



MUSTERING YOUR FORCES

This may be the very opportunity you need to try something new

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When it's really tough to find a job, you may have to attack the problem on many fronts! Don't get stuck in a rut ... explore your other resources.

Taking a Self-Inventory

You don't have to do the same job you have always done. Think about your past experiences, starting with school. What were your hobbies? What kind of education have you had, both formal and informal? Have you done any community or volunteer work that you enjoyed? What talents do you have? What do you really like to do? What would you like to do if you didn't have to earn a living?

Stretch your imagination for ideas. You might come up with something an employer really needs. Collect your thoughts, put your ideas together into a realistic plan, and go out and sell yourself. Work as hard to find a job as you did on the job. If you worked 40 hours a week for an employer, you owe yourself that much time searching.

Finding an Employer

Some ways to identify employers who might hire you are looking at newspaper ads, placing an ad yourself, visiting the local Job Service office, talking to relatives and friends, going to the union hall or signing up with a private employment agency.

But don't stop there and wait for a job. Many jobs are "hidden." They are not advertised, so you must identify likely businesses and approach them directly.

Call prospective employers early in the day and ask for an interview. Be sure to talk to the people who actually do the hiring. Even if they say there are no openings, ask if you can come anyway in case anything opens up in the future. Don't be discouraged by "no." Keep going.

If you know what you really want to do, and feel sure you would be valuable to a company, this strategy has been known to work when people are reluctant to hire. Offer to work one day a week without pay. Most businesses will be happy to have you. Then, as time goes by, they discover how much they need you, and one day is just not enough. Such part-time volunteers are often hired as regular employees after only a few weeks.

Bartering for Your Needs

If a regular income is hard to pin down, bartering is another way you can use your skills to get what your family needs. This is the age-old system of swapping what you have for what you want. Goods and services can be exchanged directly without spending a penny. Instead of money, you use your skills, energy, and space. Baby-sitting, car rides, plant-watering and pet-minding happen all the time among family and friends.

Try expanding your circle of bartering partners by looking for potential deals in your neighborhood with people you don't already know. Instead of paying cash, figure out what need you could fill for that person and work out a fair exchange. The possibilities are endless. How about trading an empty garage or spare room as storage space? Or swap jobs you are good at, like wallpapering, typing, yard work, repairs and sewing. When you

have found a partner, agree in advance on the terms, including where the work will be done, who will pay for materials and when the exchange should be complete. It's safer to put these terms in writing.

There is, however, one point to keep in mind about bartering if it goes beyond the occasional trade among family. Although no money is exchanged, the fair market value of the goods or services is taxable as income. While the IRS may turn a blind eye to a baby-sitting pool, bartering of higher-cost goods and services should be declared. Written records, such as letters between the parties, should be kept for tax purposes. With bartering becoming more common, the IRS is likely to tighten up its enforcement.

Starting Your Own Business

If you have the skills, knowledge and time to barter a service successfully, maybe it would be better to start your own business. Perhaps this is the time to think about working for yourself.

Being your own boss requires not only a skill which others need, but determination, ability to make decisions and take responsibility for them, patience and self-discipline. Many home-based businesses need money to start, but some, such as yard service, window cleaning and odd-jobbing, require little. If you have a good idea that needs capital, you may be able to get a loan from your bank, the Veterans Administration or the Small Business Administration.

Starting your own business is a great challenge, and it can be very complicated. Financing, zoning laws, state regulations, tax procedures and insurance must be thoroughly investigated. If you are seriously interested in starting your own business, the Small Business Development Center can give you practical help. The Center offers publications, workshops, counseling and assistance with government bids and funding sources. Contact the Small Business Development Center at 1-800-478-7232.

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