse to live anywhere else.

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