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SELF ESTEEM and the JOB SEARCH



**BY CARTER
HAMMETT**

"I wish you self-esteem so high that you're humble"
-Unknown

You've now reached a stage where you have completed your self-assessments, researched some work options and arrived at some conclusions. It's time to set some goals. Mary Mueller recalls how good life was, back in 2010. She was a busy registered nurse with a satisfying career in a Toronto hospital. She constantly earned high marks on performance reviews, received raves from patients for her bedside care and even won awards for her workplace performance.

A tonic clonic seizure changed all that overnight. One seizure began another and actively increased to the point where they started serious interference with her life. Compounding that, her post-ictal--the recovery period immediately following a seizure--state meant that her recovery period was also compromised. Further complicating these issues was the fact that her memory was also becoming severely impaired.

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DO YOU KNOW THE NEWEST "SOFT" SKILL?

BY LISA TRUDEL

Do you know one of the most significant workplace changes since the start of the COVID-19 pandemic? It is the acceptance of remote work and the amount of business that is now conducted virtually. Thus, many recruiters and employers read resumes to check if you have remote familiarity and if you transitioned from the traditional office or school to the work-from-home experience.

If you are job searching and spending time answering job postings, revising resumes, crafting cover letters and networking, you probably recognize the expressions "soft skill" or "transferable skill". These skills usually represent interpersonal aptitudes or emotional intelligence. Another definition includes important job-related skills such as time management, communication, conflict resolution, adaptability and problem solving.

Recently in an article published in Business Insider, a new soft skill was announced called "hybrid competence". According to this report, the skill of hybrid competence is a source of power that might move your resume to the top of the hiring pool if you illustrate the collection of skills gained as

a result of the COVID-19 pandemic.

For example, mastering multiple Zoom calls and meetings, increasing control of instant messaging platforms, maintaining remote relationships with colleagues and customers, and switching between home working and in-office working, are all skills that you might not have had at the start of 2020. Now that it is mid-2022, these skills should be highlighted on your resume since many workplaces are now distributed environments where you might be part of a team that works remotely and in-person.

Here are 4 points that you might want to consider emphasizing on your resume:

1) Remote project collaboration: if you successfully ran a national project virtually during the COVID lockdown, you could state that you "Facilitated remote brainstorming sessions, executed deadlines across various time zones and coordinated distributed teams, resulting in successful renewal of project funding". It is always important to list the "how" not just the "what" in your resume.

2) Social network skills: if you started to use social media platforms or learned how to use Zoom to keep connected to your colleagues during COVID, you could state that you "Maintained business connections and partnerships remotely using social media platforms including LinkedIn, resulting in creation of company Virtual Lunch Clubs".

3) Network awareness: if you combined your organizational skills and self-motivation with flexibility initiative when you worked or studied remotely during COVID, you could state "Navigated networks to find and secure online resources for research and planning projects, resulting in recognition of creating and fostering connections".

4) Compliance knowledge: some employers want to know if you can maintain self-discipline and conform to rules without direction when working remotely. If you did this during COVID, you could state "Maintained daily workflow schedule by developing tracking method to continue with achievement of meeting expectations without supervision, resulting in

increased weekly productivity and profitability".

The new soft skill of hybrid competence and the reality of remote technologies being used in workplaces and in educational settings are here to stay. Therefore, explaining these capabilities on your resume can set you apart from others. Take the first step by spending time conducting an inventory of the skills you have gained since March of 2020. It is possible that you have the 4 points listed above and these new triumphs could be your source of power to open virtual interview doors and to future-proof your career.

To find out more about soft skills, career planning and job searching, contact your local Employment Ontario funded Career Service Provider and find out if you meet the criteria to use their free services.

This article was written by Lisa Trudel, Career Specialist with Achev (pronounced "achieve"). You can contact Lisa at ltrudel@achev.ca



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MORNING SUN NEVER LASTS A DAY

BY SAMANVITA KRISHNA

What does it look like to find a best friend for life in a 70-year-old woman? Might sound boring to some of you but to me, it is anything but that. I met her almost immediately after my birth, she would tend to me when mother and father dearest were too tired after a long day of work and parenting. Without a complaint, she would lift me up and swirl around when I was a babbling toddler very excited to play, and rock me back and forth to sleep when I was a cranky infant who wouldn't stop crying because of summer heat. I remember the times of violent nights, where thunder, lightning, and merciless rain would hit the house with no respite, it was no less than a dreadful sight, but her fragile arms around me, holding me closer to her bosom and relaying all the valiant already told stories yet again not only helped me to believe in fantasies but also got me through the night's insanity.

She is fondly known for her bedtime narratives, she had the knack of describing even the hardest of the incidents and experiences in a way that would leave my sister and me in utter admiration and happiness. She is not a great storyteller but is an avid narrator, every night as we were tucked into bed by father, we would slowly crawl next to her as lights were out and whisper "Ammama, why don't you tell us the story of how your sister was taken away by a monkey"? she would conclude her anecdotes with a grin leaving it for us to think if the story was real or fabricated, it was our amusement hour, even though it was a time-

bound activity it felt never lasting in a good way.

I began spending more time with her than my sister who is 4 years older than me, school kept my sibling busy while I had no restrictions and commitments, guess that is a perk of being the youngest in the family. As I grew, I found my horizons expanding and she would nurture that free spirit in me. I began understanding what phrases like 'Be curious all the time', 'Find what makes you happy' and 'Embrace the child in you' meant, it meant only one-word 'fun' and nothing else. I was exposed to a plethora of cinemas by her, it wasn't surprising because she enjoyed being immersed in tales. Looking at the actors on screen, I would try to recreate their style which would always go haywire and my stylist would be my septuagenarian best friend. She had this obsession with colour red, any dress, sock, hair band, bracelet she picked for me had to be in shades of red.

Once in a while, I would have play dates with her exclusively on weekends where I would line up all my Barbie dolls and teach them how to apply nail polish and she would be my saloon lady but the color of nail polish remains red. When I enquired why red, she would say "Red is such a happy colour, it's like the show stopper", even though she never learned how to apply nail polish in her younger days, she took up the challenge for me. Mother says she was that kind of woman who thrived in difficulty which I only got to know later in life.

I recall some more snippets of our friendship distinctively to this date, one fine afternoon

while she prepared lunch for me I slowly snuck into one of the cubicles in a showcase in our family room and sat still as a statue, I let her find me, eventually, after realizing what I was up to, she would walk up to me with a grin to ask "Who are you little girl?", to which I would reply "I'm the god you love the most, so please me with good lunch and snack" she would laugh out loud and bring me the yummiest food she made, that was our lunch routine until I grew tall and would not fit into that space anymore. I would find ways to entertain her, to keep her by my side all the time, she on the other hand would do the same, we were the perfect duo. There are innumerable activities she did for me just to see me excited and to keep the child in me from fading as we lived in fast-paced city life.

'Morning sun never lasts a day' they said but that's untrue when one is in Antarctica, around the summer solstice, under ideal conditions sun is noticeable 24 hours a day, I was hoping my best friend would be the same, my childlike heart was not ready to let go of my dearest friend, my grandmother, my always companion, nevertheless I was wrong. Old age got to her and just like that she vanished from our lives "At least she suffered less and went away peacefully"

exclaimed mother when I was in tears but I was not ready to accept that. I was compelled to dig deeper into her life because when she was with me, it was all about me, my games, my silly tantrums, I felt selfish, I wanted people to cherish her as I do, all the very little I knew about her past life and all I could invariably understand as a munchkin was a couple of photo albums with monochrome pictures from rural India. She was born in a huge family where money was scarce but not an issue, she grew up with hardships but at the same time cultivated to look into the eye of an adversary with a smile. That made her the most progressive woman of her times because she did not shy away from marrying a widower not because he was well off and had motherless children to take care of but because she chose it.

She spread her cheer, her love, and her warmth like a fairy godmother, a personified form of red colour. This not only made her my absolute favorite human being but also made her the most compassionate and strong person who only cared for her kid's well-being. I bet right now she would be writing similar stories about me because why not? We were the Sherlock and Watson that has a never-ending epic run.

LC

CORRECTION NOTICE

On page 10 of The Winter Issue 2022 the author of the article "Morning Sun Never Lasts a Day" was Samanvita Krishna, not Jocelyn Wensoe. We apologize for the error.



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SELF ESTEEM *and the* JOB SEARCH

CONTINUED FROM PAGE 1

“They changed my meds which made me tired and slower,” she remembers

Unfortunately the fallout from that change resulted in a series of rumours making the rounds that she was imbibing in street drugs, which affected her relationships with colleagues.

Her seizures subsequently increased to the point where her employers felt she could no longer meet their standards. Furthermore, she was reported to the College of Ontario Nurses as a safety risk. There, a psychiatrist interviewed her and declared her incapacitated. With that pronouncement her nursing registration was surrendered, stripping her of her ability to work as a nurse.

As fast as jazz, her life had changed. The impact on her self-concept was devastating.

“It totally destroyed my self esteem,” she says. “I felt like absolutely nothing and even hated looking in the mirror because I didn’t want to see the person I was.”

The Chinese merge the pictogram for “self” (or “zi”) with the pictogram for esteem or respect (“zun”) to create zizun. In Swahili, it’s pronounced kujistahi and in Arabic, it’s referred to al-jtibar al-dhati.

Every culture has a term for “self-esteem” although it’s meaning will vary from place to place. In her book *Revolution From Within*, writer Gloria Steinem turns to The Oxford English Dictionary for a definition that states “favourable appreciation or opinion of oneself.”

There’s no denying that living with an invisible disability and the stress of managing it, often hiding it, can impact self esteem. The fear of being exposed is often attached to people with low self esteem and this can be particularly impactful, especially in a workplace context.

Indeed, a 2013 study that surveyed 224 adults with dyslexia and found a causal link between concealing the disability and the amount of perceived family support received. Furthermore, a 2010 issue of a periodical published by the National Rehabilitation Information Centre concluded that “The primary difference is additional stigmatization they face because their disability is not readily apparent. Since many individuals with invisible disabilities appear able-bodied and/or healthy they receive constant scrutiny about their disability status from family, friends, co-workers, loved-ones, and society in general.”

During her lowest moment Mueller, devastated by how she perceived her life situation, attempted suicide. At that moment, a spark materialized and she realized she needed to find a way to keep continuing.

“Part of me, even at my lowest, realized there was a need to fight and go on.”

A strength-based approach is commonly used by therapists supporting clients on the journey towards finding self esteem. While there’s many approaches to this modality, Therapistaid.com states that “people who know their strengths and use them frequently tend to feel happier, have better self-esteem and are more likely to accomplish their goals.”

You might not even be aware that you actually possess strengths but you do. You might want to start by reflecting on this strengths checklist, provided by healthvista.net. It’s important to approach the list from the perspective of who you are now instead of who you want to become.

Personal Strengths Checklist

Mark the strengths that you have. Put a star by one or more strengths you want to improve on. Share this list with your health care team.

- ☐ Curiosity, or love of learning o Persistence, or continuing in spite of obstacles
- ☐ Kindness, or love
- ☐ Social intelligence, or being aware of your feelings and feelings of others
- ☐ Fairness, or treating people with respect and justice
- ☐ Humility, or modesty
- ☐ Self-control of actions, appetites, emotions
- ☐ Appreciation of beauty and excellence
- ☐ Gratitude
- ☐ Hopefulness, or having a positive attitude
- ☐ Able to adapt, be flexible or tolerant
- ☐ Able to cope well
- ☐ Able to express emotions well
- ☐ Able to express needs well
- ☐ Assertive o Capable
- ☐ Courageous
- ☐ Creative
- ☐ Energetic or active
- ☐ Having faith or spirituality
- ☐ Future or goal oriented
- ☐ Being a good citizen or team player
- ☐ Good sense of humor o Honest or sincere
- ☐ Intelligent or wise o Motivated

Personal Strengths Checklist

- ☐ Open-minded
- ☐ Polite or kind
- ☐ Realistic or practical
- ☐ Resilient o Resourceful
- ☐ Responsible or trustworthy
- ☐ Self-reliant or independent
- ☐ Sensitive or understanding
- ☐ Strong or tough
- ☐ Strong support system
- ☐ Thoughtful or careful
- ☐ Zest for life, spunky, or enthusiastic

Strength-based Recovery

- ☐ Strength-based practices promote resilience and self-acceptance for recovery and empowerment
- ☐ Challenges situations that may seem hopeless or helpless and doesn’t label people or tolerate stigma
- ☐ Builds hope from within, looking at past successes and promoting change by asking:
 - What has worked before?
 - What has not worked?

Remember that you are unique – Your strengths and weaknesses are not the same as anyone else’s strengths and weaknesses. By getting help and looking at your strengths, a realistic, specific plan can be made to work for you and your situation.

It’s important to focus on specifics. “Kayaking isn’t a strength but athleticism and discipline are. What makes you good at kayaking? What quality in your self enabled you to be successful in this discipline?”

Gradually, Mueller began to realize she needed to take stock of her life. She began to realize that several factors, including a history of mental health issues in her family, a previous, abusive marriage and other variables had contributed to her negative feelings of self worth.

Little by little, she started rebuilding her life. She remarried. She returned to school. She also started taking an active role in reaching out and forging healthy alliances with the appropriate support people.

“I realized I needed help in managing my disability,” she says. “Healthcare providers helped me understand my disability and taught me management tips. For example, the importance of having a schedule: it helps me stay on top of taking my meds, but also helps me manage my sleep schedule. I also started keeping a seizure diary and learned to identify patterns and triggers.

“Had to unlearn a lot of old behaviours,” she says. “When I was younger I used to be able to multitask. I had energy. But after the diagnosis I had to learn a new way of being.

Over time, Mueller began to understand that the more ownership she felt over her disability; the more she was able to articulate what her seizures were, how and when they manifested, how they made her feel and what supports she needed, her outlook started to improve.

Complementing this she reached out to Epilepsy Toronto to begin the process of counselling and career planning that has started to help her slowly but surely rebuild her life and clarify the next steps on her journey.

Paying Rent on the Past

“Self esteem is a place inside me that describes how I feel about myself,” says Mueller. “Those feelings are sensitive and raw and based on those feelings I make decisions that aren’t always good for me.

“I tend to focus on mistakes and never on the good. But I always keep going back to the negative and that’s exhausting, having

that low self esteem tape loop constantly running through my head is exhausting.

Solutions

“A counsellor might say, “you’ve come a long way. If someone says “thank you” or ‘You’ve done a good job,’ it enables me to brakes on that negative tape loop.

“I find if I help someone that also helps me too. For example, someone recently had a seizure and I was able to help her home and help her feel good about herself. When I know I’m making a tangible difference it helps me feel good about myself.”

Some other techniques Mueller employs to help her manage her self esteem, include:

- Volunteering – “I love it. Feeling that connection with others helps me.”
- Dogs
- Walking
- Gardening – “Gardening is very grounding. I love getting my hands in the dirt. Nature and the beauty of outside takes me outside of myself and helps me feel real.”
- Watching movies – “I can focus on someone else and it helps stop the chatter in my head.”

Some days it’s difficult getting out of bed, but once I’m at my volunteer work, I love it, she says. “I try to remember that the next 30 minutes is going to turn into 10 hours I really love. I need to remember the good and not feeling isolated.

“Finding a few passions has really helped. You need to find something that resonates and makes you happy.”



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BACK TO THE BASICS: FROM ONLINE TO IN-PERSON

BY SALIMA SATANI

Now that I think about it, teaching online was productive but long. In fact, I adjusted and managed very well. Two years later, I was back in the class and very happy to say how much I love teaching in person and that those online days are long gone; at least I hope they are.

What a great feeling it was to be back in the classroom. I forgot how much I missed my classroom, my desk, the feel of papers, pens, books and of course actually teaching face to face and discussing topics with my learners felt great.

Now don't get me wrong, teaching online was a very important tool for getting everyone through the Pandemic. I must say my learners and I managed quite well online but teaching in the classroom has given me a new sense of appreciation, passion and value.

Teaching online comes with benefits such as easily clicking a button to start the class, sharing the screen and accessing information. When I reminisce about online teaching I think about how many times I found myself asking this question "Can you all hear me, please unmute or are you there?" Wifi connections were at times a challenge but we got through it and learned the value of information technology.

I do believe online classes are a good way and an easy way to bring people together. Online interviews, classes, shows and much more are the new norm but can they compare to the actual in person feeling one feels with the 5 senses? As human beings, isn't it in our nature to make connections with others in person? Don't we like to socialize, interact, communicate, and laugh with each other face to face?

The Pandemic was unavoidable and we did what was required to do but were we ever made to live life online? For a short while, perhaps and we made it work because we had to, but can you just imagine if life was online forever? How would that be? Kind of boring, I say! Now don't get me wrong, learning online, teaching online, meeting family and friends online has helped us get through the Pandemic, but now that we have started living life away from the online world, I bet you those laptops don't come out as often as they did!

Speaking for myself, I sure became tech savvy and became an IT expert. I can say that I successfully taught well online, did volunteer work, participated in online events and gave presentations. Not only was I happy to teach online, but I was extremely happy to return to the classroom in person. Even

though I enjoyed it and am grateful for the online virtual teaching opportunity, I can truly say that going back to the books and back to the basics of in person teaching has made teaching all the more meaningful!

Yassin's thoughts about online and in person learning:

Returning to school, returning to literature, and returning to the foundations of learning is the finest thing ever.

A school environment connects students directly with their classmates and teachers. This has social as well as educational benefits. Because they see the same classmates every day in class; students have the opportunity to form friendships. Students in higher education have the opportunity to form possibly long-term professional partnerships. Students have the chance to physically participate in a lesson or class discussion on the teaching side. Students can always ask the teacher for clarification if they have any questions.


The advantage of online education is that students may attend classes from wherever they want. Courses available over the internet, in my opinion is a perfect plan for working parents. One can really choose with online courses as you can schedule your education

around your schedule, plan to have a family, work and also allows you to spend more time with your family. Anyone with a busy or unexpected schedule can benefit from distance education with having the option to attend online college while working full-time.

The disadvantages of online education include WiFi issues and a lack of clarity in the voices of the teachers and learners alike, making it difficult to understand all.

The in-person class schedule is defined and cannot be changed and students must schedule their personal life around school. The student cannot reschedule the class schedule to submit the assignment at a later time if plans change unexpectedly or an emergency happens. Students must choose between receiving an education and earning a career if there is a timing problem between work and school.

In my opinion, both in-person and virtual learning have advantages and disadvantages. Fortunately, schools and instructors have greatly improved their virtual learning capacities since the Pandemic began, making it simpler for students to identify which strategy is beneficial for them and continue learning by having options to choose from.

Yassin Ibrahim Mohammed 

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Learning Curves along with many of its partners in education and community services, has been affected by COVID-19. Our Summer issue drop-sites continue to be affected. Unfortunately, we cannot effectively cover our usual distribution of the paper: a print run of over 16,000 located at over 650 sites in Toronto and the GTA.

We would be happy to send you hard copies of the Spring issue or drop them off. Simply contact us at learningcurves@hotmail.com.

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BEGINNERS GUIDE TO PORTFOLIO PLANNING FOR INCOME PT. II

COMMENTARY AND OPINION BY HENRY G. J. G. GODZIK

Henry taught in the TDSB Learn4Life Dividend investing for Income and Building Wealth the Dividend Way programs. You can find part 1 of this article in the Spring issue 2022.

When deciding on a particular stock to add to a portfolio, understanding the definition of what “stock valuation” is and how it is calculated should be a priority consideration. First of all, stock valuation is divided into two streams namely; Absolute Valuation which involves deriving specific financial information from the company’s financial statements and running an analysis on items such as cash-flow, dividends, earnings, revenues etc and Relative Valuation which involves comparing similar companies and their key ratios to the target company. The primary purpose of stock valuation is to determine whether a stock is overvalued, undervalued or at fair market price. Conducting these valuations enables the investor to better understand their level of risk, whether it be conservative, moderate or aggressive. Companies that are “overvalued” provide a large downside risk, whereas, a company that is “undervalued” reduces the risk. Basically, stock valuation is determined by its “intrinsic value”, or in other words its philosophical or theoretical value based on financial models analysts create by using components of a business such as qualitative, quantitative and perception factors.

Qualitative factors (unquantifiable) include items specific to a business such as intangible factors; branding, intellectual property, senior management, legal issues, employees etc. Quantitative factors are derived from the fundamental analysis of the company including the financial statement and financial ratio analysis, profit margins, earnings multiples etc and Perceptual factors which include the investor’s idea of what a specific security’s value is, stocks perceived market price and technical analysis.

Modelling

Some notable financial models include the Dividend Discount Model (there are a number of variations) which looks at dividend paying companies intrinsic value of their stock and the dividends that are paid to the shareholders to determine the company’s ability to pay cash. The Dividend Cash Flow model is used by analysts to determine a valuation of a stock based on cash - flow projections, more specifically free cash flow. This model uses the “time value of money” calculation to discount the future cash flow to its present day value. The Residual Income Model is a valuation method of deriving a stocks value from the difference between its EPS and its “book value per share”. Subjective measures are reduced when analysts are constructing these models and the end result is to compare the models value with the current market price to establish whether the asset is over or undervalued. The discrepancy between the market price and what the analyst calculated through the intrinsic model becomes a measure for an investor seeking an investment opportunity. Remember that there are no guarantees whether an investor buys growth or value stocks that their price will go up in value. You might consider adding less stress to your life and think about purchasing

a mixture of growth and value stocks provided that it fits the portfolio construction strategy.

As you continue conducting a stock valuation analysis, pay less attention to where a stock price has been and focus on where the price might go. For example, just because a stock was priced at \$20 and now it’s \$10 doesn’t necessarily mean that it’s a better time to buy it now. It also doesn’t mean that that stock won’t go higher or lower than it is now. All it shows, is that it’s lower than before so don’t presume that the stock will rise to its former glory. You may end up holding on to a stock longer than you should. There should be a provision in your D.I.M.S. that references this issue.

Balance Sheets, Income Statements and the Cash Flow statements

Financial Statement analysis is another important area to understand when making investment decisions. What financial statements are is a set of documents prepared by the company’s senior management team showing a company’s current financial status and performance at a point in time. Financial statements are audited for financial accuracy, tax and investment purposes by accounting and legal firms, gov’t agencies and creditor reporting agencies.

Financial statements consist of 3 main areas namely, the Balance Sheet, Income Statement and the Cash Flow statement.

The Balance Sheet provides a financial “snapshot” of what the company owes and owns at a point in time, typical at the end of each quarter. The Income statement details the company’s revenues and expenses and once the various results have been tabulated, will indicate whether the company made a profit. The cash flow records the actual movement of cash in the company, showing which of the company’s areas generated inflows of cash and what was paid for in the quarter. The cash flow statement provides specific details about where the cash came from, what it was spent on and whether the company spent more money than it generated.

Investors should not get discouraged by these documents because proficiency in financial statement analysis can takes years of experience and analytical practise. That is one reason why investors become intimidated by the sheer number of facts, figures, footnotes and complex explanations contained in the company’s quarterly and annual reports. Financial statement analysis is usually the domain of accountants so as with other areas that investors find challenging, seek the help of these financial statement specialists.

Ratios

Another crucial component of the stock analysis process is having a fundamental understanding of how financial ratios influence the decision making process as it pertains to stock selection.

Becoming familiar with some basic ratios derived from the financial statements, is important when deciding which equities are best suited for your portfolio. Understanding where the ratios actually come from makes the equity choice easier when deciding the strategic exposure of the investment as well as its placement in the portfolio and business cycle. Ratio analysis is used to evaluate various aspects of a company’s financial performance and operating efficiency,

liquidity, profitability and debt management. Ratio analysis helps to assess whether a company can continue to grow or shows signs of aging and deterioration, by using current and historical data derived from the company’s financial statements.

Ratio research can be very time consuming, and in some cases prove to be an unproductive exercise. Focus on the specific ones that are unique to your D.I.M.S. program. For example, the following should be considered when doing further ratio research as it applies to dividend investing: EPS, earnings per share; P/E, price/earnings ratio; P/EG, price earnings and growth ratio; P/EGY, price earnings, growth and yield ratio; Debt equity ratio; Dividend payout ratio, which varies depending on industry sector; Dividend yield ratio; ROE, return on equity; ROI, return on investment; Book value per share; Cash flow per share, to name a few. Information on how to perform the calculations and exactly what they represent can be found on many investment sites online. Peter Lynch, a former top ranking mutual fund manager stated that “all the math you need in the stock market, you learned in fourth grade...” he also stated, and was insistent that private (retail) investors can outperform professional fund managers by developing basic insights such as common sense, doing some research, and sticking with companies that you may have some familiarity with.

Technical Analysis

Technical Analysis is another tool that’s available for investors to investigate. Technical analysis is fundamentally the relationship between trading volumes and price movements to determine the supply and demand for specific securities. The focus is on the company’s historical stock price movements and the trading volumes of the stock in relation to those of the market. Technical Analysts are of the belief that past trading activity and stock price changes are valuable indicators of the securities future price movement. It’s also the study of market movement by analyzing stock charts relative to their price and volume movement. Various stock charts help to identify specific price patterns to determine future price movement. Stock charts illustrate the volumes of shares traded daily/weekly, help to assist in interpreting supply and demand of a stock and whether the stock is trading higher/lower than “normal volume”. Some common stock charts include the following: Line Charts which plot successive stock prices connected by a line over time; Bar Charts which plot high/low closing prices over time; Point and Figure Charts utilize columns consisting of stacked X’s and O’s and plots price against changes in direction by plotting a column of X’s as the price rises and a column of O’s as the price falls; and Candlestick Charts which display the high and low, opening and closing stock prices and indicate whether the opening price ends up higher or lower than the closing price. Although the general consensus assumes that technical analysis is the exclusive domain of traders and day traders, investors, once they’ve decided to buy into the market, use technical analysis to help identify quality, low-risk securities at a good price level. As with fundamental ratio analysis, technical analysis takes serious time, commitment,

learning and practice to fully understand its contribution to the stock analysis process.

Another very popular technical tool used by investors is what is known as Moving Averages. Moving averages show the value of a securities price over the duration of 20, 50, 100, 200 days. If for example, the stock price “crosses” above a 200 day average, it’s a signal to either hold or purchase more of that security and if it crosses below the moving average, it’s a signal to sell. When the market crosses the 200 day moving average in either direction, it is considered a major signal.

Moving averages are calculated by including the most recent stock price and eliminating the earliest price before computing the average. Sir John Templeton said...” the best time to buy a stock is when its reached its maximum level of pessimism...”.

Relative Price Strength is a technical tool used by investors to show what value the market itself places on a stock. It’s simply calculated by taking the stocks price a year ago and its price today, calculating the percentage change and comparing it to similar stocks over the same period. The general consensus is to look for stocks that have a relative price strength rating of 70% or over. Now comes the time where some serious decision making needs to be done to determine which companies will become a part of the portfolio building process. When looking for companies to add to the Dividend growth portfolio: DO Look into the “story” of the company. Is it ranked in the top 2-3 in the industry?

DO Look for companies with historical growth and prospects of moderate, consistent earnings growth

DO some historical research on the dividend payments and stock price over the last 5-10 years. Are the growth rates the same?

DO Look for a company that offers a good dividend yield (3+%), but do not let yield be the driving force behind your decision. Companies that pay “rich dividends” (8-10-12%) need further research to determine the sustainability of the dividend and whether it’s in jeopardy of suspension/cancellation.

DO Look for companies whose stock/bond rating is BBB+/A. Companies are required to pay the companies bondholders first before paying preferred/common dividends. Companies that default on making bond interest payments - red flag.

DO Look for companies that have potential for future growth. Will their products/services be in demand 10-20 years from now? Is the size of the market growing? Does it dominate?

DO Look for companies with a strong senior management team; i.e. knowledgeable, experienced, educated in the business they are running. Check to see if senior mgmt. executives are buying/selling stock in the company.

CONTINUED ON PAGE 9



Toronto Education Workers/Local 4400 supports Adult Education programs offered by the Toronto District School Board (including but not limited to):

- **Essential Skills Upgrading**
- **ESL/LINC Programs**
- **General Interest Programs for Adults**

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BEGINNERS GUIDE TO PORTFOLIO PLANNING FOR INCOME PART II

COMMENTARY AND OPINION BY HENRY G. J. G. GODZIK

CONTINUED FROM PAGE 7

Why? A company's long-running success in the midst of a poor economic environment is a positive sign.

DO Look at the company's fundamental/technical analysis (moving averages, relative strength index). Does the company fit into your D.I.M.S. profile?

DO Look for companies that are leaders in their industry/sector. Have they formed partnerships and/or acquired competitors? Do they continue to develop a strong economic "moat"?

DO Look for companies level of innovation and rate of new product expansion. Are their current lineup of products still in demand? How difficult (if at all) would it be to diversify and grow into new markets; both domestic and foreign.

DO Look for companies that have adopted ESG strategies. What % of earnings are dedicated to the "greening" of their business/industry/sector? Is their workplace environment favourable to various diversity groups?

D.I.M.S. Method Revisited

The D.I.M.S. dividend growth formula is committed to helping design, construct the implementation process of the portfolio itself. This is accomplished by understanding the importance of asset allocation, diversification and rebalancing, when deciding the appropriate mix of assets, the risk associated with each group and strategies to mitigate any significant downside to the portfolio.

Asset allocation is the process of determining which of the asset classes i.e. stocks, bonds and cash is best suited to your individual investment needs. Asset allocation should be largely driven by your time horizon and risk tolerance. It is crucial to select the right asset mix according to your needs, since statistically, studies have shown that 60-70 percent of your investment return will come from the portfolios asset allocation. Further research has also clearly shown that asset allocation is the biggest determinant of gains and losses which explains more than 90 percent of the variation in a portfolio return. The relationship between risk and reward are closely linked and the reward for taking on more risk is the potential for a greater investment return. All investments involve some level of risk and the possibility of losing some or all your invested dollars is real. That is why it is important to include different asset classes in the portfolio.

In order to manage, monitor and administer the dividend portfolio; the investor should be familiar with the concepts of Asset Allocation. A helpful solution is to build a spreadsheet which has graphing capabilities as well as math functions to group the investments under the appropriate allocation. You may elect to group the investments by allocating according to, investment types, sector/industry, geographic location, market capitalization or whatever other classification you deem important to include. This information would be referenced from your D.I.M.S. layout.

Investors who are properly DIVERSIFIED and have broad exposure across various sectors, industries, asset types and countries enables the investor to build a portfolio with generally less risk than the combined risks of each individual stock. The purpose of diversification is to mitigate the risk of potential portfolio loss by mixing a wide variety of investments within the portfolio. Diversification also strives to decrease the effects

of "Systematic Risk" within the portfolio so that the positive performance of certain investments counteracts the negative effects of other securities. Systematic Risk is risk that investors have no control over i.e. interest rate risk, inflation risk, market risk etc and is unpredictable and cannot be diversified out of a portfolio. Investment portfolios are not immune from its effects and even specialized stock diversification cannot fully protect portfolios from it. Various studies have concluded that maintaining a well-diversified portfolio of 25-30 stocks delivers the most cost-effective level of risk reduction. When picking stocks for the portfolio, also be aware of high yielding securities whose stock price has decreased and the market interprets this issue as an indication of a possible dividend cut. Stick with dividend stocks that pay a moderate yield of 3+ percent and are expecting approximately the same percentage in their dividend growth.

There are times when experienced investors aren't actually all that diversified because they are very confident in their portfolio choices. Their portfolios consist of no more than 15-20 stocks and they focus on owning concentrated industries that they understand, and pay less attention to industries that they do not. It minimizes the portfolios ability to be perfectly correlated to the flows of the market. Of course there will be times when specific stocks will not perform as anticipated and should not create any major damage to a properly positioned portfolio. It's important to understand that disturbances in the marketplace have happened in the past and will continue to do so in the future. These disruptions will indeed continue to be facts of life for investors. Savvy investors recognize these disruptions as buying opportunities and take full advantage of these chances. Negative events will impact portfolios in the short-term, but history has taught us that markets are resilient and that a recovery will take place in time. When constructing the dividend portfolio, investors need to be familiar with Concentration Risk. This type of risk occurs when insufficient diversification leads to an investment portfolio's heavily concentrated by industry, geography, market cap or other factors and there is a negative change to those factors. Sir John Templeton, the legendary investor and founder of the Templeton Growth Mutual Fund stated that. "the only investors that shouldn't diversify, are those that are right 100% of the time...". Ideally, dividend investors will be better off maintaining a diversified portfolio that can weather different economic storms and at the same time being able to take advantage of investing opportunities suitable for the D.I.M.S. investment philosophy. Ultimately, a sign of a well constructed and diversified portfolio is how well the asset classes and securities held within it have performed overall.

Portfolio REBALANCING is another important component of the D.I.M.S. strategy. Basically, the process of rebalancing is to return your asset mix to its original asset allocation by either selling some of the top performers, and/or selling over-weighted asset categories and using those funds to shore up the under-weighted percentage of the portfolio. The goal is to bring the portfolio holdings back to the ideal mix initially set out in your D.I.M.S profile, taking into account changes in investment goals, income needs, risk tolerance, time horizon etc. There are many opinions as to when to conduct the rebalancing process i.e every 6-12 months or when

a specific asset class has decreased more than the percentage initially allotted to that class.

Rebalancing various types of accounts such as RRSP's, TFSA's and Non-Registered accounts can be complicated and challenging since they need to be treated differently for tax purposes. Remember not to inadvertently jump in and rebalance every time certain components of the portfolio underperform. Even a well-balanced portfolio will inevitably have some stocks that either under or outperform others. As one asset class continues to outperform, the bigger percentage of the portfolio it makes up, thus creating an unbalanced portfolio. If you are still not sure when you should conduct an asset rebalancing analysis, seek the advice of a financial advisor who can guide you through the initial process before you venture out on your own and possibly create some unnecessary portfolio trauma. Also, there are various methods of rebalancing, so whichever one you choose to use, make sure to account for any transaction fees and tax consequences that might arise from such actions.

Stock buybacks are another investing arena that dividend investors are encouraged to explore. When companies buyback their shares, it results in a reduction of the number of shares outstanding while still maintaining the same level of profitability, thus increasing the company's earnings per share EPS. Buybacks tend to boost share prices in the short-term because of the reduction of available shares. Shareholders that are eager to purchase stock start to bid up the price of the securities in the market. With the decrease in shares available, owners of these shares are now in possession of shares that represent a higher percentage of ownership at a higher price per share. Ideally, companies will buyback their shares when it's trading at a bargain price.

One drawback of the buyback strategy is that any increase in the share price tends to benefit the short-term investor than to necessarily benefit the long-term investor. As a result, buybacks are sending a signal to the market that the increased earnings may not be the result of a company's growth and reinvestment strategies. That is why investors should investigate the company's reasoning for initiating the buyback process. Buybacks shouldn't jeopardize a company's ability to take advantage of good investment opportunities nor place them in a highly leveraged position that lacks capital discipline. There have been incidents whereby buybacks have been used to manipulate earnings i.e. temporarily, suspending a dividend in order to use the dollars to buyback stock and increase the EPS for that reporting period. The company's senior executive's bonus is often tied to the EPS performance. Although many company share buyback programs are not conducted in this fashion, it's a quick way to lower share count and fabricate positive company performance which isn't based on factual information.

A properly diversified portfolio can withstand the shock of a stock's volatile behaviour. If a stock suddenly drops in price, find out why without allowing your emotions to compel you to sell prematurely. Studies in Behavioural Finance has shown that investors have often let their emotional state dictate how they make their investment decisions in the midst of a market crisis, resulting in an underperforming portfolio relative to a given index. Take time to process the information before deciding to pull the plug. You may ask yourself if you are more worried about the company or the markets overall volatility. Even well established companies stock will decline when the market heads south unless there is some damaging fundamental issues within the company. Strong companies will likely bounce back affording you the luxury of purchasing more shares at a bargain price.


Stinkers

Sometimes, the tendency of investors is to sell winners far too soon, while holding on to "stinkers" (stocks that have outlived their usefulness in the portfolio) far too long. Don't let the profits earned by your winning stocks be eroded by the non-performance of the stinkers (losers). Also, has the price of these losers dropped more than what you initially paid for them? Don't assume that they may return to their former value. Breaking-even is not a D.I.M.S. investment strategy to embrace at any time. The goal of your strategy is to make money, not get back the same amount of capital. If your losers have fallen out of the D.I.M.S. favour, sell them and reallocate those funds into another quality dividend paying company that meets the D.I.M.S. criteria. However, before acting too hastily, put in place a selling strategy to avoid stocks that could torpedo into the depths of investment despair. If a company fundamentals are deteriorating an investor may execute a stop-order to set a selling price, but watch for warning signs before selling to make sure that the investor is making the proper choice. Some signs to be aware of include, weak earnings reports, negative earnings revisions (EPS) drops, significant competitor pressures, senior management shuffle (top mgmt get fired, executives leave unannounced, CEO passes away), federal investigations and legal issues, insider trading prior to the release of bad news and dismal earnings reports and if the dividend is in jeopardy of cancellation, suspension or if there has been no increase in the dividends over the last year without any explanation. On the other hand, selling a stock that can be traded for a similar company that provides a better yield and growth prospects and a dividend that is more sustainable can also be an advantageous strategy, but always verify and validate the sources of company information before acting prematurely on the selling decision.

ETFs

With all this being said, if dividend investors still find the D.I.M.S. or other investment strategies intimidating and complicated, one possible solution to address this investment paralysis is to consider the purchase of Exchange Traded Funds (ETFs) which are similar to mutual funds in that they invest in a fixed basket of securities. ETFs trade like stocks on a stock exchange and with greater transparency, the investor knows exactly what is held in the ETF. This enables the investor to avoid stocks that may not be of interest to them as well as not doubling up on stocks already owned. Everything is spelled out in the ETF prospectus including all the holdings, fees and other applicable information. ETFs enable the investor to have easy access to various asset classes because many of the ETFs available in the market today cover a host of different sectors, countries, indices and industries. If the investor wants exposure to a specific industry, but doesn't want the challenge of picking individual stocks, buying the ETF is a better choice. Not only can ETFs be an important addition to a dividend portfolio, but investment portfolios can be constructed using only ETFs.

Another very important ETF item to understand is how ETFs are taxed and being able to choose the most tax-efficient solution available. Deciding which type of account (RRSP, TFSA, Non-Registered, RESP) the ETF is held in and which country the ETF is domiciled in will impact the amount of withholding tax the investor is subject to. As with other investments, if you are not sure what to do, seeking the advice of a financial professional will help to ease the burden of making decisions that you're not comfortable with.

Watch for the third part and conclusion in our Fall issue 2022 where this article will be continued. 

AN INTERVIEW WITH LOUISE BRUFF ON HER NEW POETRY COLLECTION, *EVERY NEW DAY LIES WITHIN A BATTLE FIELD* BY MINA WONG



Earlier this year, Louise Bruff published a new collection of poems through Bookleaf Publishing.

I had the pleasure of speaking with her about being a writer of poetry who generously shared her life experiences with the reader across many themes.

Congratulations on publishing Every New Day Lies Within a Battle Field. It's our pleasure to talk with you about this poetry collection. First off, how long have you been writing and publishing?

When I was a young girl growing up in Jamaica, I often wrote stories and poems. It was something that I never really thought too much about, I just enjoyed writing. I never seemed to have any trouble coming up with ideas, they just naturally came to me.

My first experience having my writing published was in the 1990s when two of my poems were published. I have also published a few short stories.

So, you have written poetry and short stories. From this book, is poetry your preferred genre, or are you still writing prose such as fiction and non-fiction?

Almost all my writing is either poetry or short stories. I can't say that I have a preference for one over the other. Generally, the ideas or thoughts that I want to express will decide their form for me. By that, I mean that I don't think too long or hard about it. Some subjects come to me in the form of a poem. Others are more descriptive and have a longer story that needs to be told. *If some ideas have been more spontaneous and others more reflective, were the poems in this book collected over a long time, or did you write them mostly for this book over a relatively short time?*

The verses collected in Every New Day Lies Within a Battle Field are a selection of my poems written over a period of 26 years, from 1990 to 2016.

Since these poems were written over many years, my life, the things that were important to me, and what I wanted to write about also changed. "Life" written in 1990 was a plea for understanding amongst all human beings. "The Mother of Children"

written in 2016 was my response to a tragic news event. In that way, you could say that as I got older and gained more life experience, the inspiration for my poems also moved from general themes to more specific ones.

Your poems certainly reveal a wide range of thoughts, feelings, memories, reflection, and critique from rich life experiences. How would you describe the mosaic they formed in your poetry?

That's a difficult question for me to answer since my writing is based on my life experience which in turn, is based on my memory of an experience. I can't really separate them. What I can say is that memory plays a large role in my writing. I have vivid memories of people I've met and of life experiences that have influenced me deeply in some way. These memories and reflections make their way into my mind, take on a new shape and become the seed for my poems.

Then would you also say that your poems are expressed from a woman's experience, and if yes, what makes this feminine perspective unique from other points of view?

I don't set out to write from a distinctly female point of view. I write about experiences and feelings that to me are more universal. They are more like words of encouragement that are meant for everyone.

But since they are your poems, are there perspectives that women can appreciate more intuitively? For instance, page 26 depicts a feminine experience of motherhood. How would you intend to share this experience with people who have never known childbearing?

I didn't have that much to do with choosing the illustrations because the publisher did that. This particular illustration goes with my poem, "The Land I Remember." It is about my earliest memories of Jamaica, my birth you could say, of who I am and where I come from. My intention was for this poem to be broader and more about who we are than about a woman's experience of motherhood.

If so, could you also talk about conflicting emotions in your poetry, such as fear and courage, joy and sorrow, anger and peace, and other opposites paired together?

Well, from my point of view, the emotions of joy and sorrow, for instance, do not really conflict with each other. They are more like two halves of a whole. Joy feels joyful because we also experience sorrow. And with sorrow, you can feel some relief knowing that at some point it will pass, and that joy will return. What life has taught me is that each of us will have a life that is filled with challenges, but those challenges can be counterbalanced by courage.

If that's the case, are there other emotional couplings in your poetry that you want to share with the reader?

There are many but to name a few, humanity and inhumanity, poverty and wealth, courage and weakness, the natural world and the spiritual world.

When you decided to publish this collection, how did you choose a publisher, the editors, illustrators, and commentators?

I was first encouraged by my sister to try publishing some of my writing, and then a friend suggested that I get in touch with Book Leaf Publishing. Once I reached out to Book Leaf, they got in touch with me quite quickly. Book Leaf Publishing is a self-publishing company that has a team of people who support and help the writer, with things like selecting a book cover design, deciding on the number of poems to include, choosing illustrations, etc. All our conversations took place online. If I remember correctly, the whole process took about three months from start to finish.


The editors, commentators, and illustrators were all assigned to my book project by the publishing company.

Last but not least, do you have plans to publish poems again, or would you also be interested in writing and publishing prose?

If I think about right now, I would say that I could definitely imagine publishing another collection of poems because for one thing, I have a lot of poems! I don't have any plans to publish short stories at the moment, but that's not to say that I wouldn't. Who knows what's in store? I am very grateful for whatever opportunity comes my way.

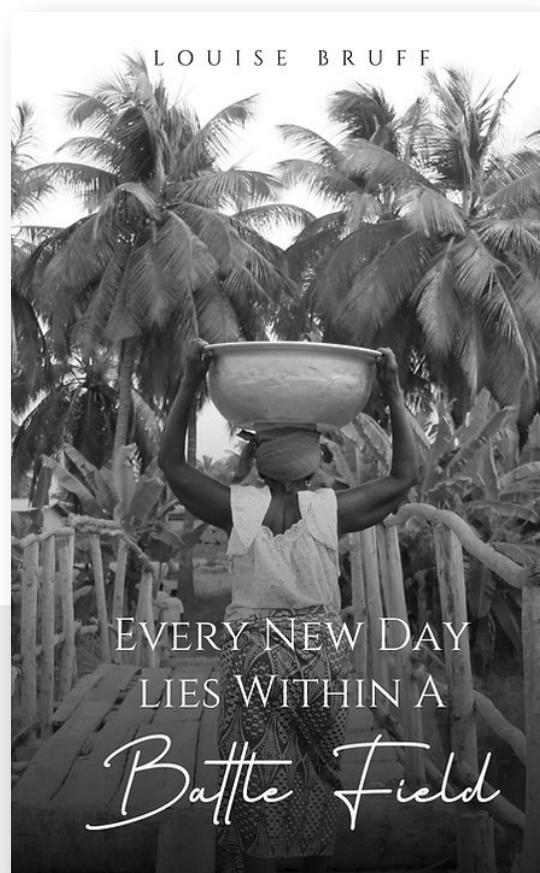
Louise Bruff immigrated to Canada in the 70s, worked in a factory for 35 years, and raised three children in Toronto. She has been a member of University in the Community since its beginning at Davenport Perth Neighbourhood and Community Health Centre (DPNCHC) almost 20 years ago. Throughout Louise's life, there have been two major constants: she has always made time to write and she has never stopped believing in the power of learning.

In the recently published book of her collected poems written over a period of 26 years, Louise reminisces about her youth in Jamaica, carries on the family legacy of storytelling and reflects on the twists and turns of her life in Canada. She hopes that her writing will encourage others to remain students of life. As she writes in her poem, "A Life Filled With Dreams," there is no retirement in learning." This book is a testament to Louise's determination. UitC is proud of you, Louise!

Would you like to join UitC? Email us at: universityinthecommunity@gmail.com 



Every New Day Lies Within a Battle Field
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LEARNING TO ACCEPT KINDNESS FROM OTHERS: ELON'S NEW YEAR RESOLUTION

A SHORT STORY BY MINA WONG.

Two years ago, Elon Osman and Bill Poon met at a basketball event and became fast friends. Knowing Elon needed a place to stay, Bill lent him his Toronto apartment while he was teaching in the Yukon.

Bill found Elon to be a gentle soul with a stubborn mind. He would reject help from others saying he did not need it. But seeing that Elon accepted kindness from him, Bill believed there was more to find out about his friend's stubbornness.

When probed, Elon told Bill that he would turn down assistance if told completely what to do, much like authoritarian parental rules.

But he confessed to "messing up many times" because of refusing help, and recently, "my new year resolution in 2022 is to learn to appreciate kindness."

Elon also admitted that he had started to rebuff help right after his family's arrival in Toronto from Armavir, Armenia in 2005. Starting Grade seven that year, twelve-year-old Elon had already envisioned his Canadian life to be free of parental control.

When teachers offered Elon help with school, he said he could manage just fine. "I should have been grateful to my teachers", he lamented.

Soon in Grade eight, he found reading, writing, math, and science extremely difficult.

To support Elon, his school recruited a tutor from a group of Grade eleven students: sixteen-year-old Benny Seth had only emigrated from India in Grade nine, but prepared to work with firm parental expectations, he studied hard to earn top marks in all subjects.

When they first met, Benny told Elon, "School isn't always fun, but getting good grades isn't the hardest thing in life either."

Somehow, the boys got along and soon, Elon was reading better and showing more interest in math and science. Before summer holidays, his writing skills were still weak, but he managed to get a C in English and in science, a C+ in math, and an overall C+ to start high school. His best subject was basketball with a B+, also a benefit from playing with Benny each week.

Benny said, "If I were you, I would take a summer course in reading and writing."

Preferring basketball, Elon quickly forgot Benny's advice about summer school. "That was another time when I was too stupid to accept help."

Halfway into high school, Elon's school gave him a choice: to get serious remedial help or drop out. He was failing every course except sports.

Mrs. Osman would cry after meeting with Elon's teachers. Then she said, "At sixteen, you can think for yourself. If you don't like school, you can work at Dad's hardware store."

But wanting no parental input, Elon moved out in search of work and his own place. "I was a fool to take off like that."

The next decade turned out to be much harder than Elon had ever imagined. Drifting from hostel to hostel, he realized even fast-food jobs expected high-school literacy. He also tried dishwashing and janitorial work but quit many times: exhausted by the physical demands, his hourly output always fell below industrial targets.

It was Elon's good fortune to meet Bill, who let him stay in his apartment while he worked up north. Bill would come home for holidays, but "Elon and I can work something out when I'm in town."

With Bill's encouragement, Elon applied for a part-time office assistant position at a property management firm. Bill also helped him prepare for the interview and tests in spelling and computer skills.

Using Bill's wardrobe for the interview, Elon's dress code was impeccable. When asked how he would succeed if hired, Elon remembered what Bill had gone over with him: "I would always be on time, read everything carefully, file documents correctly, and work as a team player."

Informing Elon that he had done "not too badly" in spelling, the firm took a chance on him. Management was patient while he got up to speed, but within five months, he almost lost his job by ignoring advice from colleagues before an office party: "Go easy on the liquor. It's really for our clients."

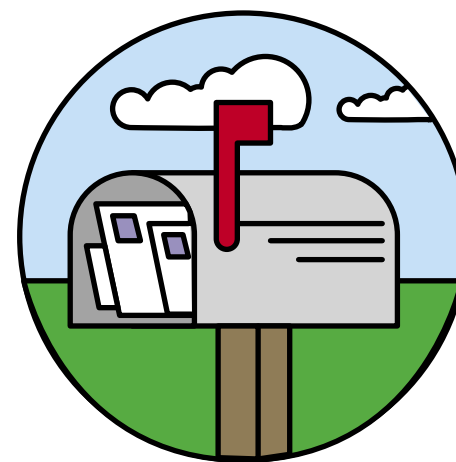
Somehow, amid the party's speeches and merriment, Elon passed out after just one drink. A manager took him home, but she sternly described his behaviour as unprofessional.

Elon remorsefully pleaded for another chance. He also decided to start appreciating well-intentioned advice.

"When I learned the meaning of honest help and support, my work improved a lot. Even my parents now think I am more mature. They must also think a regular paycheck is absolutely incredible for an idiot like me."

Halfway into 2022, Bill still lets Elon share his apartment while he works in the Yukon. Mr. and Mrs. Osman have also offered their son joint ownership of the family home. Elon vows to learn to accept advice and support not as constraints, but as opportunities to build success, to reciprocate in kind, and to gain upward mobility as his own personal achievement.

LC



Dear Elcee

Dear Elcee is a feature written by Deborah Noel of Learning Curves. Send your questions about education, training, careers, and jobs to deborahjnoel@gmail.com.

Dear Elcee:

I need help researching employers! I feel I have been going into jobs and then discovering its not the right "fit" for me. I am tired of job hopping and just want to settle into a job and stay there for awhile. What am I doing wrong?

Still searching in Scarborough

Dear Still Searching;

That does sound like a dilemma. For many years, job seekers, like daters, have gone with the philosophy, if they "like me", that's good enough. If I am looking at a resume and see an inordinate number of short-term jobs, I wonder...Were these short-term contracts? Or were these positions that either the job seeker or the employer discovered it wasn't working out. If the answer is the second, its often a result of poor prior research. If a person isn't working in the environment that's good for them, either they or the employer may make the decision to terminate the employment. Good employers understand the value of a happy employee.

Prior to the internet it wasn't that easy to research prospective employers. Job seekers would be encouraged to visit the work site before the interview, assess the company culture and gather information. We would also encourage a visit to the library to look up the company and check out the microfiche (remember microfiche?). But now with the magic of the internet researching a company has become so much simpler and faster. However, prior to doing your company research you should ask yourself questions such as.

What do I value in a job? Depending on your age, where you are in your career and family responsibilities those factors can vary. I know, having lived in Toronto, accessibility and time commuting have often factored into

job satisfaction. There are also considerations such as security, employer expectations, opportunity to be flexible, opportunity to advance. Sometimes, taking the job you know you will love, even if it pays a little less (within reason), can mean more time and money. Write down your core list of "needs" and "wants".

Is this the company culture I want to work within? I still recommend an in-person reconnaissance mission if possible. What is the dress code? Do the staff appear to be happy? What is my gut instinct? Check out their website and especially the mission statement. Is their mission statement in line with your core values?

Check out websites such as LinkedIn, glassdoor.com and Indeed.com. These sites have dedicated company research pages along with valuable reviews from previous employees. Take these reviews with a critical eye but if you see a common thread take that seriously. Check the dates on the reviews. Have they improved or is there no change? These sites will also advise on factors such as life/work balance, benefits, bonus or reward options. Finally, check out their social media pages which will supply insight on company culture, values and diversity. .

We value your opinion. Please let us know what you think about this column. Send comments to learningcurves@hotmail.com.

LC



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