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jobstat

Relax, already!

Nearly a third of Americans are postponing or reducing the amount of vacation they plan to take this year. But scripping on leisure, warns University of Rochester psychologist Richard Ryan, could backfire. His research finds that time away from work is critically important to a person's happiness. "Far from frivolous, time off from work provides critical opportunities for basic psychological needs of bonding with others, exploring interests and relaxing — opportunities that people should be careful not to crowd out with overwork," Ryan cautions.



saferwork

Crime prevention pays

In an effort to prevent procurement fraud, companies should put into place effective strategies that mitigate risk, according to a report by PricewaterhouseCoopers. Among the fraud schemes covered in the report, bribery was the most prevalent type prosecuted by the National Procurement Fraud Task Force, accounting for 27 percent of schemes identified. In order to mitigate procurement risk, PwC recommends companies consolidate vendors and streamline procurement processes; strengthen IT systems by focusing on the set up and maintenance of support systems; and do not rely solely on a code of ethics and hotlines.

peoplefirst

Happy, healthy employees

While the nation's health care industry invests hundreds of billions of dollars each year in new technology and infrastructure to care for an increasingly aging population, its most important investment should be in its people, according to a paper published by the Forum for People Performance Management and Measurement. "In the health care industry, as in other service-related businesses, having engaged, empowered, loyal employees can lead to increased retention, lower costs, enhanced reputation, and a profitable business picture," says Forum President Michelle Smith.

bythenumbers

Telling statistics

Though talk of an economic turnaround is increasing, numbers from a recent survey for job recruiters are telling: 44 percent report that they're only handling between one to three job orders at any time. That's a huge jump from the 6 percent who reported the same thing before the recession hit. Recruiters handling a high volume of jobs has obviously markedly decreased. Before the economic downturn, 24 percent of recruiters said they were handling 10 or more job requests simultaneously. In the survey by SendOuts, only 5 percent said they are handling that many openings currently.

This advertising section did not involve the editorial staff of the Daily Press.

# Money IN THE MIX

Students who continue working during school year need to balance priorities

Full is on the horizon, which means kids across the country will leave their summer jobs and return to class. However, not all working-age students stop punching clocks once school starts. Whether they're saving money for clothes, for college or for a rainy day, some teens and college students continue to work during the school year.

Alan Lysaght, co-author with Denis Caurier, PhD, of "The ABCs of Making Money for Teens" (Wealth Solutions Press, \$17.95), thinks balancing work and school is essential for kids.

"Teens should start earning money as soon as possible. It's critical to get them to understand the concept of 'pay for performance.'"

That's the way the world operates, so the sooner they learn this the better off they'll be," Lysaght says. "Even if it's earning their allowance by cutting the lawn, doing the laundry or other jobs around the house. The important lesson is that nothing valuable comes for free."

In addition to learning the value of a dollar, Susan Smith Kuczmarski, author of "The Sacred Flight of the Teenager: A Parent's Guide to Stepping Back and Letting Go" (Bookends Publishing, \$12.95), believes kids learn other pertinent lessons.

"Jobs let teens experience the world of work. Even if the work is hard and boring at times, it is work. This in itself is an important lesson: Work is work," Kuczmarski says. "If you stick with it, the rewards are enough money to buy something you want, whether a TV or saving for college."

However, while making money is good for kids, as a parent, it's important to make sure other priorities are in place first.

"As long as they're getting decent marks in school and they're involved in some extracurricular activities like sports, if there's time left over, then they can handle (working)," Lysaght says. Otherwise, the side effects could outweigh the benefits of working. "When they take on too many hours, the result can be fatigue. Then they are not spending the necessary time on their studies. Marks decline and harm their long-term prospects."

College students, in particular, are wise to keep their long-term prospects in mind when deciding

what kind of job to get, looking beyond what is standard fare for a high schooler — retail, lawn service or helping seniors.

"They should look for jobs that, if possible, become stepping stones to future careers," Lysaght says. "So, if studying the hospitality industry, take a part-time job at a hotel; a pre-med student might get a job taking blood in a clinic; or they might work at a newspaper while getting a PR degree."

Regardless of why a teenager has a job — to fund her passion for music or to pay for his used car — parents must be involved in making sure their teens make the most of what they earn. Lysaght suggests 50 percent of all earnings are invested in a savings plan for the future; 25 percent is put in the bank for shorter-term purchases that require savings, like travel, iPod, bicycle, etc; and 25 percent is spending

money for whatever they like — music, clothes, etc.

"The earlier they grasp this concept, the better, both because it becomes a lifelong habit, and it allows the parents to back off their control as the child moves through their teen years," Lysaght says. Control is something Kuczmarski believes is key for parents to relinquish — beginning with the teen's job search.

"It's important for the teen to find her own job. If a parent stays out of it, teens learn the difficulty of finding a job — an important discovery," Kuczmarski says. "Another is the experience of someone else serving as their boss, other than a familiar parent or teacher, to whom your teen must report and also be evaluated by at regular intervals."

— Emily Hughes Quinn, Tribune Media Services

"They (college students) should look for jobs that, if possible, become stepping stones to future careers."



## CASH MANAGEMENT: WHAT TO DO WITH FIRST-JOB INCOME

Money management is something everyone eventually faces, young or old, and getting started saving early gives working students a leg up on their future.

"Money for most people is a restrictive element in their life. It creates anxiety and stress and is a very bad thing. As a young person, you can set yourself up to have money be something that empowers you in your life," says Jeff Waller, director of strategy for the Magic Wand Foundation, an organization that teaches financial literacy and entrepreneurship to kids, teens and college students. "Today you start putting a little bit aside so you have the ability to let money set you free."

Waller admits it takes a little extra discipline to save for the future, but the outcome is well worth it.

"With young people, their greatest gift is time," Waller says. "If you could start putting \$100 away every month in an S&P index fund account when you're 20, by the time you're 65 you'll be a millionaire."

Magic Wand Foundation teaches young entrepreneurs, among other things, the importance of making their money work for them.

"Money doesn't make you happy. It can't," Waller stresses. "But it can create the freedom in your life so you can do

the things that can make you happy." He offers the following tips, some of which Magic Wand Foundation has been teaching to kids across the country since 1989:

Tips for college students:

1. Watch your FICO credit score. When it comes time to buy a house or a car, the difference between someone with a score of 600 versus a score of 740 adds up to be about \$4,000 more per year in added interest on cars, credit cards and a house than someone with a better score would pay.
2. Get a credit card, because you need one

for your credit, but don't spend money you don't have. "The costs of that are exponential," Waller warns.

Tips for high school students:

1. Get in the habit of saving money.
2. Learn to live off of 90 percent of your income and put 10 percent away into an interest-bearing investment.
3. Figure out your passion and follow it. If you do what you love, you're going to be successful.