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Amid uncertainty, here's how to reinvent your career

BY CINDY KRISCHER GOODMAN
CGOODMAN@MIAMIHERALD.COM

Kristen Nahum knew it was time to close her 6-year-old jewelry store when sales no longer covered the rent.

"I won't go back into retail," she said. "I'm looking to reinvent myself."

As we head into the final weeks of 2008, Nahum and 186,245 other unemployed South Floridians are trying to figure out their next move. For many workers who have lost their jobs, returning to their prior profession is not an attractive option.

Former real estate agents, bankers, car dealers and mortgage brokers are all being forced to push through self-doubt and think differently. But scarcely any job category seems immune from the downturn.

Many of the unemployed are considering new careers or complete lifestyle changes. Perhaps a hobby of cooking can lead to culinary school. The doodles on a napkin might transfer to graphic design or a knack for back rubs can become the first step to becoming a massage therapist.

"Under current conditions, it is critical that job seekers expand their job search net by considering a wide variety of industries, companies and cities," says John A. Challenger, chief executive officer of Challenger, Gray & Christmas, an outplacement consulting firm.

Gaby Cora, president of The Executive Health & Wealth Institute, advises the unemployed to think of the situation as an opportunity. "This might be the time to do what you enjoy, what you're good at or what works with your lifestyle."

Nahum, who had been driving more than 60 miles from her home in Davie to her store in a Wellington shopping mall, decided she wants to take online classes to become a virtual assistant -- an online executive assistant. She hopes her new career will allow her to make money from home.

At the heart of most job decisions is money. Whether making radical changes or a slight transition, consider how much you will need to pursue a new direction in this difficult economy and what financial sacrifices you're willing to make.

"It's times like this that reemphasize the importance of having an emergency reserve", says Lane Jones, chief operating officer of Evensky & Katz, a Coral Gables wealth management firm. "You will need to evaluate what assets you have, what loan programs are out there and be aware of what things are available to you."

Here are some options to consider if you find yourself jobless:

• Start a business

Sean Joseph, a long-time real estate agent, watched as the mansions that once lured buyers sat on the market for months with no activity. "I realized my industry was not going to come back anytime soon. I had to find something else."

Joseph learned a friend was selling teeth-whitening lamps to salons. He remembers chatting about the concept while holding his mother's Maltese. That's when the idea came to him -- create a teeth-whitening pen for dogs. Joseph plans to market his Bow Wow Smile pens through infomercials and sell them for \$20 each. "I'm excited about this," Joseph said. "I know it's risky, but I believe in this product."

Steve Greenberg, who interviewed 100 inventors for his newly published book, *Gadget Nation*, says during tough times people invent and patent applications spike. "It's a bit of a gamble to reach into savings, but at the same time people are hitting brick walls when it comes to more conventional jobs," Greenberg said.

From his interviews, Greenberg discovered there is no correlation between cleverness, usefulness and success. "Marketing, luck and perseverance are they key," he said.

James Arthur Ray, chief executive of James Ray International -- a national corporation dedicated to teaching individuals to create wealth in all aspects of their lives, says people need to be realistic about entrepreneurship: "Owning your own business is a damn hard job. You may have to work seven days a week."

He says often people go into business because they are good at what they do but not necessarily good at running a business. "You have got to have a strategic business plan and be able to pitch it, to tell someone why they should invest in you or your idea."

Jones said it's especially important to have a realistic plan about how long it will take for a venture to be successful: "You need to figure out if you can afford the financial risk."

• Launch a website

Deb Taylor, who worked in commercial real estate, remembers the disappointment of being called into a conference room and told her job would be eliminated. "I drove home thinking, now what?" After a few months pondering her future, she and pal **Allison Nazarian** decided to launch a website aimed at working moms like themselves. "We wanted a one-stop shop with humor, activity and original content daily. We also wanted it to be irreverent and hip." The site, **WorkingMomLifeline**, has been operating for nine weeks and already is attracting readers.

But the women both agree that making money will take time. Nazarian still has a copy-writing/marketing business that she relies on for bread-and-butter income.

Launching a website takes time, creativity and technical skills. It also takes money. Tasha Cunningham, a successful website entrepreneur, says it will take \$3,000 to \$5,000 to build a site and then it may take at least six months to a year to make money. Cunningham has two money-making websites, DontDateHimGirl.com and ChickCentric.com.

She says she has given herself an Internet education through "trial by fire." But along the way, she has learned it's possible to be profitable, particularly in an

economy where people are looking for low-cost forms of entertainment and information.

"You have to find a niche," she says. "You also have to look at it as running a full-time business."

• Go back to school

For 20 years, Stuart Scherline listed and sold waterfront homes to people eager for the ocean views. But two years ago, Scherline saw change coming for both himself and his industry. As the market slowed, Scherline pursued a new profession, hotel management. Now an FIU School of Hospitality and Tourism Management student, he has a goal of becoming a general manager of a luxury hotel. "I have traveled the world. I love the hospitality industry. I decided to pursue my dream," he says.

To support himself, Scherline juggles work and school, taking as many as nine credits a semester while still listing and showing properties. He aims to graduate from the program in about a year.

Despite a challenging job market, pursuing schooling in some industries is worth considering. Areas such as information technology, healthcare and sales are adding positions. The personal and home-care aide category also is seeing brisk growth.

"We see a huge increase in demand for training," said Kelly Allen, spokesperson for WorkForce One in Broward County. "There are programs to assist with cost of training if you choose to go into a high-demand occupation."

• Pursue a passion

Alyse Myers, author of *Who Do You Think You Are?*, worked as a marketing executive for The New York Times before she changed careers to become a full-time writer. Myers eased her way into the transition by taking a writing workshop where she created drafts of chapters that later became her first book. Within a month after publication of her memoir, she left the comfort of her executive job to promote her book and write for a variety of platforms, including a website. She's also working on a second book. "I always wanted to be a writer. I just never admitted it to anyone," Meyers said. "It's terrible to want to follow your passion but not give yourself a chance to try it somehow, somehow."

- **Apply your skills in new ways**

Debra Levine had worked in sales for 20 years in South Florida, most recently for a corporate training company. Three months ago, she found herself pounding the pavement for a job. Levine began to look at her full range of skills so she could market herself in new ways.

She never expected to land in retail.

Levine knew she was strong in sales ability but didn't want the commission-only jobs being offered. It was her marketing skills, her timing and her persistence that landed her a new position -- one that wasn't even advertised. She will be a store manager of Foot Solutions in Sunrise where she also will market the shoe products to physicians. "I feel such a relief having a job," Levine said.

Perhaps you can extend your reach in the virtual world. Some people are using their technology, customer service and sales skills to work from home, tapping into jobs such as virtual agents for call centers, medical transcribers, copy editors or in computer tech support.

- **Consider hiring a career/life coach**

This can be done online or in person. CareerPath.com offers assessment tests, designed by psychologists, to figure out what professions best match a person's skills

and interests. GottaMentor.com will match you up with mentors or a personal career coach to guide you in making a change.

"It's a way to get quick feedback in a constructive way," said Ron Mitchell, chief executive and co-founder. "People discover their skills are more transferable than they think."

To find a licensed coach, browse the International Coach Federation website, whose members have professional training and certification.

- **Don't be afraid to take risks**

An out-of-work carpenter, Michael Fernandez, finds himself interested in becoming a police officer. He'd shied away from it before. But he said the job is more attractive now because police departments continue to add new hires.

"The hours might not be great, the job does have risk, but I'm thrilled to find something with benefits," he said

Now, finally, a bit of advice for those lucky enough to still have jobs. Make yourself indispensable. Create a new role for yourself within your organization or develop new skills. Step up your performance a notch to make your position essential. The goal is to reinvent yourself in a way that when an employer looks for people to cut, you won't be considered expendable.