10-WORD RESUMES

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Marketing & Communications go-getter. Creative, purposeful, broad spectrum skills set. globalbwk@gmail.com

Recruiting Executive will help design your talent management plan. rlpc50@aol.com

Experienced loan modification and short sale processor and negotiator. Mich0922@hotmail.com

Diverse background encompasses branding strategy, media relations, event management. c2prmedia@gmail.com

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Financial Analyst, Experienced, Educated, Team Player. Season to hire me. jtraskie@hotmail.com

Telecom Expert. Sales/ Account Management. Local, District, Regional Road Warrior. sbrownglf@aol.com

Consumer Lender, direct or indirect, 30 years banking experience. sumpter12@charter.net

Senior Real Estate Executive. Highly intuitive & tenacious negotiator. Davekaleel@live.com

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Multi-Media Professional. Acclaimed and motivated. Looking to expand horizons. mnastos@emich.edu

To place your 10-word résumé here, visit www.michigan.com/working

GOOD COMPANY

WESLEY BERRY FLOWERS

NEXT PAGE

COMING NEXT MONDAY:
Choose the right bank for your small business

Working

Get ahead.
Get hired.
Get inspired.

Help for Hire: Financial adviser

Meeting with consultant first during tax season could save you money

As tax time rolls around, many of us go through a checklist of what we need to do before making an appointment with accountants or tax preparers. But you might be missing an important step: scheduling a meeting with a financial adviser. And that's a mistake that might be stopping you from getting the most out of your hard-earned dollars, according to Joe Betcher, a senior partner at Amine Agency-New England Financial of Michigan, a MetLife company, and president of Betcher Financial Group, a fully licensed independent financial broker.

"I think that most people generally do not consult a financial adviser prior to sitting down with their tax professional," says Betcher, a registered investment adviser. "We have the unique ability to show people how to save money on a pretax basis and how to efficiently save for retirement. We can also show them how to defer taxes on money they are not using."

Good to Know

- Betcher Financial Group is a fully licensed independent financial broker with locations in Southfield and Sterling Heights. Contact the group at 586-726-8866 or visit www.betcherfinancial.com.
- New England Financial of Michigan was named a Top Place to Work in 2009 by the Detroit Free Press and New England Financial Firm of the Year in 2008.
- The agency is actively recruiting. For more information, call 248-357-7600 or visit www.nefmichigan.com. To view job openings, click "About Us," then click "Careers."

Joe Betcher, a senior partner at Amine Agency-New England Financial of Michigan and president of Betcher Financial Group, says people should meet with a financial adviser before doing taxes to ensure they're making the most of their money.

Common Misconceptions

Betcher – who was named Producer of the Year for New England Financial of Michigan from 2005 to 2010 and Chairman's Qualifier, the highest level of recognition a financial adviser can receive within the company, in 2008 and 2010 – says there's often confusion about the services he and other advisers provide.

"The biggest misconceptions include both clients and accountants thinking that we are only out to sell products, when in reality we are selling ourselves and our advice," he says. "Once a client understands that we help them save money in taxes and help pass down legacies and keep businesses in the family, is when we earn their trust."

Betcher says the services an adviser offers complement those of the client's tax preparer, and advisers often recommend preparers and vice versa.

"Many referrals come from accountants and other tax professionals, once you have demonstrated you have your clients' best interest at hand," Betcher says. "The more we know about our clients, the better recommendations we can make. I also think it is important to find out early on who prepares their taxes and if there are any other people they consult before making any decisions. Once we do this, we have earned the right to be a trusted adviser instead of a salesperson."

Developing a Plan

In the end, it's all about working together and doing the best job possible for your clients, Betcher says.

"We can help our clients be proactive in their planning. It makes a lot of sense to work with their other advisers to develop a plan to be proactive instead of reactive," he says. "We all need to be on the same page. Clients have told me on several occasions that they feel good and sleep better knowing that all their advisers work together and have established the best plan possible."

Betcher, who gets most of his business from referrals, says the most rewarding part of being an adviser is helping clients no matter their situation.

"My favorite part of this job is to be there for people when they need it the most," he says. "I do not know of another profession when you can have such an impact on a person's life."

Career Calendar

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THE BIG EVENT

Jan. 24 (MONDAY)
Detroit Career Fair
Holiday Inn Southgate
17201 Northline Road, Southgate
11 a.m.-2 p.m.
Free
866-838-5111 or **www.coast-tocoastcareerfairs.com**
Find the job you've been looking for at this event sponsored by Coast to Coast Career Fairs. Companies in attendance include AFLAC, Quicken Loans, AARP, First Financial, MetLife and the Art Institute of Michigan. Register on the website and receive a list of all participating employers.

ALSO ON THE CALENDAR:

Jan. 20 (THURSDAY)
Global Recruiting Solutions Job Fair
Embassy Suites Southfield
28100 Franklin Road, Southfield
10 a.m.-2 p.m.
Free
www.grsjobfairs.com
Interview with some of the Detroit area's top employers, including AFLAC, Citi Group, First Financial Group, Federal Bureau of Investigations, Karmanos Cancer Institute, Real Estate One, ADT Security, Silpada Designs. Parking is free and attendees can get a free massage.

Jan. 26 (WEDNESDAY)
SCORE Presents "Write a Successful Business Plan"
Southfield Public Library, 26300 Evergreen Road
8:45 a.m.-noon
$45
313-226-7947 or **www.scoredetroit.org**
Detroit SCORE Chapter 18, in cooperation with Southfield Public Library, shows potential entrepreneurs what is required for their business plan, with examples and templates for the marketing, management and financial sections. Call to register.

GOT AN ITEM FOR CAREER CALENDAR?

E-mail date, time, place, description, cost and contact info (MUST include phone number for verification) to micareercalendar@gmail.com

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School Smarts

Plan now for your return to college

January is here, and you're considering attending school in the fall. But, you don't know where you want to go or what you want to take. The good news is it's not too late to get the ball rolling – as long as you start now, according to Lisa Kujawa, assistant provost of enrollment for Lawrence Technological University in Southfield.

Lisa Kujawa

While high school graduates usually begin the process at least 18 months in advance, adults have different needs and can start planning a few months ahead of time. "Convenience is a big part of it for adults, as is out-of-pocket costs," Kujawa says. Here are her tips for what adults who are planning to return to school in the fall should put on their immediate to-do list:

Meet with an admissions counselor. Whether you are considering one school or several, it's important to have a meeting with a knowledgeable person who can answer your questions. "Bring your credentials, and talk about transferring credits, tuition and what funding is available through the university," Kujawa says. "They can also help you set up a meeting with a faculty member if you're interested."

Apply for scholarships. Deadlines are fast approaching, but there's still time to apply for many university and private scholarships. "Apply as soon as possible," Kujawa says. "Many are still open, but they will look at when you applied."

Fill out your FAFSA. The Free Application for Federal Student Aid for the 2011-12 school year is now available at www.fafsa.ed.gov. Not only do most schools require it for a student to receive financial aid, it also determines eligibility for some scholarships, the Michigan Tuition Grant, and both state and federal grants, Kujawa says. Michigan's deadline is March 12. Each college has its own deadline, so check with any schools you're considering.

Lisa Kujawa is assistant provost for enrollment at Lawrence Technological University in Southfield. To find out more about the school, visit www.ltu.edu.

Work Smarts

Avoid winter fashion interview blunders

Dressing for a winter job interview in a snow state can be a challenge when you are told to dress conservatively or dress to impress. Job candidates are judged on three things: employment history, verbal communication and exterior personal image.

Caree Eason

Can you bend the dress code rules during the winter? What is acceptable? First impressions are important, as they often can make or break a hiring. Here are some do's and don'ts to help you navigate the snow, keep warm and look professional in the interview:

- Don't wear your coat into the interview. Leave your coat in the closet or designated lobby area. Never ask the interviewer, "Where can I leave my coat?" This might convey that you do not have good problem-solving skills. It's better to ask the receptionist.
- Don't wear a turtleneck or sweater. Men, a tie is preferable; ladies, wear a collared shirt.
- Don't wear leg warmers into your interview. Wear tights or nylons with no stripes or design pattern. Stick to black, brown, gray or navy. Avoid winter white.
- Do wear boots, but carry your professional shoes in your briefcase or tote bag. Avoid carrying a student-style bag – this is not a professional look.
- Do wrap a scarf around your neck, so that snow doesn't pile up, causing you to arrive to the interview with a wet suit or shirt collar.
- Do tuck your slacks into your boots during the commute to avoid snow and salt damage. Carry a clean rag to rid yourself of stray salt.
- Do carry a comb and brush. Ladies should use waterproof mascara to avoid makeup issues and apply lipstick upon arrival to avoid smudges on clothes. Arrive 20 minutes early, so that you can visit the restroom to get presentable.

Caree Eason is a career development and résumé repair expert and director of community outreach for Michigan Expo Experts. To learn more, or request her for speaking engagements, call 734-956-4550, e-mail ceason@jobfairgiant.com, or visit www.JobFairGiant.com.

To feature your business on the Working pages, or for information about this supplement, call 586-977-7577.