



Life
INC.



The Ultimate Career Guide for Young People

by Neale S. Godfrey
with Tad Richards

Brought to you by
**Deloitte
Foundation**



*By The New York Times #1 Best-Selling Author of
Money Doesn't Grow on Trees*

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**“To Gavin, my love, my heart,
may your life be filled
with dreams of infinite possibilities!”
Love,
Grandma Neale**



ForeWORD

Meet **LIFE, Inc.** —A Global Positioning System For Your Career

Did you ever wonder how your best friend's mom or dad got that great job at one of your area's largest companies, or what made your favorite teacher choose his or her profession? And just how *did* that Chairman of the Board that you read about get to the top of her profession?

There is no one answer to any of these life stories. Career paths are interesting things. They often start out with the simplest of ideas, but then wind up moving through a series of unexpected turns and twists that are truly unique to all of us. It's supposed to be that way—and perhaps is part of the fun of determining our life's work.

The momentum of one's career can be influenced by the people we meet, the things we read and, most importantly, the activities that we either like the most or that we just plain excel at (and sometimes that isn't the same thing.) In an era where there are so many options, wouldn't it be great if there were a road map to positioning one's career—a road map that just happened to lead you through many of the possibilities and answered your questions along the way?

Well, we'd like to think that this book is just that—a sort of career-oriented global positioning system (and particularly effective when used along with its companion website). In these pages, you will meet “virtually” a wide range of men and women who once sat exactly where you are now—young adults trying to work through just what they could do “when they grew up.” These virtual role models (VRMs) share their early dreams and experiences. They will tell you what influenced them most, and what lead them down the road to the jobs they hold today. Many of them admitted to us that they started out on one career path—and wound up in an entirely different direction. In other words, a career path is rarely a straight line.

In this spirit, we hope the **LIFE, Inc.** experience opens your horizons to new career possibilities and answers some of the same questions you might have asked had you met each of these VRMs personally. We hope you then take the opportunity to “borrow” some of these same questions and ask your teachers, parents' of your friends, and others, to find out what their career paths were like as you try to come up with direction for your own.

With that in mind, we leave you with this: If one or two of the personal stories in this book connect and cause you to think, “I'd like to do that when I get out of school!,” then **LIFE, Inc.** has done its job. We know

there is a lot to think about these days. You are probably busy volunteering in your community or studying for exams—all of which may hold clues to your future career options. We hope that the **LIFE, Inc.** program, and this book, helps you to decide more easily what career path just might be the perfect fit for you.

— **Shaun L. Budnik,**
President, Deloitte Foundation and Partner,
Deloitte LLP

A special message to those who don't read Forewords as a matter of principle.... Make an exception and read this...

It is really full of information that any adult who cares about teens will find reassuring (and maybe alarming) and that teens will read, nod their heads in agreement and hopefully say, “Here’s a business that understands us.”

This book exists to help you, talented teens and adults who care about them, e.g., their parents, mentors, teachers, relatives and/or guidance counselors, make some of life’s biggest decisions with more confidence. This book also exists because we know that teens are focusing on college plans and possible careers earlier than ever. For example, a recent Deloitte/*Weekly Reader* Research survey of teenagers found that nearly half of 12-14 year olds reported that they have already started thinking seriously about a future career. In fact, plans to attend college are well established by age 12, and by ages 17-18 most young people are a locked onto a desired career path plan. This means you need information sooner rather than later about career possibilities and how to make good choices among them.

To help you visualize your future, you’ll encounter **LIFE**... The Library of Infinite Future Experiences...the middle two letters are in italics, because this is the library of *What if?* What if I’m at this point in my future? Or that point? You can make your own world in the Library of **LIFE**. You can furnish it, decorate it, walk through it, jump up and down in it, even defy gravity in it. It’s yours.

You can put everything into that world that you can imagine. The point of **LIFE** visioning is to put yourself, as completely as you can, into a situation you think you’d like. Instead of saying, “I’d like to be a newspaper editor,” or “Someday I’m going to run my own business,” or “I wish I could be a pilot,” *put yourself* there.

Further, to help inform and inspire you, you’ll encounter Virtual Role Models (VRMs) who’ll share something about themselves. We call them Virtual Role Models because they speak to you through the pages of a book, or across

cyberspace from a website, but they're real people who've volunteered to be part of this project.

Teens reading this book will also note that the VRMs appear to be “*really old*.” Well, relatively speaking, that's true, but this is by design. The VRMs will give you hope that you don't have to have perfect clarity about what you are going to do with your life as a teen or later for that matter. You'll realize that you need self knowledge, flexibility and a willingness to use your imagination. The VRMs show you that there are many roads to success, however defined, and that if you want to continue to grow and change, you can love the challenge of being you. These and more VRMs can be viewed at www.nealeslifeinc.com.

Having read this far you may be asking, “Why is *the Deloitte Foundation* doing this, and what's in it for them?” It's a very logical question.

The answer is equally logical and straightforward: *We are the not-for-profit arm of Deloitte LLP*, an organization that cares about its people and those who might one day become associated with us. It follows that education is important to us.

We strive to understand more about the young people who are entering the workforce in the coming decade. We've been creating a picture of the youth of today and the adults of tomorrow from the studies that we've conducted, both within and outside the organization. The insights from this body of research have been cited by *Harvard Business Review* senior editor Leigh Buchanan, who used our study to point out that:

Today's teenagers are characterized by ambition, energy, hunger for stimuli—and the overwhelming desire to stay put at one company as long as possible. Watching their parents suffer through months—sometimes years—of unemployment has left once peripatetic youth with a need for professional security, according to a new study by Deloitte and the Institute For The Future (ITF).

Students...ranked highly such habits as working patiently and diligently, working independently, multi-tasking, and developing personal connections.

Those last three traits are typical of the technologically immersed which, not surprisingly, includes the majority of respondents. For teenagers, work has become something that gets done amid instant messages, ringing cell phones, blaring music, and incoming e-mails. Integrating these “technology natives” into traditional office environments may be difficult, warns Stan Smith, the National Director of Next Generation Initiatives at Deloitte. “Businesses will be challenged to balance new workers' expectations for boundary-free inquiry with legitimate business needs...” he says. “On the other hand, employers might well look to entry level workers for new solutions to knowledge management and business generation in virtual environments.”

So we know, as well or better than anyone, that the world has changed, and the old paradigms of kids thinking about careers don't fit any more. That's why we're delighted to present this book of Neale S. Godfrey's, to give the students of today, and their parents, some new ways of thinking about where they are, and where they're going.

We at Deloitte know that you are our future and that our research has shown that Millennials are fast becoming an influential factor in the workplace. That is why Deloitte asked me to study your generation and write a book about this topic, called *Decoding Generational Differences: Fact, Fiction...Or Should We Just Get Back To Work?*

We also want you to consider some careers you may never have imagined: working as a professional auditor, or as a business consultant, or working with tax matters or in financial advisory services. Boring, you say? Are you sure? A lot of careers that don't have television shows or action movies built around them still hold your interest (and there is a professional auditor who plays a key role in one action movie, *The Untouchables*).

This is a profession which makes a difference; we are proud of that. Auditors keep the system honest, by making sure that individuals, corporations and governments are responsible for the money that passes through their hands.

We think that Deloitte is a wonderful place to work. In fact, others do as well. According to *Business Week*, Sept. 2007, Deloitte ranks number one in the nation in their list of best places for a new college graduate to launch a career.

And, look at the VRMs in this book, to read about real people talking about how they got into this field, how they found their way to Deloitte, and the rewards they've found here.

Enjoy the journey that is your life. We really hope that the insights you gain from this book and website will help provide you with the tools to make your journey more successful and satisfying than it might have been otherwise. Take care.

— **W. Stanton Smith**
National Director, Next Generation Initiatives
Deloitte LLP





Introduction

When I got to college, I decided to major in chemical engineering, because I heard that's where the money was.

When I got to college, I majored in political science, because my parents are lawyers, and they always wanted me to follow in their footsteps.

When I got to college, I majored in psychology, because I've always wanted to help people.

When I got to college, I majored in archaeology, because I love finding out about how things used to be, and besides, I loved those Indiana Jones movies.

Which one is the best reason for choosing a major in college?

1. All of them.
2. None of them.
3. Hey, I'm not in college yet. But, why should I wait till then to start thinking about what I want to do?
4. All of the above.

Well, you guessed it. The answer is all of the above. Every one of those reasons for choosing a college major is part of a good reason, but none of them is enough all by itself. And the time to start thinking about your future is now, so that by the time you get to college, you have some really good ideas about where you're going.

Yes, making a good living is important, but you can make a good living in many, many fields, and we often get a lot of misinformation about “where the money is,” and how much money you need to live a comfortable life. There's no one answer to these questions, but in this book we'll look at what people make, and what factors go into determining different incomes.

Helping people is a wonderful goal, but it's too general. There are lots of ways you can help people, either in your career or in other parts of your life. In this book, we'll discuss the pros and cons of many different professions.

Indiana Jones or no, it's a wonderful idea to follow what interests you. Your college may or may not lead directly to what you do for a career—it doesn't always, as we'll see in our “**Virtual Role Model (VRM)**” interviews, which are Q & A's with successful professionals looking back on their career path.

And yes, your parents are important sources of information and advice about what the grown-up world is like, as well as being some of your greatest role models. But, that doesn't mean you have to grow up to do what they do...or

pursue a career in the same way that they did. In this book, we'll discuss how parents and kids can think and talk about careers.

Your life will be **different**

Your generation will be different. Over the past half-century, Americans became very mobile. They moved around the country, and they moved from job to job, career to career. Your great-grandparents quite likely worked for one company for twenty or thirty or forty years. Your grandparents grew up in a world that was starting to change, and by your parents' time, those days were gone—they may have had six or seven different jobs, even totally different careers. They did it because those were restless times, and job security didn't seem as important as other things. Or they did it because in those days, changing jobs was sometimes the best way to get a better job. Or they did it because companies just didn't provide the job security that they once had.

They also began working harder and harder. Today, Americans take less vacation time than any other people in the industrialized world. A lot of people in those years became "workaholics"—sometimes they felt that they had no other life except their jobs. But at the same time, they knew that their jobs were one thing, and their lives—home, family, hobbies—were something else.

But, these days, everything is changing. A lot of young people would like to go back to the days where people stayed with one company—a recent Deloitte LLP study, quoted in *Harvard Business Review*, found out that more than two thirds of teens would love to think they'll be able to count on working for one company. On the other hand, as Deloitte LLP Board Chairman Sharon Allen pointed out, young people aren't going to sit still for a company that doesn't treat them well. There's no such thing as blind loyalty for today's savvy kids.

But the big change between your workplace of the future and your parents' workplace of yesterday is already starting to happen. Companies are starting to realize that their employees need to have real lives, and a lot of workers are taking their work home with them, telecommuting, mixing their work lives and home lives as never before.

And as for the question of when you want to start thinking about what you're going to do, the answer is...why wait? When you're in 7th or 8th grade, or even in high school, you're not committing yourself to anything yet, but there's no better time to start looking at all the possibilities that lie ahead of you.

This is **YOU** we're talking about

Your job is **YOU**.

Your career is **YOU**.

Your future is **YOU**.

This is a simple message, and it's the most important one you can ever learn. A career isn't something floating out there, in some vague and uncontrollable future. It isn't disconnected from you.

Some people tend to think that it is. That scenario goes something like this:

- I'll finish high school and go through college. I'll major in something or other—business, maybe—it doesn't matter. I'll take a bunch of courses, whatever my advisor recommends. The important thing is, I'll get a degree.
- I'll get recruited by some big company.
- If that doesn't happen right away, I'll look in the want ads, and send out a bunch of letters.
- Oh, yes, and a resume. I'll download that off the Internet and plug in a few things to personalize it.
- I'll be set for life. I'll get a few promotions, a pension...

That's a really bleak scenario, although it may not sound that way at first. Drifting through school without much effort, then getting a comfortable job without putting much work into it...what could be wrong with that?

Here's what's wrong with it.

There's no **YOU** in it.

Nothing here is based on your interests, so there's really nothing here to make you happy. Also, in this scenario, you aren't taking control of your own life. And if you aren't in control of your own life, someone else will be.

That's not to say that there's no chance that you'll get some of what you want this way. Even a stopped clock is right twice a day. But it's not a gamble you want to take.

There are people who think that way—and not just kids in school. There are people out in the work force who never got beyond feeling that way. They're the people in dead-end jobs, going nowhere and wondering what happened to their lives.

They are, generally, the people who thought: I'd better have fun when I'm young, because when I get out of school, I'll have to turn into another boring grownup, and my life will be over. They're probably not doing much in life because they don't see any connection between school and a career.

And, there really aren't any "big faceless companies" like that any more, either. Today's companies don't want cogs in a machine, they want bright, dedicated people who care about their jobs, care about their workplace, and are always looking to do better and rise to more challenges.

Starting With YOURSELF

Here's another scenario. It shows a little more planning and foresight, but it's **not the right one either**.

- I'll start planning for a successful future right now. I'll do some research, and **I'll find out what the HOTTEST careers are**, with the biggest salaries.
- I'll point right toward it. My major, all my courses—**everything will be directed toward getting me that cushy job**.

This may sound like a better answer, but IT isn't. For one thing, in today's ever-changing job market, the hot job of today may have cooled off five years from now; the hot job of the future may not even exist today.

For another thing, in today's world, nothing is constant but change. There's no guarantee that you'll stay in one career for your entire working life. Most people don't.

But the main problem is...once again, it's not **YOU**. In this scenario, you're taking charge of your life to some extent, but not really. You're taking charge of it just enough to take it in a direction that has nothing to do with who you really are.

So, that's not the way to look at it, either.

It's comes down to this. There's only one way, but there's no road map to it. You have to start with yourself.

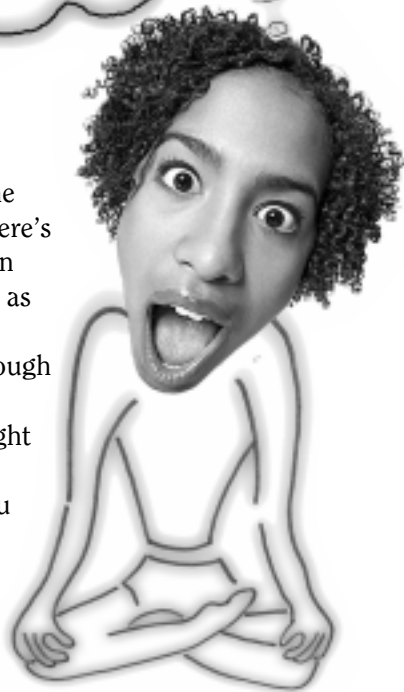


CHAPTER ONE:

So Who Am I?



One thing you know is, everyone seems to have an idea. And there's never been so much pressure on students as there is **TODAY**. It seems as though you start hearing it when you're in kindergarten, and by the moment you walk through the door of middle school or junior high, it's become a drumbeat. You have to get into the right college, you have to be pointing like a bird dog toward the right job, you have to know what you want out of life. Career days, school to work programs, career counseling and guidance, work/life forums—**it FEELS as though you're being tested, probed, prodded and pressured into thinking about life-long careers from as early as the time you realized that you couldn't really be Bart Simpson** and spend your life skateboarding around town.



**It's easy to start thinking
there's no TiMe to be you.**

And it can be easy to think that being you is something that's going to disappear, sooner than you can blink an eye. That there's a wall—kids on one side, adults on the other. That when you go through the door that leads from one side of the wall to the other, they'll take away your old personality and give you a new one in return. That they'll take away your soul, not to mention your cargo pants, and give you an empty suit.

Psssst...it doesn't have to be that way. It shouldn't be that way. It's not even supposed to be that way.

People always seem to want you to be making big decisions about your future. When you're little, it's "What are you going to be when you grow up?" When you get to be a teenager, and you're already grown up in a lot of ways, it's "What are you going to do with your life?"

The hidden message there is that whatever you’re going to do with your life, it’s not what you’re doing now, and it has nothing to do with what you’re doing now.

Well, what you’re going to do—what job you’re going to choose, what career path you’re going to follow—sure, that’s important. We all think about it; **you’d be thinking about it even if people weren’t asking you.**

Some of you have answers you’re comfortable with. You know you want to be a lawyer, you know you want to work on cars, you know you want to be a successful business person, you know you want to work with numbers, you know you want to run the family farm. And that’s great. Others don’t have any idea what they want to do, and that’s great too. Many of you will one day have careers that you don’t even know exist, today.

But, even if you don’t know what you’re going to be someday in the future, at least you know who you are now. So that’s your first step: pay attention to *you*.

What do I **LOOK** for?

What are the things that make you tick? What are the things that get you up in the morning? What are the things that make you feel a little better because you do them, or because they happen around you?

It’s a good idea to start by making a few Best lists, and a few Worst lists. Try these:

THE THINGS I LIKE TO DO MOST ARE:



THE THINGS I LIKE TO DO LEAST ARE:



My favorite SUBJECTS in school aRe:



My least favorite SUBJECTS aRe:



Here's someTHiNG I cAn Do for hours:



Here's someTHiNG that makes me want to gEt up and waLk out of the room:



OK, hang onto those lists...and don't throw the negative ones into the trash can too fast. We'll be coming back to those.

Now let's LOOK a little deeper into who you are.

Would you rather be indoors or outdoors? _____

Do the most interesting things happen to you when you're out, or at home? _____

Would you rather be talking or listening? _____

Would you rather be listening or reading? _____

Would you rather study alone, with a friend, or with a group? _____

Which way do you get more studying done? _____

Would you rather write a paper or give a report in front of a class? _____

Would you rather read a book or find things out on the Internet? _____

When you listen to music, which is more important to you,
the music or the words? _____

When you have to fix something, do you sit down and study the problem first, or plunge
right in and try to get a feel for it? _____

Do you understand something better by reading about it, studying a diagram, or having
someone explain it to you? _____

When you talk about something you know how to do, do you start by giving the details
or the big picture? _____

When you get a new piece of equipment, do you read the manual or do you just plunge
in and try to figure it out? _____

If you wanted someone to do something for you, would you feel more comfortable
writing a letter or e-mail or instant message explaining what you needed and why, or
would you rather talk to the person directly? _____

Are you uncomfortable talking to strangers? _____



All of these questions are part of who you are, and sometimes they're a more useful way of assessing yourself than making what's quite likely a blind stab at guessing what you want to do with your life.



A college counselor, or somebody who's thinking about hiring you for a job, might be interested to hear that you think you'd like a career in sales. But why do you think you want a career in sales? The person who's interviewing you doesn't know, and maybe you don't either. So if your interviewer is doing her job right, she might be a lot more interested in knowing that you like to talk to people, that you think well on your feet, and that you're not self-conscious about starting a conversation with someone you don't know.

What's my **CaREER** interest type

Not only are there some jobs or careers that are going to suit you better than others, there are some work environments that are going to suit you better than others.

Take a look at these general areas of work environments.

Which one describes you best? Which is least like you?

Take a moment, and rank them from (1) to (6).



REALIST

I like to make things, and see what I've made. I like to work outdoors. I like to work with my hands, and I'm proud of my physical skills. I like to see the results of my work right in front of me.



DETECTIVE

I like to get a bunch of facts together and figure out what they mean. I like math and science. I like to find out new things. I like to come up with theories.



ARTIST

I'm happiest when I'm expressing myself. I don't always fit into other people's structures or rules. I like things to be flexible, and I like to find my own answers, even if they're not anyone else's.



TEACHER

I like to help people learn things. I like working with people, and seeing them understand, and knowing I was a part of it. I like working in groups and sharing responsibilities. I communicate well with others. I'm interested in people's feelings.



ENTREPRENEUR

I'm good at managing people, and I'm good at getting other people to see my point of view. I like to work as part of a team, but I want to be captain of the team.



DETAIL PERSON

I'm good at detail, and I like to make sure that things are done right. I'll take the time to find out the right way of doing things. I like knowing who to go to when I need answers, and I like having the answers when people come to me.

REALISTS are often happiest doing work that relates to nature and the outdoors, mechanics, construction or military service.

DETECTIVES do a lot more than solving murder mysteries. They may end up doing scientific research, or working with computers, or doing fact-finding jobs like writing history books.

ARTISTS may go in for careers that relate to art, music, drama, or writing, but they're just as likely to be drawn to marketing, advertising, public relations, or computer graphics.

TEACHERS may actually end up as teachers, but they can also go into coaching or counseling, or healing professions like nursing.

ENTREPRENEURS may end up running their own business, or managing a business. They can be good at sales jobs, or in politics.

DETAIL PERSONS may find themselves drawn to financial institutions, accounting firms, or other large businesses. They may also become engineers or computer programmers.

What If I Don't Fit?



Hey, your quiz says I'm an entrepreneur, but I don't see myself going into business management. I don't even know what that is, exactly, and anyway, I'd rather be doing something outdoors.

Don't worry. No one's trying to push you in a direction you don't want to go. This is just one little part of a voyage of self-discovery. And even here, this is why we asked you to rank these categories one through six, instead of just picking one. All of us are combinations of a number of things. And by the way, who says you can't be in business management outdoors? Maybe you'll end up being the one guy who manages the archaeological expedition, instead of the one who spends all day brushing away specks of sand to get at the next level of an ancient street corner.

And, being an artist doesn't mean starving in an attic in Paris or San Francisco. There are many fascinating and even lucrative professions that can develop out of a degree in the arts. You might just as easily find yourself in the fast-paced and high-paying world of computer graphics, designing a new dancing logo for the Super Bowl.

Don't believe all the stereotypes you see on TV. Not every lawyer spends her time trying exciting murder cases like the ones on "Law and Order." Not every medical technician is out catching bad guys with David Caruso. Who knows, maybe not every wizard has a life as interesting as Harry Potter's.

And not every job you don't see on TV is boring.

I was a banker for many years, but that didn't mean I sat in a little booth and counted money all day, or sat in front of a computer screen totaling up columns of figures. A lot of the time, I was jetting off to some exotic corner of the world to help put a big business deal together.

In fact, when I think about it, I've had to incorporate virtually all of these career interest types into my work, at one time or another. I haven't really worked outdoors, or with my hands (though I've done that in one my favorite hobbies, working with horses), but I've been all of the others.

Detective: While I was in the banking business, at The Chase Manhattan Bank, I was called upon to put together the biggest (at that time) corporate merger in financial history, between the DuPont Corporation and the Conoco Oil Company. It was a deal worth \$4 billion dollars. No one had ever done anything remotely like this, so I really had to get a bunch of facts together and figure out what they meant. I had to figure out how to get banks from around the world to commit lots and lots of money—as much as it was legally possible to lend—when all I could tell them was that DuPont wanted to buy a company, “but I can't tell you which one, or exactly who I am. And by the way, I need this commitment immediately, or Monday morning your bank will be very embarrassed it wasn't included in this deal.”

Not only that...I had to do a lot of undercover, “secret agent” type work. We had to come up with with a cover story for why a Chase employee was spending so much time at DuPont, so I became a banker version of James Bond for a while.

Artist: The DuPont-Conoco merger was all about finding my own answers, because they couldn't be anyone else's—there were no other answers.

And when it came to designing my own business, I really had to get creative. Money can be intimidating to little kids, so when I formed my company in 1989, and there were no real money books for small children, I created animal cartoon characters, The Green\$street Kids, who made money fun and understandable.

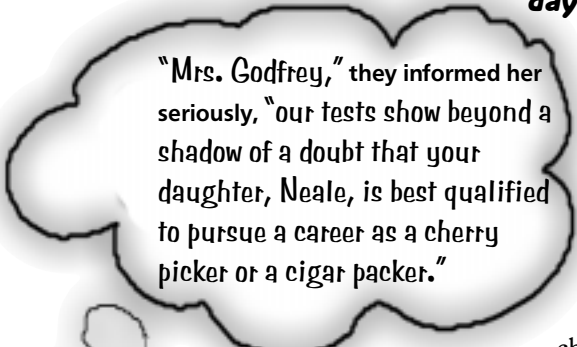
Teacher: When I used to appear on the “Oprah” show as her money expert, Oprah would have me take families who had gotten hopelessly in debt, and teach all of them—parents, teens, even the little kids—how to take a new approach to spending and budgeting. I loved doing it, and I know I did some good. I changed people's lives for the better.

Entrepreneur: When I decided to take everything I had learned about banking and financial services, and follow my heart to start my own business teaching families and kids how to find more responsible systems for handling their money, I discovered I had to learn a whole new set of skills—entrepreneurial skills.

Detail person: This covers everything I've ever done. When you work with money, it's all about details. And when someone gives you the task of a lifetime, like the DuPont-Conoco merger, you can't afford to overlook even the smallest detail.

And, if you want to hear about not fitting the mold, consider this. When I was in high school, I took one of those psychological aptitude tests that's supposed to tell you what career you're best suited for. They gave me a stack of multiple choice questions on punch cards, and a little metal spike to punch holes in the cards. The first thing I did was punch a large hole in my hand, and had to be sent to the emergency room for a tetanus shot.

After that, I did manage to take the test all the way through. **The next day, the school's guidance counselor sent for my mother.**



"Mrs. Godfrey," they informed her seriously, "our tests show beyond a shadow of a doubt that your daughter, Neale, is best qualified to pursue a career as a cherry picker or a cigar packer."

My mother responded with equal seriousness. "Well, if she's going to be a cherry picker, I guess we should start getting her into classes where she'll learn to judge the weight and firmness of different

cherries. But if she's going to be a cigar packer...oh, dear, that means we'll

have to move to Cuba, doesn't it? That's where they do most of the cigar packing. I'd better start planning the move...I don't want to stand in the way of my daughter's career advancement."

She didn't start laughing until we were safely off the school grounds.

As Others See You

You've started taking a closer look at yourself, and how your personality type fits into the world of work. But do others see you in the same way? Try turning this quiz around, and ask others how they see you. Read them the descriptions of each category, and ask them to rank you from one to six.


If they don't see you in the same way you see yourself, that's all right. It doesn't mean that they're right, and you're wrong. **But if there's a striking difference between the way you see yourself and the way others see you, then it's worth trying to figure out why.** Especially if it's a consistent difference—everyone else



sees you in pretty much the same way, and it's not the way you see yourself. Maybe you have strengths that you haven't even realized yet. Or, maybe you should start thinking about the way you present yourself: will a future employer recognize your strongest qualities, if the people close to you don't?

These are just suggestions. You can include anyone who's close to you, like parents, siblings, grandparents, former employers...the point is to get a wide variety of responses.

Ask others how THEY see YOU.
Read them the descriptions of each category,
and ask them to rank you from one to six.

DO YOU > think I am a	Friend— same sex	Friend— opposite sex	Adult friend	Teacher/ Counselor	Parent	Other
 REALIST						
DETECTIVE						
ARTIST						
TEACHER						
ENTREPRENEUR						
DETAIL PERSON						

WORKING WITH PEOPLE

We all know it's a good idea to be able to work with people, but what does that mean?

For a basketball player, working with people means being able to anticipate exactly when your teammate is going to make a cut toward the basket.

For a person in advertising, it means being able to bat around creative ideas to mount a campaign that will ultimately get people to buy the products you are selling.

For a salesperson, it means being able to talk comfortably and enthusiastically to strangers about a product you understand thoroughly and believe in, so that they will buy something from you.

For a researcher, it means being able to share the results of your research with people who are studying in the same field, even if they're not in the same room or, for that matter, in the same country, so that together you can work towards the goal of curing a disease or inventing a new satellite.

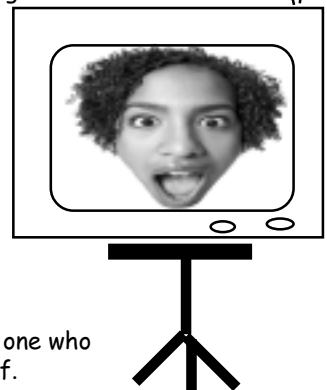
For a firefighter, it means being able to count on the skill and courage and experience of the person working beside you, to help put out fires and save lives.

What are some other fields you can think of that involve working with people? What does “working well with people” in those fields mean?

WHICH ARE THE WAYS YOU LIKE TO WORK WITH PEOPLE?

Look at the list below, and check off all the ones that sound as though they describe you.

- ☐ I like to be able to make a difference in the way people think— for instance, getting them to vote for me (or my candidate) for a class office.
- ☐ I like to find things out by talking to people and asking them questions. I’ve enjoyed working for the school paper, or hanging around the guy fixing my dad’s car and finding out how he does things.
- ☐ I like to help people with personal problems, and my friends come to me a lot when they need to talk something through.
- ☐ I like to teach people how to do things that I know how to do. I’m the sort of person who friends like to be near in a biology lab, or who younger kids come to for a little informal coaching in basketball.
- ☐ I like to use my skills at making and fixing things to help others. You might find me fixing a bicycle, or making a prom dress from scratch.
- ☐ I like to settle arguments between people, and help each side to see the other’s point of view.
- ☐ I like to organize people to do things together. I could be captain of a sports team or a debate team, or get a group together to petition to fix up a park, or getting a stop light put on a dangerous corner.
- ☐ I like to make decisions. You might find me as editor of the school newspaper, deciding who are the best reporters or photographers or designers, or organizing committees for a class project.
- ☐ I like to entertain or perform to make people happy. You might find me playing in a band, or trying out for the school play.
- ☐ I like to surprise people. In class, I’m often the one who comes up with an idea no one has ever thought of.



Add your own ideas of ways you like to work with people:

List the three ways you enjoy working with people most, and the three ways you enjoy least:

ENJOY MOST

- 1. _____
- 2. _____
- 3. _____

ENJOY LEAST

- 1. _____
- 2. _____
- 3. _____



As Others See You

Now do the same thing you did before: find out how others see you. Have them check off the categories they think apply to you, and write 1, 2, 3 for the top three “you,” and the bottom three “not you.”

	Friend— same sex	Friend— opposite sex	Adult friend	Teacher/ Counselor	Parent	Other
I like to be able to make a difference in the way people think.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to find things out by talking to people and asking them questions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to help people with personal problems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to teach people how to do things that I know how to do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to use my skills at making and fixing things to help others.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to settle arguments between people, and help each side to see the other's point of view.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to organize people to do things together.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to make decisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to entertain or perform to make people happy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to be the one who comes up with an idea no one else has thought of.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

WORKING WITH INFORMATION



We keep hearing that this is the information age. We all know that working with information is going to be important in the 21st Century. But what does that mean, exactly? Are we all going to have to be computer specialists? Not necessarily. There are as many ways of working with information as there are ways of working with people.

HERE ARE SOME OF THE WAYS. Just as you did with other people, check off all the ones that sound as though they describe you.

- ☐ **I LIKE** to talk about ideas and theories. In English class, I always have my own ideas about what a poem means or what an author is really saying.
- ☐ **I LIKE** to make decisions based on definite rules and measurements. When I make something, it will fit perfectly.
- ☐ **I LIKE** to use materials and equipment. I love computers and cameras, and I like to read maps and charts.
- ☐ **I LIKE** to use tools.
- ☐ **I LIKE** to look things up.

Add your own ways you like to work with information:

List the three you think describe you best, and the three that don't describe you at all.

THIS IS ME

- 1. _____
- 2. _____
- 3. _____

THIS IS NOT ME

- 1. _____
- 2. _____
- 3. _____

As Others See You



Now do the same thing you did before: find out how others see you. Have them check off the categories they think apply to you, and write 1,2,3 for the top three “you,” and the bottom three “not you.”

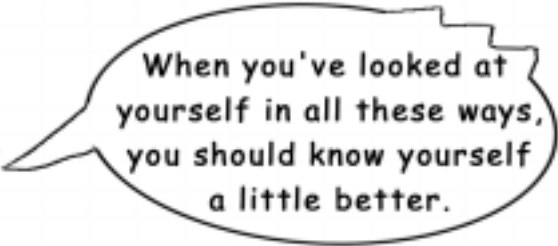
	Friend— same sex	Friend— opposite sex	Adult friend	Teacher/ Counselor	Parent	Other
I like to talk about ideas and theories.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to make decisions based on definite rules and measurements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to use materials and equipment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to use tools.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to look things up.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Problem solving

We live in a fast-moving, fast-changing world, and problem solvers are going to be at the forefront of it.

What kind of problem solver are you? Here’s another quiz. Rate these one to six.

- ☐ I like to look for answers on the Internet.
- ☐ I like to learn things from books.
- ☐ I like to solve word puzzles.
- ☐ I like to put things together and make them fit.
- ☐ I like to make sure my homework is presented really well, with a nice cover and graphics.
- ☐ I like to solve Sudoku.®



VIRTUAL ROLE MODEL—



President, Not-for-Profit Organization & Education

**Shaun L. Budnik, age 41
Wilton, Connecticut**

What did you think you were going to be doing, when you were in high school?

At 16, I thought I was going to be an actor! I enjoyed watching my stepmother as she went on her rounds of auditions—I truly thought it was a glamorous pursuit. And it wasn't just a dream for me—I eventually started to go out on my own auditions, eventually landing an "extra" role in the film "Risky Business" with Tom Cruise and acting in a few other pretty cool roles. I auditioned and continued to study acting for quite awhile. However, my father was also an influence on my dreams – and he was an accountant. Eventually, accounting replaced acting and became my new dream by the time I was well into college.

What are you doing now?

Serving clients and helping others, I believe. I am lucky to have a job that allows me to work in a couple of exciting roles. I work with universities, who are one of my groups of "clients." In that role, I help professors understand the realities of my profession of accounting, as well as to connect them to a changing student body as they enter their classrooms. We also get to help professors develop an innovative curriculum, and to better understand the challenges facing them and us in creating exciting ideas to study. But most important to me, I work hard to help universities help students get a better experience from college. Internally, I assist our partners in their own development and connectedness to our organization.

What do you like best about what you do now?

I like giving back to the education community, and I like the creative interaction with my colleagues. But, I particularly like working with young people and helping them navigate and choose a path to follow in their careers—and perhaps even leading them to choose my own organization or profession as a place to take their careers someday.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

You might say that it was positive reinforcement that got me to where I am today. I was obviously influenced by both my parents, not just their own professional aspirations, but the way that they encouraged me to work hard and look for a stabilizing career that was also compatible with my dreams. As I auditioned, like many young actors today, I faced a lot of rejection. In school, though, I was getting straight A's in my accounting classes, just the opposite! In addition to the positive reinforcement I received in my classroom, I was also able to financially support my education by working as a bookkeeper during my last several years of school. This not only paid for my education – which acting was not doing – it gave me the opportunity to practice some of my newly acquired skills. Accounting eventually paid my way, and I quickly realized that as an “Aha” moment.

What courses you took have helped you most—directly and indirectly?

Believe it or not, my theology courses helped me most. I was in a particularly inspirational and spiritual environment in college, and my teachers exposed me to many great stories from history. Those great stories and teachers turned me into an avid reader, which helped me in many ways that are felt to this day. Accounting may have been the basics for me, but theology and the love of reading helped me develop a mind that was open to new experiences and people. If I were to pick a second course that helped me, it would have been my psychology courses – the human mind fascinates me. Psychology might even have been a second career choice, except I had no role models in psychology to follow. Those courses were part of those “required” courses that many schools foster, but without them, I might have missed out on a lot of learning that I otherwise would not have thought of pursuing.

Have you had a mentor or mentors in your career? How have they helped you?

I have had many mentors. In fact, anyone with chemistry and a willingness to listen has served a role that I would consider that of a mentor. I don't know what I don't know – it is always key to ask people how to get through your life's situations whether personally or at work. They can teach you about “what you don't know.” Rich Kabobjian (AERS partner, Deloitte & Touche LLP) was both a partner and mentor to me on some of my early assignments and remains a mentor to me to this day – he was a great, great listener when I was just starting out and needed guidance. Later, Ellen Auster, with whom I worked on Deloitte's Initiative for the Advancement and Retention of Women, also showed me how to help other women in their work and their lives.

What would you have done differently?

Nothing! My outlook on life is that you learn from your mistakes. Because of this, mistakes help you advance in whatever you do. It's all in what you do with what is put in front of you. You can't control those people and events around you, but you can always consider what might occur in any environment and learn as you go along.

What are your goals now? What's your next career move? What about quality of life plans?

I would like to learn how to play piano, but mostly I would like to get my three daughters through high school! I would like to do a Triathlon again. We pursue so many things in life and at work, and we often forget to take care of ourselves, so I think I would also like to focus on health.

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

I learned that you can't treat all people, every job, and every assignment in the same way. Don't assume everything is the same, when in fact it probably is not. There are so many different people in this world and so many organizations, that we must prepare by getting to know individuals in much the same way as we prepare for a job interview or assignment. To be successful, this might be one of the best things that I learned during my career and it is always helpful to go into any new relationship with this attitude in mind.



VIRTUAL ROLE MODEL—

Chairman of the Board, Corporation



Sharon L. Allen, age 55
Los Angeles, California

What did you think you were going to be doing after college, when you were in high school?

I began as an education major and my college roommate, an accounting major, convinced me to take an accounting class. Not long thereafter, I changed my major. But so did she—to education—and I was the one who pursued the accounting degree. I just hope my influence on her was as positive as hers was on me.

When I was in high school, I believed I would be pursuing a career in education after college. But my college influences and interests developed there and changed my expected path. I believe that college opens up new ideas that you may not have considered in high school, and that is what happened to me.

I think it is fair to say I was always good with numbers. I was able to identify a career in public accounting that allowed me to combine my technical and analytical skills with my desire to work closely with people.

What are you doing now?

As the Chairman of the Board of Deloitte LLP, I am responsible for the overall governance and oversight of the Deloitte U.S. Firms. I also sit on the global board of Deloitte Touche Tohmatsu, where I am a member of the Governance Committee and chair the Global Risk Committee. I also serve as an advisory partner on a number of the Deloitte U.S. Firms' largest clients, represent the Deloitte U.S. Firms in public speaking and other venues, and frequently visit our offices around the country meeting with partners, directors and staff.

What do you like best about what you do now?

There are three elements to my current role—governance, client service and representing the organization in the marketplace, and I love them all. Our governance process is designed to provide appropriate oversight of our businesses, and there are fascinating challenges and issues to be involved with. I will always have a

passion for client service, and am committed to staying connected to our clients and serving them. Lastly, I have had many opportunities to speak at a variety of different venues and share my views and represent our organization in a way that increases the perception and value of our brand.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

Yes, there were many unexpected turns. The path from high school through college and the path from Boise to Portland to Los Angeles was full of unexpected twists and turns. I have been with Deloitte for my entire professional career, starting in our Boise, Idaho, office. Interestingly, my hometown of Kimberly, Idaho, is smaller than the size of the regional practice that I came to lead in Los Angeles. I think working in Idaho and a smaller practice gave me a very different experience than my colleagues who grew up in larger practices in Los Angeles and New York.

While I was given the opportunity to take on larger assignments, the relationships that I developed early in my career helped guide me in a variety of directions and shape my own strong opinions about the importance of personal relationships and mentoring.

Needless to say, I never imagined when I started out as a young auditor in Boise, Idaho, that I would today be the Chairman of the Board of a \$7 billion organization.

What courses that you took have helped you most—directly and indirectly?

I think having a broad and interesting education helps you throughout your career. They say you have six or seven careers in a lifetime. I say it's great to have a variety of responsibilities over the course of your career...and it's even better if they can all be with the same organization!

I would say that my math background, which contributed to my analytical thinking, was helpful in all aspects of my career. But no matter how technically competent a person is, the ability to communicate ideas and demonstrate leadership is always a key to success...so those speech and writing courses I took are turning out to be invaluable!

Have you had a mentor or mentors in your career? How have they helped you?

I have had the good fortune to have a number of mentors over my 30+ years with the Deloitte U.S. Firms. I believe the recipe for a good mentor is a combination of factors including a willingness to share ideas, be a friend, be a sounding board, and be an advocate.

I remember that at one point in my career, a friend and mentor said that I wasn't stretching. He challenged me to contribute more, and

urged me to contribute nationally. I listened and it taught me to always stretch beyond what I thought I could achieve.

The advice paid off. My contributions were recognized and in 1993, I was elected to the board of directors. I believe I may not have achieved that but for the support of a series of mentors.

What would you have done differently?

I think back to the missed call, or the connection not made, and wish that I had been able to do more than I perhaps did to remain connected to people in my network, although I always make a best effort to do so.

What are your goals now? What's your next career move? What about quality of life plans?

I am currently working at being the best Chairman of the Board and governance leader that I can be. I'm also taking on new challenges, such as my work with the President's Export Council, to which I was recently appointed.

When I think of my strong core values and strong connection to my husband and family, it gives me that base of confidence. That knowledge allows me always to be independent in my thinking and the decisions that I make with regards to work.

I also think that it is important for me to be involved in the community because it makes me a more effective business professional, while at the same time contributing to social goals. It's not only good for the community, it's also good for the individual volunteer in terms of professional/leadership development, and for the companies that foster volunteering because they reap the benefit of having more well-rounded employees.

Any interesting stories about learning on the job, interviews, unexpected help or hindrance?

Yes. I recall, back in Boise, that I did not receive a promotion that I thought I deserved and was very upset. I went to my boss and expressed my disappointment, and he told me that he did not fully realize all the contributions I had been making.

I learned to speak up and not assume that others were aware of my contributions. The key is to do this without appearing to be a braggart.



National Director, Next Generation Initiatives



**W. Stanton ("Stan") Smith, age 58
Greenville, South Carolina**

What did you think you were going to be doing, when you were in high school?

In high school I wanted to be a lawyer and perhaps run for public office.

What are you doing now?

My current role is that of National Director, Next Generation Initiatives; in this capacity I direct the creation and implementation of initiatives that help make Deloitte the "standard of excellence" to which the best talent is attracted and then finds the career growth that the best talent seeks. My job is to research the impact of trends in workforce attitudes and demographics upon the Deloitte U.S. Firms and to propose and help implement the initiatives through which we can effectively leverage these trends.

What do you like best about what you do now?

I like the opportunity to explore longtime dilemmas or discover new ones and find innovative ways to manage them effectively and successfully. In addition I enjoy the challenge of uncovering new issues which require creative solutions.

I enjoy a blank sheet of paper, i.e., I like the challenge of difficult-to-solve problems and difficult-to-manage dilemmas and the satisfaction of providing solutions whether great or small for the organization. I also like the fact that I can live and work anywhere I wish to work as long as I am productive and remain connected through technology.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

I got to where I am now by following some advice that I received as I completed my second year in the workplace. A colleague of mine was being promoted and I was moving into his office. He pulled out the file drawer in his desk and pointed to three files...compensation, budgeting and, what was then called, "manpower planning." He said, "To be successful you need to do things which are important to the organization that others dislike doing, and do them very well...if you follow this advice you will always have a job."

The unexpected turn came when my first employer stated that I would have to remain as an auditor for several years before transferring to consulting. I had done well in auditing but found it a bit too restrictive and I asked if there was something else I could do. In response, the partner I worked for gave me the opportunity to help with campus recruiting as well as budgeting and compensation. I enjoyed the work and consequently did very well. Unexpectedly, a door to a new career had opened for me... one that I had never considered before. I had the opportunity to become a human resources professional and I seized it.

What courses that you took have helped you most—directly and indirectly?

Courses in economics have provided a structure through which to view the world. In addition, I enjoyed courses in music theory and the history of music. These courses have all provided either an analytical framework and/or a perspective on current events that has helped me realize that the history of ideas is extremely important to both the present as well as the future.

Have you had a mentor or mentors in your career? How have they helped you?

I have had several mentors throughout my career each serving a different role. My key mentors include my high school debate/public speaking teacher who gave me the tools to effectively communicate and do so with confidence. Another mentor served as my role model in how to be a real leader in my business life. A third mentor helped me in my personal life. And a fourth mentor helped me develop in my avocation of singing.

What would you have done differently?

Professionally and personally I would have done nothing differently; however, on the health front, I would have taken better care of myself physically and shown more discipline so that certain physical ailments may not have manifested the way they have.

What are your goals now? What's your next career move? What about quality of life plans?

My goals now are to continue working in the field of the Generations at Work, helping to find ways for these different groups to work more effectively together in the business setting. I will “retire” from Deloitte in five years when I reach the mandatory retirement age for Partners/Principals of 62. From then on, I plan to consult/teach for many years. I have already put into motion quality of life plans, as I do dedicate time to fitness training and being well rested each day. My wife and I have also moved to a warmer, lower cost climate to affect a better quality of life.

Any interesting stories about learning on the job, interviews, unexpected help or hindrance?

I have had the opportunity to work in close contact with senior business leaders for a very long time. Through observation and experience, I have come to realize that the most effective leaders are energized by their work, and that energy comes from doing something that makes a positive difference in the lives of others. I also learned that you cannot please everyone all the time; you have to do the best you know how to do and trust that the desired results will ultimately manifest in due course. No one likes for things to not turn out well, but I have learned to value and grow from situations that did not go as I have would have desired. I've also learned that it is important to acquire the skill of knowing how to concentrate at will and remain focused until a task is done. I've also learned that opportunity often arrives on kitten feet... which means that opportunity often appears unannounced and fleetingly... but to start with, I have to be tuned in to the possibility that there is a kitten (opportunity) that could appear at any time. So, to take advantage of it, I must be alert and looking for it and be willing to act promptly. Mentoring young people keeps me energized and exposed to fresh perspectives. It proves the point that by giving we get back as much, if not more, than we give. And finally, I've learned that to have an avocation about which I am passionate (singing in my case) and which I can share with my wife and friends is vastly enriching to my life.



VIRTUAL ROLE MODEL—

Writer

Don Russell, age 75
Stamford, Connecticut



What did you think you were going to be doing as a career, when you were in high school?

I was planning to be a medical doctor. My family encouraged me to take science courses and German language courses (since German was the scientific language at that point). We were close to our family physician and I visited with him frequently. In fact, during my first year in college, I would go by his office in Manhattan and have lunch with him and talk about a career in medicine.

What are you doing now?

I'm currently a writer. I write two columns a week for national syndication through the Tribune Company in Chicago and am writing a history of the Stamford, Connecticut library.

What do you like best about what you do now?

I like the ability to explore topics that are of interest to me. As a journalist, I have been privileged to meet many famous people and have an opportunity to get to know them better.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

My journey from being a medical doctor began with an English teacher at my school. We had to arrive in class on Monday morning with a 1,000-word paper. This teacher called me aside and said, "You have a real gift for phrases. You should consider writing."

A new radio station opened up in Stamford when I was a teenager. I worked part time in the hotel where the studio was, and met some of the people working at the station. They liked my voice and let me know that they believed that I was "a natural" for radio. I still considered myself a pre-med major in college. However, I found that my interests were turning towards a broadcasting career. So, I changed my major from pre-med. My parents were supportive, even though they had hoped that I would be a doctor. Their one maxim was anything I wanted to do was okay, "as long as you make an honest living."

Military service intervened between college and getting started in my new career. I found myself in New York City: The right place and the right time. I helped to pioneer the 11:00 P.M. News, hosted game shows and daytime talk/entertainment shows.

Since I could “ad lib” well, I was assigned to cover many important historical events, working with such famous people as General MacArthur and John F. Kennedy. I was even a host at the New Year’s Eve bash at Times Square.

Later, I became the announcer for the Jackie Gleason shows, including “The Honeymooners.” While hosting another TV show, I became acquainted with the major composers of Broadway musicals, such as Rodgers and Hammerstein and Stephen Sondheim.

My next career was as an investor in a radio station in Connecticut, which I later sold. Then, I became a general manager of Connecticut Public TV and Radio. I was instrumental in interviewing Art Carney about his days with Jackie Gleason.

What courses that you took have helped you most—directly and indirectly?

Literature and history courses were very helpful to me in developing a broad background.

Have you had a mentor or mentors in your career? How have they helped you?

I have had many mentors. Most important was the vice president of programming at Dumont Broadcasting. In the early days of television, there were three networks: NBC, CBS and Dumont. Jim Cattigan, the creator of early TV classics such as “Captain Video” and “Cavalcade of Stars,” took me under his wing because he liked my ability to communicate and ad lib. Jim’s support got me the opportunity to work with Jackie Gleason as his announcer.

What would you have done differently?

I would’ve taken more time to savor my success and relaxed when I needed to rest.

What are your goals now? What’s your next career move? What about quality of life plans?

My goals now are to write a book on my experiences in early TV and radio, especially the association with Jackie Gleason.

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

Some parting words: You always need a background or depth of knowledge in order to be successful. That means it is never too late to learn. Two years ago, I even returned to school to take another writing course. Even after all these years of being a communicator, I felt it I could learn something by working with other people on how to be a better writer. Also, take time to pace yourself, so that you don’t burn out early. Enjoy your success while it is occurring.

VIRTUAL ROLE MODEL—

Accounting

Julie E. Rozen, age 33
Boston, Massachusetts



What did you think you were going to be doing, when you were in high school?

I really didn't have any idea of what I wanted to do for a living in high school, which is why I applied to a liberal arts college, although when I started college, right away I decided that I wanted to be a psychology major.

What are you doing now?

I am presently an audit manager in the financial services practice at Deloitte & Touche LLP. My clients consist of both mutual fund engagements (Fidelity and Merrill Lynch) and corporate engagements (Eaton Vance).

What do you like best about what you do now?

The favorite part of my job is the interaction that I have with all different types of people. I have been with all of my clients for quite a while, so I have developed strong yet challenging relationships with them—challenging as they all have very high expectations. I also love the people that I work with at Deloitte. I feel comfortable with all of the partners that I work with, and many of them are mentors to me from both a work perspective and a life perspective. I also love being out in the field with my team—teaching, mentoring and guiding.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

I wouldn't be a CPA if it weren't for my husband. As I mentioned in question 1, I went to a liberal arts college (Bates College) where I majored in Biology and Psychology. I was pre-med, as I thought that I wanted to become a doctor. During three of my four summers in college, I lived on Martha's Vineyard with friends and managed an ice cream store called Mad Martha's. When I graduated from college, I had decided that I did not want to be a doctor anymore, and wasn't sure what to do. My friends urged me to join the restaurant industry, since I had enjoyed my experience on the Vineyard. I ended up working for Souper Salad restaurants for 3 1/2 years as a general manager and then as their training manager (trained all incoming managers). During that period, I met my husband who was attending the GSPA program at Northeastern. He told me all about the program,

and then urged me to apply when he saw how interested I was in his classwork. I attended graduate school at NU during '97/'98 and interned at Deloitte as part of my graduate program. I joined Deloitte full time in the fall of '99.

What courses that you took have helped you most—directly and indirectly?

I don't know if there is a specific course that I can point to right now. I think my prior management/work experience has really helped me. I guess I would urge others to take a class where they have to do a lot of public speaking so that they can practice those skills, as having strong communication skills is very important to excel in this career.

Have you had a mentor or mentors in your career? How have they helped you?

Mentors are key to your success as a CPA!!! I strongly encourage people to have at least one mentor. Deloitte set me up with a mentor on day one and she is still my mentor today. I also have an informal mentor who I work with a lot and whose career and life choices I respect a lot. I look up to both of my mentors and have asked them for advice during several periods throughout my career. My mentors have helped me guide my career path in terms of the clients that I am with, as well as providing me with guidance on how to be successful as I grow at Deloitte. Additionally, there have also been some personal matters which I have leaned on my mentors about and looked to them for advice.

What would you have done differently?

That is a good question. The only thing that I think I would have done differently is spend less time working at Souper Salad. Sometimes the age difference is hard for me, as there are many people who are my age who are close to being a partner because they started at Deloitte right out of college.

What are your goals now? What's your next career move? What about quality of life plans?

I try not to look too far ahead. My present goal is to exceed my clients' expectations as well as my partner's expectations. I strive to have a good balance of client service assignments as well as non-client service assignments. I hope to be promoted to a senior manager in the fall. Quality of life is also very important to me. My husband and I are due to have our first child this spring. I am hoping to have a flexible work schedule so that I can have a nice balance between being a mom, a wife and a career woman.



VIRTUAL ROLE MODEL—

Public Service



Glen D. Gilmore, age 42
Hamilton, New Jersey

What did you think you were going to be doing, when you were in high school?

I had planned out pretty thoroughly what I wanted to do once I graduated from high school: join the Army, become a Green Beret, then go into the Peace Corps, then on to law school, then into government.

What are you doing now?

I'm mayor of Hamilton, New Jersey, one of our state's largest municipalities.

What do you like best about what you do now?

I love the ability to dream of great projects and make them a reality.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

Right before I graduated from high school, I signed up for the Army Reserve Officer Training Program, called the Simultaneous Membership Program, where you agreed to go to Army basic training right after graduation from high school. When you began college, the Army counted your basic training experience as the equivalent of two years of ROTC training, which allowed you to be commissioned a lieutenant after your second year of college. You were also required to participate either in the National Guard or Reserves as an acting platoon leader during your time in college.

The summer between my freshman and sophomore year, I also had the privilege of attending the US Army Airborne School at Ft. Benning, Georgia, where I learned the skills of a paratrooper.

Unfortunately, two days before my graduation ceremonies from Rutgers College, I was critically injured in a war-training accident with the New Jersey Army National Guard. I was read my last rites, spent about a year in and out of hospitals, and was eventually medically retired from the service.

After I recuperated, I studied a semester in Spain and a summer in England, and then spent two months backpacking by myself in

Europe. I served as an aide to a state assemblyman and eventually went onto law school.

After law school, I worked for a judge, then for a law firm, then as a municipal prosecutor. I then ran for mayor, something I hadn't thought of doing when I was in high school.

What courses that you took have helped you most—directly and indirectly?

English, which increased my love of reading, and history, which helped me understand much of how our world works.

Have you had a mentor or mentors in your career? How have they helped you?

My life has been filled with mentors. They have helped me learn from their own trials and efforts. They have inspired me and helped me to achieve.

What would you have done differently?

Very little.

What are your goals now? What's your next career move? What about quality of life plans?

I want to be as good of a husband and mayor as I possibly can be. I would consider running for higher office, but I would also consider going into teaching or even the Peace Corps. (I still haven't gotten there yet!)

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

During my second year as mayor, it was discovered that our largest post office, with nearly a thousand employees, had been the post office where four anthrax-contaminated letters had been put into the mail stream, eventually killing five people and creating an international scare. When the discovery was made, we suddenly found ourselves confronted by a challenge no one else had ever really experienced, with news media from around the world watching our every step.

To make a long story very short, we learned to rely upon ourselves to make sure that people were protected and that our community stayed calm. We learned from the courage and example of others, and drew upon our determination to do as best we could under circumstances that were very tense and trying for everyone.



VIRTUAL ROLE MODEL—

Accounting & Tax Education



**Jon S. Davis, age 49
Madison, Wisconsin**

What did you think you were going to be doing, when you were in high school?

A doctor—preferably a psychiatrist. My Dad “suggested” that I could be either that or an attorney. It seemed like a good way to help people. In high school, I attended numerous networking events that addressed what it meant to be a doctor. Pretty quickly, the thought of the long hours and demanding lifestyle made me change my mind. By the time I was an undergraduate in college, I was a double major in accounting...and French. For awhile, I thought about heading to law school. Neither of those professions became my life’s work.

What are you doing now?

I am an accounting and tax professor and, as a department chair, a university administrator. I teach tax, but I am also a professional student – I love studying. I also do a lot of research – which I really like because I can research projects that appeal to me the most. I like doing a lot of different things – it keeps me interested and challenged. Would you believe that when I was in kindergarten I wanted to be a professor!

What do you like best about what you do now?

I think that research and teaching are the fun parts because I often get to pick what I am working on. I am an unstructured person and like the ability to be flexible in what I do.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

The unexpected turns really happened towards the end of my undergraduate experience, which shows how different courses, professors and experiences can alter your direction. I was just about completed with my accounting degree and had just a few credits left in French to complete a double major. About that same time, I realized I needed to think seriously about future employment, and realized that job opportunities for French majors were limited. Instead of completing

the double major, I went for a Masters degree in Tax. I actually worked in tax for a few years and, since I like being independent, I eventually went back to get my Ph.D. I liked being a student!

What courses you took have helped you most—directly and indirectly?

Speech and debate, some of it extracurricular, were very helpful to me. One of the first courses that I took in tax really opened me up to its complexities and probably influenced my decision to get my Masters in that subject. I think getting my Ph.D. generally opened me up to a different way of thinking – it was never the same after that. I think it teaches you to always think and ask questions about what you are seeing and experiencing.

Have you had a mentor or mentors in your career? How have they helped you?

Absolutely. I wouldn't be where I am today if it weren't for the many mentors who helped me. Mentors have encouraged me, and found opportunities for me. They were looking out for me.

What would you have done differently?

Probably not worked so hard early in my career. I would have had more fun, more balance. I worked really long hours and weeks and I think I missed a lot because of that. I think you need you enjoy your life more to have a better frame of mind. It is important to note that your career should be about really liking what you are doing, having a plan and then remembering to have fun through it all.

What are your goals now? What's your next career move? What about quality of life plans?

I like what I am doing now, but I do expect some changes. When I roll out of my current position, I might consider a sabbatical. I would like to go back and study more law.

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

I think you learn that influences and ideas can come from unexpected places and people. I do learn a lot from people, but not always where I thought I would. I remember learning some lessons from a quantum physicist once – I never would have imagined that. Life is full of the unexpected.



VIRTUAL ROLE MODEL—

Baseball Executive

Jane B., age 29



What did you think you were going to be doing, when you were in high school?

Computer engineer or FBI agent.

What are you doing now?

General Manager of a minor league baseball team.

What do you like best about what you do now?

I like the variety of my responsibilities and the dynamic nature of minor league baseball. I also enjoy the fact that my workplace is a baseball stadium.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

My path from high school to where I am now has been filled with unexpected turns. I graduated from college with a degree in history. I went to work as a paralegal in New York City with an eye towards law school the next year. Still unconvinced about law as a career after one year at a private firm, I took a trial preparation assistant job at the District Attorney's Office in NYC.

Although this was a fantastic experience, at the same time I had become a certified volunteer Emergency Medical Technician. I seemed to take a greater interest in medicine than law, so I went back to school full-time to take the prerequisite science classes that are necessary for medical school. After a year of science immersion and a work-study job in a research lab, my focus became medical research. At that point, I became a research assistant at a cancer genetics lab at MIT. Unfortunately, the lab environment wasn't quite a match for me either. I stayed there a second year as the lab manager to gain some new experience, but was curious about other professions.

While in the lab, I also helped to run a women's baseball league on the side and began to wonder if I could make baseball, a lifelong passion, my new career. Unable to find full-time work in the baseball industry, I accepted an internship with the team that I now work for.

I learned a tremendous amount about the business of baseball as an intern, and eagerly accepted the Assistant General Manager position

when my internship ended. A few months later, my boss took a new position and I became the General Manager.

What courses that you took have helped you most—directly and indirectly?

Science and history classes have helped me to develop an analytical mind. English and history classes are crucial to building writing skills. I wish I had taken Spanish. It seems that you never know what you're going to end up doing, but all types of classes can help build skills that will translate into a variety of professions.

Have you had a mentor or mentors in your career? How have they helped you?

I am always trying to learn from everyone around me. Being a woman in a predominantly male-oriented business, it is natural to look up to other women who have been successful in the industry. I have learned how to handle myself in certain situations and how to deal with people effectively.

What would you have done differently?

I feel that every experience has helped me, directly or indirectly, to get to my current position. If I had chosen baseball as a career immediately after college, I may not have had the same opportunities that I have now.

What are your goals now? What's your next career move? What about quality of life plans?

My goal, as with any job I have had, is to learn as much as possible and to improve the situation. Having limited experience coming into this position, I have been entirely focused on my immediate surroundings and have not really considered my next career move. The baseball industry is extremely time-consuming with irregular hours, so quality of life may become an issue down the road. For now, I have a full plate of responsibilities in front of me.

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

As an intern, part of my duties included driving staff and players to and from the airport. It is roughly a two hour ride, so I have had fascinating conversations with a variety of people. It has been interesting to see the differences between a recently drafted high school kid and a Hall of Fame legend, who had taken the same ride many years before. As it turns out, you can learn from both.



VIRTUAL ROLE MODEL—

Public Interest/ Disability Advocate



Michelle Leasure-Firesheets, age 37

What did you think you were going to be doing, when you were in high school?

Up until the 5th grade, I was a so-so student, mostly due to a poor self-image and constant moving from one school to the next. Then I received an A+ for making up a booklet of poetry. I had found my niche. From that moment on I was an excellent student, trying my best in every class, knowing I wanted to write. I also wanted to be President of the United States one day, but I realized that I really wasn't a politician.

What are you doing now?

I am writing, editing poetry magazines, judging contests...all things literary. I am also a disability activist, something that makes use of my political urges. I have had the opportunity through my work and writing as an activist to change the order of things for many people with disabilities, including myself.

I never dreamed in high school that one day, not too long after graduation, I would become disabled. That life-changing occurrence left me with a lot of choices and took away some others—for instance, I couldn't join the Peace Corps as I had always wanted to. But I did find that most anything else I wanted, I could do, that anywhere I could have walked or run before, I could roll in my wheelchair, and that no job (except maybe professional football) was beyond my grasp.

What do you like best about what you do now?

I love that the two loves of my life came together to make a difference, both through writing and activism. I am able to show that we all want the same things—jobs, love, marriage, children, meaningful lives—by telling the stories of actual lives and thus bridging the gaps between the Able Bodied (AB) and those who are not. I am proud, too, that I do not limit myself to disability issues, but write about everything, as it relates to the human experience.

How did you get from where you were in high school to where you are now?

I got here through hard work and a few lucky accidents. and through teachers that showed me the wonders of the written word. In particular, Dr. Bruce Fogelberg of the University of Tennessee saw the seeds of what I might become and encouraged their growth.

As for getting involved in disability issues, first, it took becoming disabled for me to clearly see the injustices that reign supreme all over our country. Once I was disabled and I kept hearing the words “you can’t” or “you poor thing,” I started to believe it...for about a minute. Then I got mad. And I found my first job as a disabled woman at a Center For Independent Living in Virginia.

What are the courses that you took that have helped you most—directly and indirectly?

I think that a liberal education is essential to a well-rounded human. Music, art, economics, astronomy, composition, religious studies, all were part of an essential skeleton from which I found other interests, but would have known little about had I not been to college. I loved religious studies and cultural anthropology and use the figures of myth, religion and culture in my writing every single day.

It is my thought that students should choose classes in areas where they have little or no experience, as well as in their majors, to give them a chance to be sure that they are in the right field, but also to give their minds an opportunity to grow in different directions than they might otherwise have grown.

What would you have done differently?

I wish I already had my MFA...but I haven't given up on that yet...I just might be working on that in the near future!

Sadly, Michelle passed away not long after this interview was completed, but she lived a full life, and the world was fortunate to have her.

VIRTUAL ROLE MODEL—

Inspirational Speaker



Joan Brock, age 54

What did you think you were going to be doing, when you were in high school?

I thought I would be an elementary or physical education teacher.

What are you doing now?

I am an inspirational speaker and author.

What do you like best about what you do now?

My favorite thing about what I do is meeting people from all walks of life.

How did you get from where you were in high school to where you are now?

My whole life has been filled with unexpected turns! At the age of 32, I lost my sight in three weeks to a rare autoimmune disease. Five years later, my husband died of a rare cancer in a seven month period. I began to write a journal about our experiences and that became a book, *More Than Meets the Eye*, which later became a made for television movie. The speaking began with people asking me to share my story to their audiences at meetings, conventions and other gatherings.

What are the courses that you took that have helped you most—directly and indirectly?

I believe the whole college experience prepared me for my future in ways I did not understand. Having patience with a class that I didn't particularly like, organizing and balancing my day to meet the needs of my classes, and the ongoing work of fine tuning my people skills... all of these things play a very important part in my life today.

Have you had a mentor or mentors in your career? How have they helped you?

Mentors are a VERY important part of how I got to where I am today. My father, who was a minister, taught me how powerful our faith is to help us through the "tough stuff." I watched him counsel people in good times and bad. As a little girl, those experiences played a poignant part in my getting through my difficult moments, in a positive productive manner.

My mother stood ever strong in the family, supporting all of the different tasks and goals. She was a calm but firm support in the family unit, but both of my parents always had that charming glint in their eye to balance things out with a sense of humor.

Derek Gill was my co-author on my book, and he was a gift and a blessing. He encouraged me to continue to write, speak and help others. He was a wise man and he pulled so many wonderful memories out of my thoughts, which helped me tremendously in understanding how I made it through the tough stuff so very well.

What would you have done differently?

The only thing I think I would like to have done differently is to ask more questions of those that I held in high regard, before they were gone.

What are your goals now? What's your next career move? What about quality of life plans?

My quality of life is truly wonderful. I want to continue to live a healthy life and remain in my career of speaking and writing. I am working on another book, tentatively titled, *Come to Your Senses*.

Any interesting stories about learning on the job, unexpected help or hindrance?

My life is filled with interesting experiences and the journey is an ongoing adventure. As I travel about the country, and sometimes internationally, it is evident that most people are not familiar with how one might function as a blind person. In my new book, many of these powerful, thought provoking moments are told. My biggest lesson is that we are all JUST people. Yes, we have different feelings, emotions, thoughts, traditions and beliefs...but when it comes to helping one another and supporting each other...personally, professionally, within our own family, or in the events facing our country, we must pull together to get through the "tough stuff." The experiences we ALL have throughout our life are tools we are given to make the right choices in getting these things done.



Hmmm...

***I'm getting some great ideas
about what I can Do and Be...***

***But first,
It's time for my nap...***



CHAPTER TWO:

The View from the Top of the Mountain



Doing and Being

*What am I going to **Be**?*

That's such a huge question. And, it's the wrong question. There's no need to scare yourself with it. Try this one, instead:

*What am I going to **Do**?*

That's a little more manageable. You'll probably do a lot of different things. Even if you decide on a career, and find a company that suits you, you'll have lots of different experiences and challenges in that company. And, if you try a couple of different careers and a few different companies before you settle on what you really want to do, that's fine too.

Just remember, learning and gaining experience are never a waste. When you move on, you take something with you.

So that question really gets changed to:

*What am I going to do **FIRST** when I get out of school?*

And, now, this is really manageable. You can think about it in terms of your educational interests—what courses do I like? You can think about it in terms of your broader interests—what extracurricular activities do I like?

And, you can think about it in terms of your ambitions. How do I imagine myself in five years? In ten years? We'll talk about this as we go on.

How Do I Know What's RIGHT For ME?

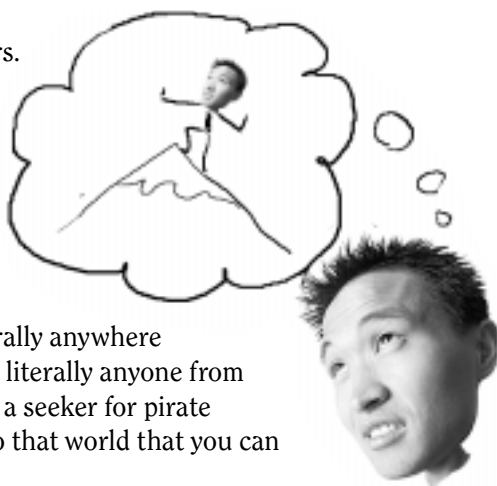
The best job for you is the job that'll let **YOU** feel most like **YOURSELF**. How do you know what that is?

One good way is to take yourself, and put yourself in the future—put yourself in a place that feels right.

This is a technique called *visioning*, and **it works like this**. Start by imagining yourself at the **TOP** of the mountain, at the best place you want to be. Let your imagination run freely. Imagination is **free**, and it's all yours. No one can take it away from you.

Make your imagination a library—the one we told you about at the beginning of this book, and that is the Library of LIFE: the Library of Infinite Future Experiences. It's the one

place on earth where you can go literally anywhere from the moon to the ocean floor, be literally anyone from the President of the United States to a seeker for pirate treasure. You can put everything into that world that you can imagine.



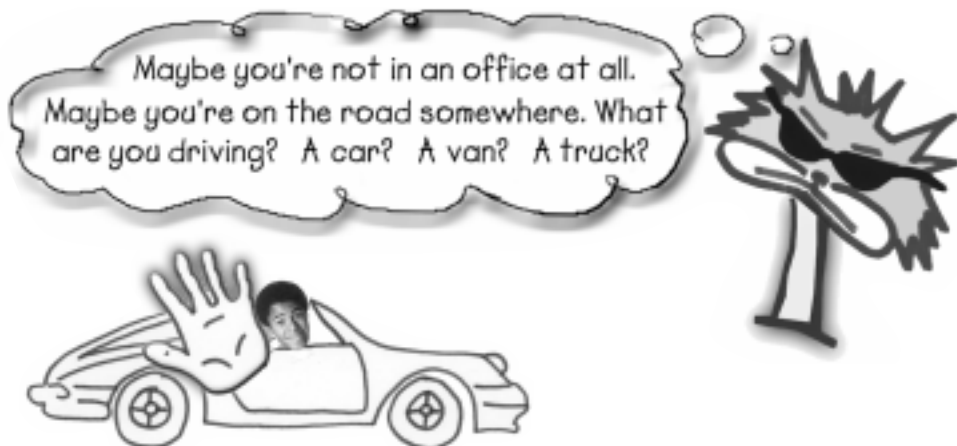
The more you do this, the better you'll get at it. But even from the beginning, start putting in details. You think you'd like to run your own business, but you don't know what kind of business? OK, that doesn't make the idea a silly one. Start with what you do know.

You're walking into your office, the one you go to in the morning, to run your business out of. (It doesn't have to be an actual office in an actual office building, but we'll start here for the purposes of illustrating the point.)

That's your *LIFE*. Walk into it; sit down at your desk. What kind of desk is it? What kind of carpet do you have on the floor, what pictures do you have on the wall?

Don't forget... you can do whatever you want to in this library. You can mark your place and come back to it. You can put your *LIFE* image up on a screen, and hit the pause button, so you can examine it carefully. You can even turn it into a hologram, so you can walk through it and see it from every angle, or a Sims™ game, so that you can go back to any given point and start a different scenario, so you can see an alternative path. What's out the window? Are you looking down over a cityscape, or out into a suburban neighborhood?

What's in the next office? A secretary? A partner? A staff of employees? A computer room? A kennel? A warehouse?



You can keep moving along from page to page, from image to image, and stopping any time you want. What's the first thing you pick up, after you've settled yourself at your desk? A telephone? A calculator? A word processor? A daily organizer? Some futuristic device that connects you to a supercomputer in outer space?

Keep your own book in your own library. Write down all your visualizations—even the ones that seem silly, the ones that have you climbing Mount Everest, winning the Academy Award or being a shepherd in Montana. Why does a particular fantasy appeal to you? That can tell you something about yourself, too.

And, if you think this is silly, consider Steve Jobs, who created Apple Computers. Steve started by envisioning what he wanted the outside of the computer to look like—new, sleek and trendy—and went on from there.

LIFE Scan

Your *LIFE* visualizations aren't limited by time, either—or even the flow of time. They can move backwards as well as forward.

And, in fact, that's the next step.



ONCE YOU'VE ENVISIONED YOURSELF
IN A PLACE YOU WANT TO BE,
THE NEXT STEP IS TO FIGURE OUT
HOW YOU GOT THERE. YOU DO THIS BY
A PROCESS I CALL "**LIFE Scan**," AND IT
WORKS BY REVERSING THE FLOW OF TIME,
AND CREATING A SERIES OF **LIFE STUDIES**.

LIFE Study

The *LIFE* Study gives you time to study each step of your *LIFE* Scan from all angles, and **come up with answers to two questions.**

- The first is, ***“How did I get there?”***
- The second is, ***“What did I need to know?”***

HERE’S AN EXAMPLE:

5 WHERE AM I NOW?

I’m coming into work in my own office in my own computer software company. We design new games. I’ve started it with my best friends, so they’re in the offices next door—we’ve got a whole floor of an office building in a trendy suburban neighborhood, near a park so we can go out and play some touch football at lunch. It’s a lively atmosphere—there’s hip-hop music playing, you can hear the crashing and beeping of computer games. We’ve got the latest in computer equipment on every desk, and posters up on the walls...

LIFE Study: What’s wrong with this picture?

Who’s playing all that music and all those computer games? Am I late for work? Did everyone else start without me? OK, let’s rerun it. I’m coming in and turning on my computer. It’s quiet, and I can get some work done—but we’ve got a big rec room (a rec room in our office? Sure, why not?) where we can have the noise, and show off the work we’ve done.

4

HOW DID I GET THERE? They’re bringing in our new, state-of-the-art computer equipment, setting up our phone lines.

WHAT DID I NEED TO KNOW? What equipment we needed: computers, scanners, printers, faxes, software, telephones and phone lines. We’ve done a lot of comparison shopping and research in consumer publications and on-line sites. We’ve talked to salespeople, and gotten the best deal, in terms of both price and service.

3

HOW DID I GET THERE? My friends and I are talking to the loan officer of a major bank. She’s looking over our totally original concepts for games, and our marketing plan (what’s a marketing plan? I don’t know yet, but I know we’ve got a great one). She can see that our company can’t miss! Now what’s she doing? She’s reaching across the desk to shake our hands...we have the loan!

WHAT DID I NEED TO KNOW? Computer courses and marketing courses. I had to research the market to find out what games were out there, so we could come up with something new.

We also had to take advanced programming classes to be able to bring our vision to reality.

Once we had the product, we needed to use those marketing courses again to create a marketing plan – or perhaps, to know what kind of person we were looking for when we interviewed and hired a marketing specialist.

2

HOW DID I GET THERE? We've come up with some concepts no one has ever seen before—incredible graphics, great story lines, games that involve thinking skills as well as action.

WHAT DID I NEED TO KNOW? In addition to studying computer science and marketing, we've been taking design courses...and literature courses, to help us come up with the kind of stories that will set our games apart from the rest.

1

HOW DID I GET THERE? We're sitting in our basement, fooling around with the family computer. We're not just playing computer games. We play them as long as we can learn something new, and then we talk about ideas—what we like about the games that are out there, and what else can be done.

WHAT DID I NEED TO KNOW? I joined the school computer club, and got to know other students who had the same interests I do.

LIFE Study Follow Up

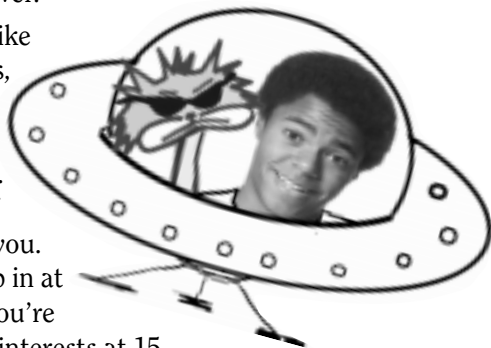
Don't forget...these are only simulations, but they're the kind of simulations that are done every day at the Pentagon, at NASA, at research labs at big corporations. They're not just for a holodeck on the Enterprise in "Star Trek." And scientists or strategists who create computer simulations know that this exercise becomes more useful the more you do it. The people who make their living doing computer simulations don't just do one. They do them over and over.

That's what you have to do. Like someone predicting weather patterns, or doing research on a virus, or planning military strategy, you don't know exactly what you're looking for. In your case, that's because not all of your interests are going to stay with you. Things you're completely wrapped up in at 15 may not interest you at all when you're 25; and that's not a putdown of your interests at 15.

The world changes. New things come along. Things you find completely absorbing at 25 may not interest you when you're 26.

And the career that calls out to you when you're 26 may not even have existed when you were 15. That's how fast the world changes today.

But your *LIFE* Scans can still be a good preparation for whatever new and strange career you're heading for. So you want to keep doing them, and keep writing down the details of your *LIFE* Studies. See which ones stay with



you, which ones get developed further from one visualization to the next, and which ones fade away. When you hear about new careers, new jobs, new possibilities in life, add them into the mix, and see how they fit. Maybe they'll displace some of the images that are there, or maybe they'll combine with them, in new ways. Watch for those new combinations, by the way. Not only are a lot of the jobs of the future going to be jobs that don't exist yet, the job for you may end up being one that you'll design yourself.

Riding and Dreaming

When I was in high school, I loved horses, and all my best times, my happiest, most relaxed times, were the ones I spent around horses. I didn't end up with a career that involved horses (although I've always made room for them in my life), but here's the point. When I was out riding a horse, I felt better than I felt any other time. So when I was out riding, I daydreamed a lot, and they were wonderful daydreams. A lot of them were just fantasies, but then I started to move from pirate ships and tropical islands to things that could be real, and I found that those fantasies were even more exciting.

When I went to college in Washington, D.C., and I was working my way through, I couldn't afford to ride any more. But I found I could do the same thing while walking in some beautiful spot, like the Capitol Mall or Rock Creek Park.

My life ended up taking very different turns from the visions I created when I was in high school, or when I was starting college. But they still helped me. They gave me direction and motivation, and a lot of those visions ended up becoming real, although not quite in the way I had seen them back then.

I never saw myself becoming a banker. But in a lot of my dreams for the future, I saw myself traveling. When I had a chance to go to Vietnam in 1969—it's a long story, but I was the only female civilian to be allowed to go to Vietnam at that time—I took it.

Then, when I took a job in banking a couple of years later, I thought it was just a temporary job, while I looked for my real calling. But when I looked around, and saw that there was such a thing as international banking, I realized that a lot of my dreams could be fulfilled in this unexpected field.

And they were.

WHAT Do You Need to Learn?

As you do your visualizations, and your *LIFE* Scans, and your *LIFE* Studies, remember to look at them closely. Compare them to the other lists you've made: things you like to do, things you don't like to do, things you think of yourself as good at or not so good at.

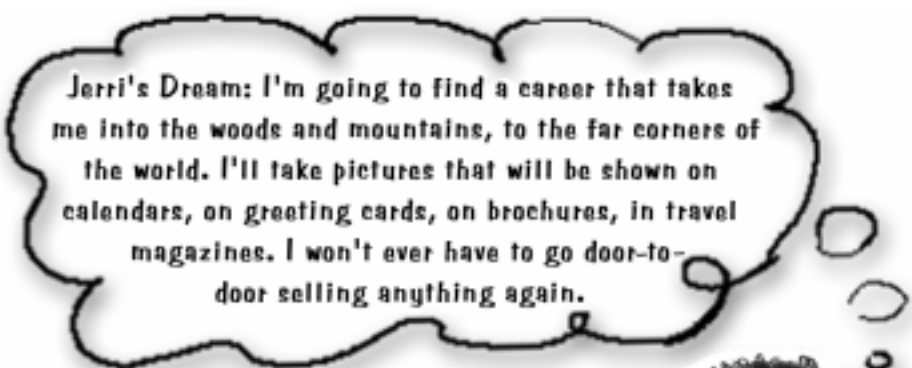


Remember, you still have a long time before you make any decisions about what you're going to do. All these exercises are just ways of trying on one outfit or another, and remembering that you don't have to look at yourself in only one way.

You also **DON'T have to Believe** in *everything* everyone says about you, or let every setback throw you off course.

For example, take my young friend Jerri, who sobbed all night in her room when she was nine years old because she couldn't sell a single box of holiday wrapping paper. She still remembers that night vividly, and how she decided that she would never be any good at anything.

Eventually, she perked up a little and decided that she would just never be any good at **selling** anything. But that was all right, she decided, because she would never have to sell anything. She had grown to love photography, and she had always loved the outdoors, so when she was in 8th grade, she decided she was going to grow up to be a nature photographer.



In 9th grade, Jerri read a magazine article by a famous nature photographer, and she cried all night **AGAIN**.



Jerri's NEW reality: According to the article, to have a successful career as an outdoor photographer, you need to spend as much time indoors, going from office to office, as you do out in the wilds. A photographer needs as much or more skill in selling herself, and her photographs, as she does in taking them.

But Jerri wasn't one to spend much time in crying. Those two nights I've told you about were pretty much the sum total of it. She went out that weekend into her beloved woods, with her favorite camera, taking pictures of

birds and leaves and hillsides, and as she walked, she did her daydreaming and visioning, just the way I did in Rock Creek Park or riding my horses. Jerri was in her best visioning place, and things started to look better for her.

Time for Jerri to “pack in” that dream? Not at all. As she was strolling with her camera, she started asking herself some questions. Who told me that I couldn’t sell anything? Maybe they were wrong. Maybe I just didn’t care enough about holiday wrapping paper. Or, maybe it wasn’t anyone else’s fault. Maybe I just told myself that I couldn’t sell anything, and maybe I gave up on myself too quickly.

There’s a big difference between selling wrapping paper and selling something you really believe in: your OWN talent. In 10th grade, Jerri started selling herself. She made up a portfolio of her photos, and took them around to local newspapers and regional magazines.

IT WASN’T EASY, and no one hired her right out of the box the first time she walked into an office.

➡ **But she didn’t go home and cry this time, either.** Because she believed in her photography, she knew that she could be an even better photographer, and she could keep improving. So she learned that she didn’t have to give up on herself, as she had done with the holiday wrapping paper. Instead of turning and running away when someone came to the door (which she had actually done, once!) or standing shyly with her head down, she could talk to the editors and photo editors at the magazines, and ask for advice on how to do better.

A couple of photo editors took the time to sit down with her and give her some tips. And she listened. And she worked on it. And not only that, she kept coming back to those editors who had rejected her, and before the year was out she had her first photo published in a regional magazine.

What other skills was she going to have to learn to design a successful career as an outdoor photographer?

Jerri’s NEW reality: *She realized she had to start thinking about all the skills that went into a successful career in outdoor photography. She had started out by assuming that she just had to learn how to use a camera, and to know the outdoors. Now, she was learning that she needed sales and marketing skills, as well.*



Jerri was just beginning to find out, but now she was also developing confidence in herself, and she was eager to learn more. **Here are a few of the things she found that she would need to know:**

Writing.

After Jerri had sold a few photos to the regional magazine, the photo editor said, “Hey, kid, how about **writing some captions for these photos?** You’re the one who knows most about them, and it’ll save me a heck of a lot of trouble.”

Jerri started writing captions, and she began to think about the words that went with photographs, and realized that if she was going to try to sell her photographs to magazines, she would have a lot **better chance of success if she could also write an article.**

Business.

Once she began to get more of a reputation, and was able to sell her photographs and stories to a few different regional magazines, she realized she was actually running her own small business. A small businessperson has to **make up her own invoices** (those are forms she submits to the company that’s hired her, so she can get paid), **order supplies, keep tax records and manage her correspondence.**

By the time she graduated from high school, Jerri had learned several more important skills that would help her in her future career.

Computer Skills.

She had to make and **maintain an up-to-date database** to keep track of what places she had submitted photos to, and what places had used her programs. She had to learn how to use a money management program to keep her business records. She had to **manage e-mail**, and decide which e-mail program was best for her. She had to learn **how to search the Internet for job opportunities.** She had to write a lot of letters, which not only meant developing word processing skills, it also meant (since she was in a creative business) that she learned **how to use a graphics program and design her own letterhead.**

Technology.

Jerri got started in photography, just as digital technology was coming in. So, not only did she need to know traditional skills like darkroom work, she needed to **know all about digital photography.** Soon she found that she also needed to know **how to use—and deliver quality with—a digital video**

camera. Because technology was changing so quickly, she needed to know what new equipment she needed to buy, and when the old equipment was just as good, and when it would be best to wait, because even newer technology would be coming out soon.

Research Skills.

Who hires photographers? Jerri started out with the regional magazines, because they were what she saw on the newsstands in her home town. But, as she got more serious about it, she discovered that there were many other possibilities. **Who uses photographs?** As it happens, a lot of businesses and industries do. **How was she going to find out which ones? She had to research it.** How could she find out what kind of pictures they use? Research it. And, how would she find out who in the company to approach? You guessed it—research it.

Jerri's photography skills—and her resume as a small businessperson—impressed college admissions officers and got her a small scholarship to the college of her choice, where she also helped pay for her college costs with her photography. She majored in photography, but she also took courses in business and marketing, English and computer science, as well as foreign languages because she wanted to travel, and psychology because she wanted to understand people better.

So Does That Wrap It



NOT by a long shot.

Jerri did become a freelance photographer and spent a couple of years traveling and taking pictures, and it's a time of her life that she treasures. But wonder of wonders, the gift wrap selling experience didn't scar her for life, and she became more and more interested in the sales and marketing aspect of her career. Gradually, as she began to want to spend more time close to her family—and to start a family of her own—she decided to shift gears and find a job that allowed her to stay in one place, at least most of the time. A company not far from her home town offered her a position in their sales and marketing department, and she took it, gradually working her way up to the head of the department. And on her vacations...she takes off for the mountains with her camera, and her work now hangs in local art galleries and bank lobbies.

So, whatever you come up with in your *LIFE* Scans and *LIFE* Studies, you're certainly not going to be closing off any options. **REMEMBER: It's important to be true to your dreams, but you don't have to lock yourself in to any one particular dream. They're all good.** And, they're all free. The skills you thought you didn't have may end up being the ones that you're most drawn to. You may discover that you like the sales end better than the photography end, and move into a career in sales and marketing, in which your photographer's eye gives you a special edge. It happens all the time, just as people who start out thinking they want to be in sales end up being photographers.

Don't ever assume that you don't have to learn something, because you'll never use it. Oh, sure, there are some things you'll never use. But it's amazing how many things do turn out to be important, in one way or another. A major league baseball manager will tell you that if a batter's hitting .210, it doesn't matter where you put him in the lineup—sooner or later he'll come up with two men out and the tying run on base, and you'll be stuck with him. It's the same with knowledge. Sooner or later, if you skipped over something because you figured you'd never have to know it...you'll have to know it.

The Right Career For You

"The right career" doesn't mean anything, unless you **EXPAND** the phrase to "the right career for you."

The right career for you. It means finding out who you are, and it also means finding out what careers there are, out there in the world. There are often a lot more than you realize.



VIRTUAL ROLE MODEL—

Public Relations



**Bradley Gerber, age 28
Florida**

What did you think you were going to be doing, when you were in high school?

Working for a senator or congressman.

What are you doing now?

Public relations executive with a corporate firm.

What do you like best about what you do now?

Gives me a chance to be creative, get adrenaline.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

I went into college expecting to focus on political science, with my communication classes being just "also interesting" and "mostly passing time." I found that I actually enjoyed politics as a hobby, but didn't necessarily want to make a career of such a tenuous, serious field, whereas PR opened a variety of doors for me.

What courses that you took have helped you most—directly and indirectly?

Introduction to Public Relations, Public Speaking. Speech writing and Delivery, Argumentation, and my internships.

Have you had a mentor or mentors in your career? How have they helped you?

Yes, I definitely enjoyed having several professors, bosses, and other people that I learned a great deal from. They've given me insight on what works and what doesn't, they've always been there to answer any questions I might have, they've taught me interpersonal skills, and they've encouraged me to cultivate my own abilities.

What would you have done differently?

Hmmm.... not much in the way of regrets. I would have liked to have taken more opportunity to work with the campus radio and TV station, to see if those were skills I could have developed.

What are your goals now? What's your next career move? What about quality of life plans?

Now that I'm in client service (corporate PR), it might be a cliché but I work off of the satisfaction of a job well done. My goal is to develop new skills—new business presentations, media trainings, management, etc.

My next career move may be back to the world of sports PR. I enjoyed the field in past experiences as an intern with a professional hockey team, and I look forward to possibly pursuing it again someday.

I'm fortunate enough to have the quality of life that I can live comfortably and have good savings.

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

For the first time, I'm in a position where I've been the interviewer as opposed to the interviewee. I find it fascinating to ask questions that might be considered "curveballs."

I asked one candidate "Sammy... or Dave?" A reference, of course, to the two longtime lead singers of Van Halen, Sammy Hagar vs. David Lee Roth.

This actually serves several different purposes. One is that I think the answer says a lot about a person. David Lee Roth was more creative, more fun-loving, more comic, whereas Sammy Hagar was more "serious artist," probably more talented, driven, etc. There's no right or wrong, but your pop preferences say something about you. But there's more to asking it than that.

Asking someone a question outside of what they've rehearsed is key. ("Where will you be in five years?" "Why do you want this job?" "What are your qualifications?" blah, blah, blah...you can almost fill in the answers without asking). The degree to which someone can think on their feet, react, frame an answer properly while ad-libbing, is a great indicator as to how their brain works.



VIRTUAL ROLE MODEL—

Military Service



**Virginia L. Sweetser, age 24
Essex, Vermont**

What did you think you were going to be doing, when you were in high school?

I aspired to follow in my mother's footsteps and head to college as a business major and follow that with law school. I had also intended to play women's ice hockey in college.

What are you doing now?

I have recently returned home from spending 13 months in Iraq, serving as a sergeant in the United States Army. Because of my service in the military and my hard work; I have received a full scholarship to a well-known college near my home. I am finishing my undergraduate degree and heading to graduate school.

What do you like best about what you do now?

What I love about what I do now is that I have the time and ability to do all of the things I want to do, including volunteering within my community.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

There were many unexpected turns and quite a few bumps. I have always believed that when one chapter in our lives comes to an end, we have within ourselves, the ability to begin a new chapter. I have learned that your first answer is usually the right one. I got to where I am today by working hard and most importantly, by following my heart.

What courses that you took have helped you most, directly and indirectly?

I have taken a wide variety of classes, ranging from Photography to Business to Gender Studies to Geology. I believe that there is always room for more knowledge, even if it is something you believe that you will never use again. You would be surprised at how much "useless" information comes in handy.

Have you had a mentor or mentors in your career? How have they helped you?

Yes, I have. I was fortunate enough to be blessed with two amazing parents, who still to this day are mentors in my life.

What would you have done differently?

Nothing. There are no second chances in life, the decisions which I have made in my life, good and bad, have made me who I am today. As the saying goes, "Life is 10% what happens to you and 90% how you react to it."

What are your goals now? What's your next career move? What about quality of life plans?

My current goals today are to spend as much time as possible with my family and to finish school.

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

While I was serving in Iraq, I was tasked to take a convoy south through Baghdad on a recovery mission. The responsibility which was given to me during this mission was more than I had ever anticipated. I ended up leading the convoy through Baghdad and Falljuah and completed the mission safely.



VIRTUAL ROLE MODEL—

Magician

Mac King, age 47
Las Vegas, Nevada



What did you think you were going to be doing, when you were in high school?

When I was in high school, I thought I would be an attorney or a chef, but my secret wish was to be a magician.

What are you doing now?

I am now a magician. My wish came true.

What do you like best about what you do now?

I really do like doing the shows every day. It's mighty gratifying to have people pay to watch and listen to what I do and say, and to laugh and clap to show their appreciation. It gets addictive. I also like the challenge of having to make every time I perform seem like it's the first time—to keep things appearing fresh.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

It has certainly been a great journey so far. During high school I did magic shows here and there and I was pretty much obsessed with magic. But I didn't think there was much of a possibility that I could ever actually make a decent living doing it. But, when I was in college I started doing many more shows for money, and I started working during summer vacation in an amusement park performing three shows a day, seven days a week. This was a huge break for me because it really provided me an amazing opportunity to hone my act. And, as luck would have it, when I graduated (with a BA in Anthropology, of all things) a fellow in my home town of Louisville, KY was one of the original movers and shakers in the comedy club boom that swept across America in the '80s, and he booked me a lot. I performed in that venue for a number of years and got to the point where I was making a pretty good living. Folks who saw me in that environment started booking me for their company banquets and I began to broaden my customer base.

My wife and I moved to Los Angeles in 1987, where my goal was to get more television exposure. Eventually, I did a number of TV specials, and people began to tell me that I should take my show to Las Vegas. I always contended that I didn't have the right kind of

magic show for Las Vegas. I didn't have dancing chorus girls or exotic wild animals; I was just a goofy guy doing funny tricks. But I started getting more and more bookings there and my wife and I wanted to be together more, and perhaps have a child (both of those are tough to do when you're on the road 220 days a year doing shows). So, we made the big decision to move to Las Vegas in 1997. In 2000, I landed a contract to perform my own show at Harrah's and have been here since that time (and we did have a child!).

In 2002, I wrote a magic book for the general public titled *Tricks With Your Head*, published by Random House; it is now in its fifth printing. Last year, I branched out into a different area of the entertainment business by launching "Mac King's Magic in a Minute," a comic strip which is syndicated by Tribune Media Services and currently appears in about 15 newspapers around the country. Much to my surprise, there are now toys and DVDs based on that comic strip.

What courses that you took have helped you most—directly and indirectly?

I had a couple of economics classes that have helped me, but also theater, anthropology, psychology, and mathematics have all helped me.

Have you had a mentor or mentors in your career? How have they helped you?

I wouldn't say that I ever had a mentor per se, but all of my peers have been very giving and very helpful in devising and refining tricks, making career decisions, and just sharing general advice.

What would you have done differently?

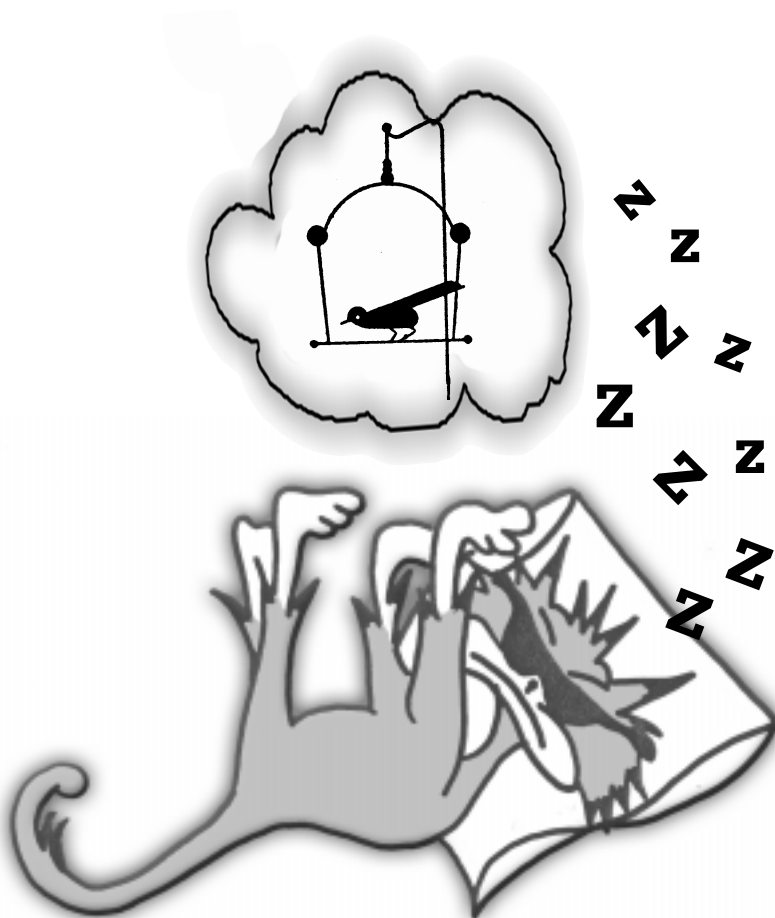
I would I have concentrated more on the study of business and marketing during college.

What are your goals now? What's your next career move? What about quality of life plans?

My quality of life is very good. I've got a contract until 2010. At that point, I'm not sure what I'll do. I'm certain I'll continue to perform, but I doubt I'll want to be keeping the same busy schedule that I have now. In addition to performing 10 shows per week, I also design a weekly comic strip, devise simple tricks to be sold in toy and department stores, read in at least one elementary school per week, and attempt to be a good husband and father. When 2010 rolls around, I hope to be able to do less of the magic stuff and more of the husband and father stuff.

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

By being here at Harrah's (now the largest gaming company in the world) I've learned a lot about real-world marketing.



CHAPTER THREE:

So What Do I Need to Know?

WHO am I?

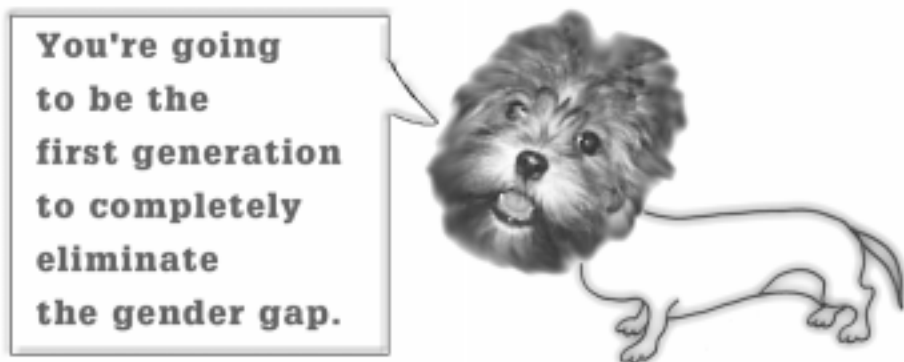
For every generation, there's a generation gap. Every older generation was young once, and every younger generation is going to become the older generation, sooner or later.

The generation that's running the world these days grew up in the Sixties and came of age in the Seventies. They grew up thinking they'd invented being young, and a lot of them thought every generation that came along after them would be young in just the same way they were.

They soon found out that wasn't going to be the case. A well-known TV show, "Family Ties," poked fun at a family where the parents were liberals from the Sixties and their son, Alex, was a conservative from the Eighties. And now that generation—the Alex Keatons of the world—is moving into positions of influence in today's corporations. They know that the world is changing. A new generation of kids is going to be nothing like they were, and **nothing like their parents** were, either. So, they're studying the young people who are moving into the work force right now, and the kids who are going to be moving into the work force in five or ten years, and here's what they're finding out about you: And, as Stan Smith of Deloitte LLP says, "Young people have always appeared different to their elders, but the next generation coming into the workforce is really different in some high-impact type ways." And, as Smith points out, "Your generation is going to present a tremendous opportunity to employers who are farsighted enough to take the time to figure you out. That's why a lot of people are looking at you right now."



And here's what the employers are finding.



Young men and young women are coming into the workplace in equal numbers. And, all the old stories about pay gaps are disappearing, too. They aren't gone altogether yet, not by a long shot, but the **TREND** is there, and it can't be stopped.

If you want to see this TREND in action, just look at the new, high-tech fields like computer software design. In these fields, nobody cares what gender you are. Men and women started out in them at the same time, and they started out equal. So, they've made equal pay for equal work a reality. And you're just going to see more of that, as the traditional fields catch up with the new ones.

Not only that, the notion of "traditional men's work" and "traditional women's work" is disappearing. That's true in the home, where young fathers know what their fathers didn't, that child care and housework is part of their responsibility (a recent study by the Families and Work Institute shows that in households where both parents are working, men have taken over 42 minutes per day on household chores from women, compared to a generation ago). It's true on the job, where more and more people are coming to understand that **you'll get ahead if you're smart, have a positive attitude, and get the right kind of education and training.** Even the most "old-boy," macho careers, like sports management, are seeing a new wave of savvy young women who can do the job, and won't let anyone stop them. And the "old boys" at the top of the ladder are seeing this, and giving them their chance.

Today, Families and Work Institute has found, women are better educated than men. In 2004, for the first time, women earned more than half the degrees granted in every higher education category, and today 62% of women have some college education, as opposed to only 58% of men. This is a trend that's been accelerating. In the 1960s, nearly 60% of college students were male. By the mid-1970s, there were as many women as men in college, and as we reach the midpoint of the first decade of the 21st century, that ratio

of the 1960s has been reversed. As a result, we are already seeing the gender gap start to go into reverse (38% of women are managers or professionals, as opposed to only 28% of men), and women are better educated, with 62% of women versus 56% of men having completed a 4-year college or some post-secondary education.

You're also turning out to be a generation that's grown up with the values of diversity, and you're comfortable with them. You're not a generation that's going to be limited by old-fashioned notions of prejudice.

If anything, you're going to have to watch out that the gender gap, and gender prejudice, doesn't reverse itself. Recent studies show that boys are going to have to work a lot harder to keep up with girls, as today's and tomorrow's generations grow up. High school girls are outperforming boys today in standardized testing, and over the past 30 years, boys have gone from a 58 percent majority of college undergraduates to a 44 percent minority.



CHECK THIS OUT: Start with places close to you. Look at your school. There have always been a lot of women teachers, especially in the lower grades. The way it's always been, that starts to change when you get up into the upper grades. There have always been more

male teachers teaching in high school, and especially more male teachers teaching math and science. And, there have always been more men in administrative positions—principals, superintendents.

How true is that in your school district today? How many elementary school teachers are men, how many math and science teachers are women? How about administrators?

Now go to your school library, and look back ten, twenty, thirty, forty, fifty years ago. What were the ratios then? Is there a difference in the number of male teachers in the early grades, the number of female teachers in high school, or in math and science? How about administrators? Is there a difference there?

Do both your mom and dad work? Interview them about changes in their workplace over the years.

How about your grandparents? How many of your friends have grandmothers who worked? Interview your parents about their grandparents.

New technologies don't scare you.

There's never been a generation that's seen such a rapid series of technological innovations. Every month there are new video and computer games, new ways of watching TV or listening to music, new possibilities on the Internet...and that's just in your home. Schools have new technologies—computer



learning, distance learning, collaborating on projects with kids at other schools in faraway places. And, the world around you is buzzing with new ideas in transportation, communication and energy conservation. You've learned so much already, in your few short years on this earth, and you're not going to be afraid to learn more.

Employers know this about you. They're going to be trusting you with the world of tomorrow.



CHECK THIS OUT: How many things in your house did your parents not have when they were young? Make a list. How many things didn't even exist when your parents first got married? Make a list.

Learning excites you.

You respond to challenges. From an early age you've been solving problems, figuring things out, learning what makes things tick. Employers will look to you to learn new skills, and learn on the job.

Even TV, according to a recent article in the *New York Times*, has become more of a brain teaser than it was in generations past, from interactive kiddie shows like "Dora the Explorer" through contemporary dramas that make the viewer follow interwoven, disjointed story lines and multiple characters.

You've been playing video and computer games that are so complicated and demanding that they don't even have all the rules written out: You have to grasp them and follow them as you go along. It's been said of your generation: "If you want us to understand what you do, engage us where we are most active...that is with simulations and games."



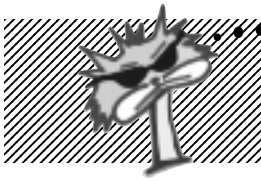
CHECK THIS OUT: Take an inventory of all the reading material you have in your house: books, magazines, instruction manuals. How many different things have you learned from them? How many different areas of knowledge? How many different skills?

Now do the same with all non-reading material: games, DVDs, art, machines, electronic devices. How many different things have you learned from them?

You're flexible.

You've grown up multitasking, and it's second nature to you. You like a lot of stimuli, and you're not going to settle for routine.

And, you're going to want stimulation and flexibility from your employer, too. You'll take work home, you'll work on the Internet, you'll find new and innovative ways of doing your job, so you're going to want an employer who'll give you that.



CHECK THIS OUT: Make a list of all the different ways you get information—at home, at school, in the library, and any place else you go. What are the strengths and weaknesses of each source of information?

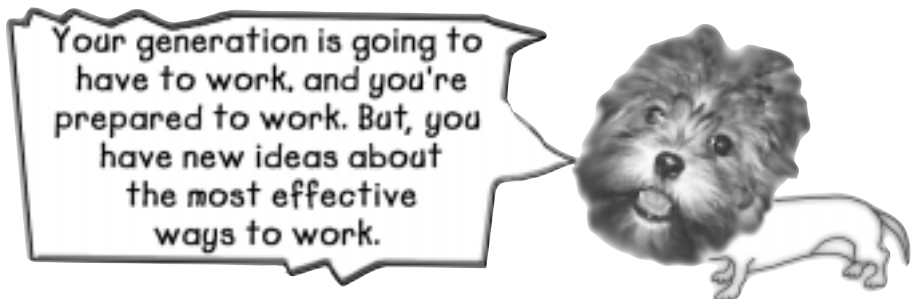
You're loyal.

More and more young people are saying that they don't want to keep moving from place to place, company to company. As Deloitte discovered, and *Harvard Business Review* reported, young people value other things, like family and quality of life, as well as the opportunity to continue to grow professionally. If an employer gives them those things, they'll reward that employer with their loyalty.

But, you won't give your loyalty blindly. You're growing up in a time when companies are downsizing, jobs are being shipped overseas, nobody is offering any guarantees. If a company wants your loyalty, it's going to have to show you that it can earn it.

You want more out of life.

And, that means more than just a career—you want families, you want quality of life. The generation before you worked longer hours than any generation in history. A study by the Families and Work Institute found that one in three of today's workers is chronically overworked, to the point that many of them don't even take the vacation time that's due them. A sizable percentage of those who are overworked feel that a lot of their work is a waste of time, but they do it anyway. And, it doesn't necessarily help their companies in the long run. Overworked employees are more likely to make mistakes at work, to be angry with their employers, and to have health problems.



Employers know that the new generation in the work force is going to expect a better balance of life, and to be looking for companies and managers who will respect that. Many of them are already introducing new standards of flexible work time and telecommuting, and this may just be the tip of the iceberg. You'll be coming into a whole new workplace.

DIDN'T KNOW all that ABOUT YOURSELF?

Well, there are organizations like Deloitte and the Institute For The Future (ITFF) out there making studies, and asking questions, and coming up with these profiles. Not everything they find out is going to exactly define you, but they're working on it. They want to know what makes you tick, because you're the work force of tomorrow, and if many of you are willing to give that energy and intelligence and loyalty to the right company, they want to be that right company.

So, that means your employers of the future are going to turn their companies inside out to accommodate you?

Not by a long shot. This is still Planet Earth, and it still mostly goes by the rules that have worked for thousands of years. The world is how it is, and every new generation has to find the way to fit into it. The marketplace is competitive, and if you're going to be first in line for that dream job that's best for you, you're going to have to start preparing for it.

Oh. Yes, they'll be preparing for you, too. But don't forget that's only half the story.

WHAT Do I Need to Know?

Deloitte/ITFF did a recent study of the value today's kids put on different skills. Here's a list of some of the skills that kids think are important:

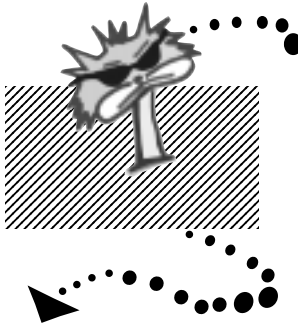
- working patiently and diligently.
- being able to work independently.
- multi-tasking.
- developing personal connections.



These are all good skills, but you need a lot more to succeed in a career, and here's something to think about. These are the skills that kids ranked at the bottom of the list of importance:

- mathematics.
- speaking a foreign language.
- public speaking.
- salesmanship/ability to persuade others of the value of a course of action.
- skill in debating an idea.
- writing and editing.

Let's take a look at these two lists. The first one, the things that kids ranked high, have to do with the kind of person you are. The second—the things that were at the bottom of the kids' lists— have to do with what you need to know. They're subjects you need to study in school, skills you need to acquire in life.



Check this out: Take a look at this second list – the skills and areas of knowledge that employers say you're going to need. Why would you need them? List all the reasons you can think of. Then interview friends, parents and teachers, and see what they add to your list.

MATHEMATICS

MY LIST _____

FRIENDS' LIST _____

PARENTS' LIST _____

TEACHERS' LIST _____

FOREIGN LANGUAGE

MY LIST _____

FRIENDS' LIST _____

PARENTS' LIST _____

TEACHERS' LIST _____

PUBLIC SPEAKING

MY LIST _____

FRIENDS' LIST _____

PARENTS' LIST _____

TEACHERS' LIST _____

SALESMANSHIP/ABILITY TO PERSUADE

MY LIST _____

FRIENDS' LIST _____

PARENTS' LIST _____

TEACHERS' LIST _____

SKILL IN DEBATING

MY LIST _____

FRIENDS' LIST _____

PARENTS' LIST _____

TEACHERS' LIST _____

MY LIST _____

FRIENDS' LIST _____

PARENTS' LIST _____

TEACHERS' LIST _____

WHAT WILL GIVE ME THAT Extra BOOST?

If you're a girl, companies of the future are looking closely at you right now. The Deloitte/IFTF study has found that girls are better at networking and working together to solve problems and reach a common goal.

So if you're a boy, don't forget that this is important. Many of you know about teamwork from team sports, but team sports are all about taking direction from the coach, or the captain, or the quarterback. And, that was the way it used to be in the workplace, but that's not the way it's going to be in the future. The new workplace teams will be about solving problems together by communicating with each other.

You know that old joke about how men will never ask for directions? Well, make sure that stays an old joke. Learn how to share what you know, and ask when you don't know, because sometimes just asking will start to build a network.

The Deloitte/IFTF study found that the incredible new skills your generation is developing—comfort with technology, ability to multitask and find new ways to solve problems—sometimes comes at the expense of traditional learning skills, like what we used to call the “three R’s: Reading, wRiting, and aRithmetic.”

Your new skills are going to help you a lot. But, don't forget, employers will be expecting those from you. They may even take them for granted. The young employee-to-be who's comfortable with **READING A BOOK**, who can **WRITE A MEMO** or a white paper to **GET** his **IDEAS ACROSS IN WRITING**, who has more than the basic number skills which are often needed to solve problems, is really going to **MAKE AN IMPRESSION**.

Sometimes looking across the generations goes both ways. Smart, far-sighted employers are looking at you. But, you have to be looking at them, too.

VIRTUAL ROLE MODEL—

Music Industry

Scott Graves, age 25
New York, New York



What did you think you were going to be doing, when you were in high school?

I thought that I would either be an actor, a doctor, or a school teacher.

What are you doing now?

I am an A&R (Artists & Repertoire) person at a major record label. I get to look for new bands and if I feel they have what it takes, I can sign them up.

What do you like best about what you do now?

Finding new talent is exciting. Music in general is exciting. I get to work with bands in the studio, travel, and work with really interesting people in the entertainment industry.

How did you get from where you were in high school to where you are now?

I chose a college in upstate New York simply because they gave me a tennis scholarship—I didn't want to go there, but it ended up working out. I got immersed in student government and the college radio station. I started out as a DJ at 7:00 am on a college radio station that had the transmitting signal of a cheap cordless phone. My sophomore year, I was appointed as the Music Director of the radio station—so now I was in charge of making the station sound good. I programmed all the music for the station and I spoke with all the record labels. I became close with the college promotion person at Elektra Records (Time Warner Music) and he made me his intern. I took the train into NYC every Wednesday and Friday and worked out of the national Elektra office as a College Marketing Representative and as an intern at the same time. In the summers, I interned at Columbia Records, just to see how another company worked.

Right around my graduation from college, I was offered a job in the marketing department of Elektra. After nine months in that job, I scouted a group called Guster, and recommended them to Sire Records president Seymour Stein—a music industry legend responsible for signing Madonna, Seal, The Ramones, The Pretenders, Depeche Mode, Ice-T, Barenaked Ladies, The Smiths, Soft Cell, Echo and The Bunnymen, among others. Seymour signed

my band immediately, and I went to work at Sire. Guster was booked at Woodstock '99, and their first album came out in the fall of 1999.

What are the courses that you took that have helped you most — directly and indirectly?

Technical and Professional Writing—writing professionally within a corporation is important. Arthurian Literature, because I'm now a King Arthur fanatic—great stories, cool names for bands within the stories. Poetry workshop for song writing, lyrical creativeness, experimental thoughts. Shakespeare, because it made me look smart when we worked on the music for the film *Shakespeare in Love*. And all the classes I took with Professor Don Anderson, because he taught me about being genuine, and trusting my creative instincts.

What would you have done differently?

Credit cards. You know those credit card guys that stand in front of the dorms and say, "Get a credit card"? Well, I did. That was a huge mistake, and that is the only thing that I would have done differently.



**Oh yeah... by
the way...
there's still
more you need
to know...**



Learning From Others

Throughout this book, we've given you some examples of Virtual Role Models—people we've interviewed. We've asked them what they do for a living, what they studied in school, what they thought they were going to be doing when they were younger, what they think they're going to do next.

But, the best learning always comes from the research you do yourself, and your best researcher is you.

We've given you an overview of a wide range of different jobs and professions, but there are lots more. And, no one knows what specific areas you're interested in better than you. What careers do you want to know more about?



Where to find out ABOUT CaReer

Look close to home. What have people in your family done? What about people in your community? People who graduated from your school?

Look at all the windows you have onto the outside world. What careers are mentioned in newspapers and magazines, or in books, or on TV and movies? If you use TV as your only guide, you might end up thinking that the world is entirely populated by cops and doctors (or both at the same time, if you watch CSI). But, all sorts of other careers, some of them surprising and different, show up there from time to time.

YOUR OWN ROLE MODELS

Start with our questionnaires, but don't stop there. When you're interviewing people in careers that you really think might be interesting, there's a lot more that you'll want to know. Here are a few examples.

- What is a typical day at work like? What do you do? How many hours do you work? Do you get breaks? Do you take work home with you?
- What is a typical hour at work like? (The first question will give you an overview of someone's job. This one will give you a real nuts-and-bolts look at exactly what someone does.)
- What is your workspace like? What do you see when you get to work in the morning? What's the first thing you pick up?



THESE QUESTIONS, AND MORE QUESTIONS LIKE THEM – ALWAYS MAKE UP YOUR OWN QUESTIONS – WILL HELP YOU WHEN YOU DO YOUR “VISIONING” EXERCISES.

- Who do you work with? What are their different tasks and responsibilities?
 - Do you do most of your work alone, or with other people? Do you like it that way, or would you prefer working with more/fewer people?
- What were the steps you had to go through to get to the job you're doing now? Were there other jobs you held along the way, as you worked your way up? What are the steps you see ahead of you? What are the next rungs on the ladder?



And yes. Those are just a few examples.
Don't be limited by our lists of questions.
Add your own to them.
Then go out and start talking to people!

Your family.

Start with parents, grandparents, aunts and uncles and cousins.

Sometimes, our own ambitions are close to home—there's a family business, or trade, that

we grow up loving, and learning about, and wanting to join. Sometimes, we want to strike out on our own, and make a whole new mark on the world. Either direction is fine. But, it's always good to know what the people closest to you do with their lives, and how they like what they do.

Who do I
talk to?



Your community.

Start with your block, or your apartment building. With your parents' permission, or with a parent accompanying you, interview your neighbors—people who live in your neighborhood, or people who work in your neighborhood. What kinds of jobs do they do? What is the range of jobs and professions that they have? **Make a list. Then, think of all the different categories that jobs can fit into.**

- Do you work indoors or outdoors?
- Do you work with things or ideas?
- If things, do you sell things? Make things? Repair things?
- Do you work for a small business? A large corporation? Self-employed?
- Work at a desk in an office or out in the field?
- Does your work require a high school diploma? College degree? Graduate degree?



HOW many **DIFFERENT CATEGORIES**
can **YOU** put any one occupation or
profession **INTO?**

Now widen your search. Does your school have an alumni office, or an alumni association? Check on your graduating classes of ten or fifteen or twenty years ago. Do a survey. You can ask all the same questions as before, but add these:

- Are you still living in your hometown, or have you moved away?
- What made you decide to move/stay?

When you look at these results, you can make a **hypothesis**, which is **a theory that you're just trying on for size**, based on the evidence you've gathered so far.

What sorts of jobs or professions are likely to keep a person closer to home? What sort will make it more likely that you'll relocate?

MENTORS in the real world



Simply put, a mentor is someone who's gone a little farther down the road of life than you have, who can point out the potholes, the detours and the best routes, and who can sometimes give you a lift part of the way.

A **MENTOR** will be older than you, and more experienced. A peer is not a mentor. You can compare notes on experiences with a friend, you can get support and encouragement, but you aren't going to get what an older person can give you.

How do you FIND a MENTOR? Well, I can tell you how I found my first one. It was shortly after I had started at Chase, just around the time I realized that banking was an exciting and challenging field, and that I wanted to make a career in it.

So, what did I do? I used the phone book. I looked up the names of the executive vice presidents at Chase, and then I cold-called one. I told him I was a new hire, I wanted to know more about the banking world, and could I have lunch with him?

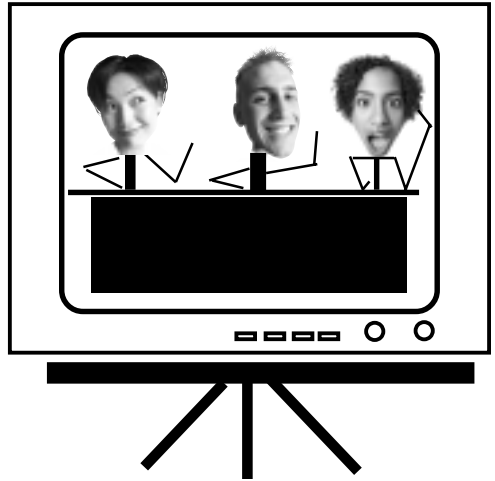
He was gracious enough to accept. Then, it was my job to prove I was bright enough, and motivated enough, to be worth mentoring—because remember, nobody **OWES** you a mentorship. And, I guess I succeeded, because that was thirty years ago, and that senior executive, who became my mentor all through my banking career, is still a valued friend and advisor.

Many businesses today assign mentors to new employees—look at Julie Rozen’s VRM for an example of the Deloitte program. This is a wonderful thing, but even the best program is no better than what you yourself put into it.

And, be open to mentoring. Sometimes, there are wonderful opportunities out there—people of wisdom and generosity who will help us, if we’re just open to being helped.

What’s My Line?

In the early days of television, so long ago that your parents probably don’t even remember watching it (though these days with digital cable, almost everything is back on at some time or other), there was a very popular TV show called “What’s My Line?”



The format was simple enough. Guests would come out, and the celebrity panelists would try to guess what they did for a living. That was all there was to it, but it was one of the most popular shows on television for 25 years.

And, if it stayed on the air for 25 years, think what that tells you about the number of jobs and professions there are in the world!

You can play your own version of “What’s My Line?” at home or as a classroom exercise. It’s a good way of researching and learning about careers.

You need to research enough about a “line” that you’ll be able to play the part of the guest, answering all the questions anyone might put to you about what your line is. The rules of the original show were: The panelists could only ask questions that could be answered “yes” or “no.” Each panelist was allowed to go on asking questions until she/he got a “no” answer, and then the moderator flipped over a card, which was worth five dollars. Then, the next panelist took a turn. This went on until either the guest’s occupation had been guessed, or there were ten “no” answers, in which case the guest won

fifty dollars (as I said, this was the very early days of television). You can do it for points—or maybe even get a local business to sponsor a “What’s My Line?” .. evening, with the “winnings” going to charity, or a school activity fund.

Don’t forget—the format of an “old-fashioned” game show like What’s My Line included a lot of friendly banter and ad-libbing, but the tone was always respectful and polite.

This is just the beginning

Don’t forget...you’re just starting to explore the possibilities that are out there. The world today is changing so fast that for many of you who are reading this book, the career you’ll eventually want to follow doesn’t even exist yet.



VIRTUAL ROLE MODEL—

Computer Software



**Nicholas Jones, age 32
Maynard, Massachusetts**

What did you think you were going to be doing, when you were in high school?

I quite honestly didn't know. I had some notions of being an architect or a car designer or such, but mainly I was focused on the immediate (high school) and the next (college). I was a student, first and foremost.

What are you doing now?

I'm a senior software engineer for a Chicago-based consulting company, doing work in the advertising and media industry.

What do you like best about what you do now?

I like the mental challenges: problem solving, thinking abstractly, coming up with different solutions to unusual problems. I also like the opportunity to interact with a like-minded team of coworkers I respect.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

From high school, I went to Amherst College, basically wanting to be at a high quality small liberal arts college in the New England area. There, I became a philosophy major but took a number of computer courses, largely because I enjoyed them tremendously. After graduation, I took a year off, doing various odd jobs (carpenter, book illustrator) and trying to figure out what I wanted. Given the opportunity, I moved to Boston with a friend and got a job as a technical writer at a software company (using the philosophy and computer college background), and over the course of that first year on the job gradually made the transition to being a programmer. My next job was as a full fledged programmer, and it's been in that vein ever since, only with increasing responsibilities and management requirements.

Nothing has been particularly unexpected; it was very much an organic, gradual transition, and everything I'm doing now makes sense for who I am although I might not have been able to predict it 15 years ago. I also think I was extremely lucky to graduate from college at the time I did (1994), since it brought me into an explosively expanding technology industry when anyone with a semblance of skill

was being hired, and propelled my career to the point where now I am able to stand on my own.

What courses that you took have helped you most—directly and indirectly?

The most direct help probably came from computer courses that convinced my first employer to take a chance on me; indirect (and probably greater) help was from the entire liberal arts experience, for making me well-rounded, flexible, and open in my thinking, which I think have been huge assets in doing my work. After getting the first job, however, no college courses were direct help; beyond that point I was pretty much judged by my work history and the network of contacts I started building.

Have you had a mentor or mentors in your career? How have they helped you?

I'm not sure that I've had a proper mentor, although I've had older colleagues who have believed in me, to an extent that they kept surprising me with their unwavering unconditionality. It was more the fact that they believed in me, than the specific guidance or knowledge they gave me.

What would you have done differently?

Honestly, I think too much of my twenties was focused on my job and not enough on my life, probably a carryover from my single-mindedness in college and high school. I'm not sure that I would have done anything differently but it is sometimes a source of regret.

What are your goals now? What's your next career move? What about quality of life plans?

I'm fairly satisfied with the way my career is progressing, although given the opportunity I'd probably want to make a step into a more senior role, possibly with management possibilities. Most of my goals now are quality of life, making sure that I see my friends and family enough and take time to enjoy life. Lack of motivation to work has never been an issue with me, even working from home; the opposite is much more the issue, where I need to make sure to stop working and stop thinking about it so that the rest of my life can surface.



VIRTUAL ROLE MODEL—

Human Resources

**Maribeth Bailey, age 50
Chicago, Illinois**



What did you think you were going to be doing, when you were in high school?

While in high school, I was unsure about my career direction and future. Both of my parents had passed away before I reached my teen years and none of my older siblings had gone to college. I excelled at science, English and the arts, and with the loss of my parents, I had many teachers and mentors at the time encouraging me to pursue a career in the medical field. Though I was the first in my family to get a degree, it was expected that I would go to college.

What are you doing now?

I am the National Director of Career Management Services at Deloitte Services LP, one of the subsidiaries of Deloitte LLP. In this Human Resource role, I have the opportunity to create and lead innovative career management solutions, like Deloitte Career Connections, which help in the retention of intellectual capital and aid in the career satisfaction of the people at the Deloitte U.S. Firms.

What do you like best about what you do now?

I get to work with the best and the brightest in the professional services industry, giving them the tools and resources to find career satisfaction at Deloitte. The role is one of innovation and is ever changing.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

Being orphaned as a child, I had to overcome obstacles to get through high school to where I am today. First of all, there was the funding for college. Since I had to pay for college myself, along with the help of social security from my parents, I developed a strong work ethic both in the jobs I had to finance my education and the effort I put into my education. I majored in speech/language pathology and had planned to continue my Masters immediately upon graduation. Needing to work, I decided to take my new degree in communications, put off my Masters and took an entry level role in sales with a major consumer package goods provider. It was a terrific first step for me. I gained exceptional training and excelled at business development and by

accident found that business was a perfect career fit for me. I have had the opportunity to be an entrepreneur, and work within large organizations. My career has been fulfilling.

What courses that you took have helped you most—directly and indirectly?

All my courses supplied me with the discipline to set goals and exceed them, whether it was a biology course with labs, or a psychology course on human motivation. It wasn't necessarily what I learned as much as how I learned to learn. The life experiences and the emotional intelligence I gained from those experiences were the most valuable of all.

Have you had a mentor or mentors in your career? How have they helped you?

I have always had several mentors throughout my life, both career mentors and life mentors. Knowing that there is someone who I can go to for advice or counsel on many issues has helped me get through some tough decisions. Also, coaching and mentoring others have helped me grow and learn as well. I also believe in the power of self reflection and prayer.

What would you have done differently?

I have no regrets. I have been able to enjoy a career that I love and raised two wonderful children in the process.

What are your goals now? What's your next career move? What about quality of life plans?

I do plan to get an Executive MBA or a Masters in Organizational Design and Change Management. However, my sophomore in college and senior in high school take precedence right now in the education front, as I am focused on their education first and helping them navigate into successful careers. Quality of life plans include my family first, community involvement and time to travel more with my husband, once we become "empty nesters."

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

All my learning experiences have been on the job. Many times I have felt that I have had to take risks and jump in without all the necessary training to do so. However, with a tenacious attitude, and a large network, one can get the necessary on the job training and experiences to be successful.



VIRTUAL ROLE MODEL—

CEO, Not-for-Profit Organization



Cheryl Lehua Ka'uhane Lupenui,
age 43
Honolulu, Hawaii

What did you think you were going to be doing, when you were in high school?

It seemed like I was the only one who hadn't chosen what I wanted to "major" in when deciding to attend college. Pre-med, pre-law, nothing that my friends had chosen was of interest to me. My father worked for the National Geographic Society in Washington, D.C. I loved visiting him at work and looking at all the exhibits of archaeological explorations around the world. That led me to believing I would be an archaeologist myself. I was quickly discouraged from this career path given the amount of history courses that would have been required. My mother worked for an international management consulting firm, Booz, Allen & Hamilton, and pioneered job-sharing for women in the early '70s. Through her influence and by process of elimination, I chose business as my career pursuit.

What are you doing now?

I am the President and Chief Executive Officer for the YWCA of O'ahu in Honolulu, Hawaii.

What do you like best about what you do now?

I love that my work helps women make a better life for themselves, their families and their communities. Each day, I am inspired by the stories that tell of the positive impact we make on others. One of our students who learned to swim at our pool was later able to save someone from drowning. Many women rely on us for a safe place to sleep, a hot meal and someone to treat them with respect and dignity. I get to meet a lot of people in my job, and we are all passionate about making Hawaii an even better place to live.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

I have worked for a Hungarian Oil and Gas Company in Budapest, a mortgage department in a bank in Maryland, a University professor in

New Orleans, a temp agency in San Francisco, a Congressman in D.C., a shopping center in Guam and myself, just to name a few of my prior jobs. By being open to new opportunities, I have been able to explore the world in many ways that I never dreamed of back when I thought I wanted to be an archaeologist.

What courses that you took have helped you most—directly and indirectly?

I remember the first English class I took as a freshman at the University of Hawaii. The teacher assigned us to groups and we had to answer questions about our reading assignment. No one said a word. Now, I was very shy growing up. As a Native Hawaiian going to school in the East Coast, I always felt different and lacked confidence in myself. I felt that everyone else was smarter, knew all the answers and were willing to give them. But, after minutes of silence in our group in English class, I finally got up the nerve to lead the discussion. This was the first time that I got the courage to speak up on my own. That helped me to build the confidence in myself. Now, I am comfortable leading meetings, appearing on TV and giving public speeches in my job.

Have you had a mentor or mentors in your career? How have they helped you?

There are traditional mentors in my life who have advanced my career by taking a chance on me, so I could try new positions in the company. Then, there are those mentors in my life who have helped to make me a better person. These mentors set an example for me to follow, push me beyond my perceived limits, are always honest and give me feedback even when it hurts, and most of all, care about me and my well-being no matter what. My husband, Boots, is my most favorite mentor.

What would you have done differently?

I wish I would have liked myself more when I was younger. I thought that I was pretty boring. I grew up wishing that I wasn't so different from everyone. For example, I have a Hawaiian last name and middle name and no one could pronounce them, but instead made fun of them. I used to make up English middle names to use. When I moved to Hawaii, I learned more about my culture and the meaning behind each of my names and their importance. I started taking pride in the things that make me different, which are exactly what make me unique and special.

What are your goals now? What's your next career move? What about quality of life plans?

Now that I am on a career path where I'm doing something I love and have a talent for, while also earning a living, I am able to let go of control over the next step. I know that the right career opportunity will come along whether I plan for it or not, and my job is to pay attention

and be ready for it. I also hope to start a family soon, so it is important that I am able to have the flexibility to balance work and a family.

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

My most embarrassing interview was the time I wore a black and white striped blazer and looked like a zebra. In that same interview, the president of the company asked why I hadn't chosen to be a hula dancer in Waikiki rather than work in his business.

My most memorable obstacle came when I opened my own restaurant. In the first week, a homeless man asked if I had any leftovers from the day before as I was closing up. I gave him some food that evening. A year later, my landlord and I were meeting at the store because he was raising my rent, and I was being forced to find a new space. I was feeling down on my luck that day. Soon enough, a well-dressed gentleman interrupted our meeting and proceeded to thank me for helping him get back on his feet by giving him food when he was homeless. I felt good that I helped someone even though my landlord wasn't going to help me that day. I happily moved to a new location soon after that.



VIRTUAL ROLE MODEL—

Executive Director, Life Skills & Education Organization



**Michael L. Benjamin, Age 66
Reston, Virginia**

What did you think you were going to be doing, when you were in high school?

I thought I would be a great chemist! I loved to experiment both in the school laboratory and at home.

What are you doing now?

I'm the Executive Director of Family, Career and Community Leaders of America (FCCLA). FCCLA is a national youth organization promoting personal growth and leadership development through Family and Consumer Sciences Education with a focus on creative and critical thinking; character development; interpersonal communication; practical knowledge; and career preparation.

What do you like best about what you do now?

I appreciate the opportunity of working with professionals and student leaders in making positive changes in our society.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

I consider life to be a journey, a series of twists and turns, some expected and others unexpected, but a journey to be appreciated, nevertheless. One of the big motivators in my life was my father who passed away when I was in high school and who wanted me to go places that he couldn't go because of his illness. One of those places was finishing college! The decision to go to college was critical because it put me on the pathway to the successes that I've had over my life. I began my career as a high school teacher of German and, speaking of unexpected turns, after two years of teaching, I joined the U.S. Public Health Service as an alternative to the Vietnam War. This decision really moved me into the career arena where I've been over the past 30 years.

What courses you took have helped you most—directly and indirectly?

In high school, I took four years of Latin and in college four years of German. Languages helped me have an appreciation of countries, culture and history. Although I began my undergraduate college career as a chemistry major, I found my niche in psychology and philosophy. Later in graduate school, I majored in public health with an emphasis on mental health public policy and administration. My graduate work in my early 30s clearly established my career pathway.

Have you had a mentor or mentors in your career? How have they helped you?

Absolutely and over my career! Mentors have been helpful at different stages as I have progressed. Mentors help because many have either been in “that” situation or share with you insights that guide you in making a better decision. Perhaps more importantly, my wife and family have played an important supportive role in my decision-making processes.

What would you have done differently?

I believe my career and the choices I’ve made are correct. I am where I am supposed to be!

What are your goals now? What’s your next career move? What about quality of life plans?

As I tell my colleagues and those whom I supervise, it’s important to plan for the rest of your life including financial planning. Within the next three-five years, I will retire and continue to volunteer in my community, continue to travel and experience other cultures and people.

Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

Throughout my career, I have learned to respect others, listen to what others have to say, and don’t believe that I’m the repository of all knowledge! As the sayings go, “always look before you leap” and “trust your instincts!”



VIRTUAL ROLE MODEL—

Executive Vice President, Latino & Not-for-Profit Organization



**John Villamil-Casanova, Age 54
Washington, DC**

What did you think you were going to be doing, when you were in high school?

I thought I'd become a physician.

What are you doing now?

Developing educational strategies delivered through information and communication technologies in support of community economic and social development needs for ASPIRA, the only national nonprofit organization devoted solely to the education and leadership development of Puerto Rican and other Latino youth.

What do you like best about what you do now?

The opportunity to innovate, think "out of the box" and the opportunity to help thousands of individuals.

How did you get from where you were in high school to where you are now? Were there unexpected turns?

Long story. I studied hard sciences at the undergraduate and graduate level, got involved in scientific research, public policy development, planning, project management, fundraising, got involved in business development and strategic planning, became a university administrator and moved into not-for profit organization management. I had many, many turns, but all provided a unique big picture view of all aspects of life. Recently, I have been assessed as a strategic thinker, idealist, relator, one who seeks connectedness among all things and a self-assured individual.

What courses you took have helped you most—directly and indirectly?

Humanities and history.

Have you had a mentor or mentors in your career? How have they helped you?

Many, some in research, others at business development and in management.

What would you have done differently?

Nothing

What are your goals now? What's your next career move? What about quality of life plans?

Expand my career at the international level, more than I'm currently involved at this time. No idea of what I want to do when I grow up. Move to the coast, play with my grandchildren, have fun, and keep helping others.

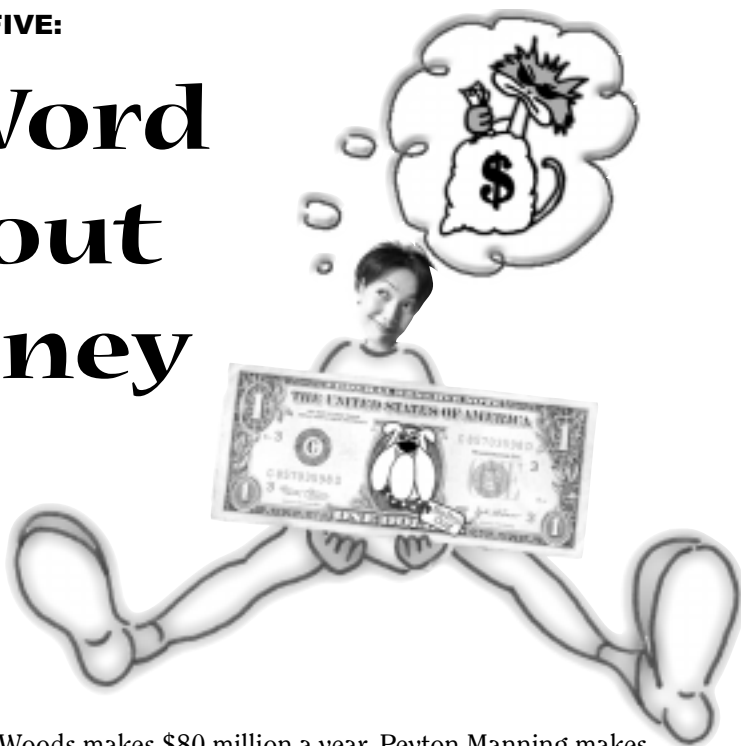
Any interesting stories about learning on the job, job interviews, unexpected help or hindrance?

Because I'm such a critical thinker, I have problems sitting in a classroom. I will challenge the teacher if I'm not convinced of the facts he or she is presenting, I will perform research on the subject and take over the class. You do not want to have me as your student, unless you are extremely good, an out-of-the box thinker and a great master teacher.





A Word About Money



Tiger Woods makes \$80 million a year. Peyton Manning makes \$40 million a year. Shaquille O'Neal makes \$32 million. Michael Jordan isn't even playing any more, and he makes \$35 million. And athletes aren't even at the top of the money chart. Jerry Seinfeld makes \$225 million a year, Oprah Winfrey \$125 million. And we won't even talk about Bill Gates.

So HOW \$much\$ can you expect to make on your first Job?

Many kids I ask realize that when they're just starting out in the business world, they won't be in Oprah's league, or Tiger's, or even Shaq's. They won't be making close to \$32 million a year. Probably no more than \$1 million.

If only it were true. But sadly, in real life, it won't even be close to that.

It is true that kids, as a general rule, don't have a clear sense of how much money people make (they generally overestimate it) or how much things cost (they generally underestimate it). Most kids know how much things cost, if they're things that they actually buy. They know that a soda is a dollar and a half, give or take a little, and that an iPod® costs \$200, give or take a little more. But what does the cost of an iPod® mean, in terms of real value? If you're making \$50 million a year, which averages out to around a million a week, that iPod® is .002 percent of your weekly earnings, or less than five minutes of work.

On the other hand, if you're making \$50,000 a year, or about a thousand dollars a week, that iPod® is 20 percent of your weekly earnings, or about one day's worth of work. It's worse if you stop and consider that only about 2/3 of that weekly earned amount is "take-home" pay. And of course, there is probably sales tax on the iPod®. Now, the value of the iPod® increases to about a third of the weekly earnings or almost two days of work.

How much of a factor should money be in your choice of careers? It's not the first thing you should be thinking about. Work is how you're going to spend a very large portion of the rest of your life, so you want it to be fulfilling, challenging, and interesting. But on the other hand, **you do want to be able to buy an iPod® every now and then,** or go to a concert, even if your tastes in music change a little between 15 and 35, or be confident that you'll be able to live in a nice home and see that your own kids go to college.

So, in this chapter, we're just going to go over a few facts about money in the real world.



How much do people make ?

According to figures from the "Mean Earnings by Highest Degree Earned: 2008" table in the U.S. Census Bureau, Statistical Abstract of the United States, 2011, here's what a worker, aged 18 and over, could expect to be making a year, on average:

Less than high school graduate:	\$21,023
High school graduate:	\$31,283
Some college:	\$32,555
Associate's degree:	\$39,506
Bachelor's degree:	\$58,613
Master's degree:	\$70,856
Doctoral degree:	\$99,697
Professional degree:	\$125,019

Do SoMe reSEARCH: What are the starting salaries in different careers? How much can people expect to make after ten years? What sorts of educational levels are needed for different jobs?

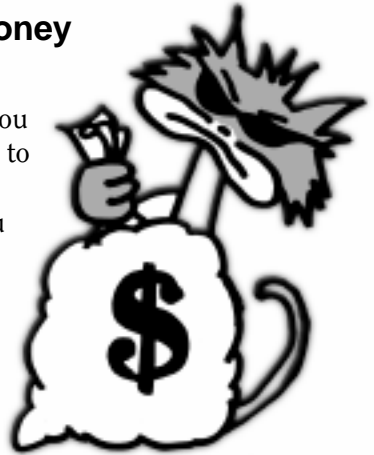
What are the best fields to find opportunities in?

That's a question that changes from year to year. But, you can research it, and a good place to start is the Bureau of Labor Statistics' study, which you can find at www.bls.gov. Just remember that the most jobs, and the best jobs, will always go to people with a good education.

How can I make the most of the money I do make?

Now, this is a very good question, and you can start answering it right now—you don't have to wait until you're out of college and started on a career. You can make the most of the money you do make, even the money you're making now with odd jobs or a summer job, by putting that money to work for you.

Perhaps the most important lesson you need to learn about money is the way even modest savings, invested wisely, can grow... especially if you start saving young.



Here numbers really do speak more eloquently than words, so consider this:

- Someone offers you a job for a month, and says he'll pay you a million dollars.
- Someone else offers you a job for a month, and says she'll start you off at a penny a day.

Not too hard to make that choice, is it? **BUT WAIT**
a **SECOND.**



The penny-a-day employer tells you that she'll double your pay every day, throughout the month.

It still doesn't sound like much of a deal, does it? It'd be hard to resist that million dollars. But, don't be too hasty. Pull out your calculator and do the math, and you'll discover that at the end of a month, your penny, doubled and redoubled, will have grown into \$10,737,418.24!

Wow? Wow. We're talking, here, about **the miracle of compounding**—the fact that money, left alone to accrue interest, will make more money, and eventually that will happen at a rate that will stagger you.

Of course, no one is really going to offer to pay you a penny and double it every day. But, some of the real numbers that you can expect in an ordinary life are pretty staggering, too.

But before we go on to them, let's consider TWO more possibilities.

First: You like the idea of the \$10 million, so you agree to work for employer number two. She asks, "OK, do you want to start this month, or next?"

Does it make a difference? You bet it does. Before you answer, make sure you know what month it is, and then start running over "Thirty days hath September" in your head. Because that figure is for 31 days. If you only worked 30 days, you'd get half the amount, or \$5,368,709.12. If you worked in February, you'd only make \$1,342,177.28!

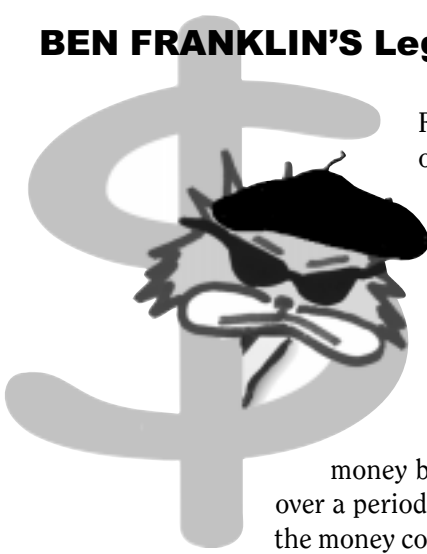
Second: You like the idea of the \$10 million, so you agree to work for employer number two. But, you can't wait the two months—you want to start spending your money right away. So you say, "OK, but give me half the money every day, starting on the second day—I'll settle for \$5 million at the end of the two months."

What happens then?

On the first day, you get one cent. On the second day, you get two cents but you keep one, leaving you with one cent in your account. On the third day, instead of doubling from two cents to four, you double from one cent to two. You take half—a penny—and leave in the other half. On the fourth day, instead of doubling from four cents to eight, you double from one cent to two. You take half—a penny—and...

And, you never get ahead. At the end of the month, you'll have taken thirty cents for spending money, and you'll get paid a grand total of one penny.

BEN FRANKLIN'S Legacy



A French writer, making fun of Ben Franklin and American attitudes in general, once sneeringly wrote that Franklin was the sort of person who would leave a bequest of money in his will, but with the provision that it was to be used only after it had collected interest for 500 years. Franklin read the satire and wrote back to the French writer, thanking him for a great idea. And in his will, he left 1,000 pounds sterling (or \$4,444) to the city of Boston, on condition that the

money be placed in a fund that would gather interest over a period of 200 years, with the provision that some of the money could be used after 100 years.

At the end of the first hundred years, in 1891, Franklin's \$4,444 had grown to approximately \$400,000. The city took a little over \$300,000 to build a school, and left \$92,000 in the fund. When the fund was finally tapped in 1993, it was worth over \$5 million.

Could you still do that today?

Actually, you could do even better. There were some problems in the early years of Franklin's investments, which could be smoothed out by a good financial planner today.



Bringing It Home

Two hundred years is a long time to wait. But, let's bring it home, and look at numbers that are realistic to your life.

If you were to start investing a thousand dollars a year—that's twenty dollars a week, which is to say two lunches of burgers, fries and a coke—right now, in a mutual fund that generated 10 percent interest, which is not a farfetched amount, and it's a lot better than Ben Franklin's return, especially in the early years—what would you get out of it?

Let's say you did this for just ten years, from ages 15 to 24, and then stopped. Never added another dime to that fund.

***By the time you were 55 years old,
your investment of \$10,000 would
have grown to \$336,500—
an increase of 3,265 percent!***

It's hard to think about saving when you're young, and it's really hard to think about ever being 55. But, it's all about getting into the habit. I've talked to a lot of kids who've started the saving habit young, and the truth is, none of them talk about being 55, or what they're going to do when they retire. They simply say, "I just do it. It's easy to do, once you get started."

And, they're right. That's all you have to do. But, the neat thing is, the younger you start, the more your investments will do for you. In fact, you'll never catch up to that first ten years, even if you were to go on investing every year until you were 55. Let's look at a table:

INVESTMENT PERIOD (\$1000 per year)	TOTAL MONEY invested	TOTAL MONEY at age 55	PERCENT INCREASE
15-24	\$10,000	\$336,500	3,265%
25-55	31,000	200,140	552%
35-55	21,000	70,405	243%
15-55	41,000	536,640	11,916%

THIS ONE should speak for itself.

The Rule of 72

Here's another way of figuring out how much your money can earn for you. The **RATE OF RETURN** on your investment, divided into 72, equals the number of years it will take to double your investment.

Let's look at Ben Franklin's gift to the city of Boston in that light. We'll figure an interest rate of 9 percent, because the math is easier. That means the principal doubles every 8 years. At that rate, Ben's \$5,000 would have been worth over \$20 million after the first hundred years, proving that Ben may have been healthy, wealthy and wise, but modern investing techniques are the early bird that gets the worm.



*THE CHALLENGE:

Let's say you've saved \$10,000. You can invest this at 10%. How many years will it take you to buy a \$20,000 car?

*A: 7.2 YEARS

What's the Most Important Thing I Need to Know About Money?

The most important thing you need to know about money is that it's a tool. Money by itself is just silly little pieces of paper with pictures of dead people on them. It's not bad as art work, but it's nothing special, and there are so many of them floating around that they're like second rate prints of the Mona Lisa, which you can download off the Internet for free, but they aren't worth anything. And, viewed as art work, there'd be no reason why a picture of Andrew Jackson should be worth more than a picture of Abe Lincoln, any more than a picture of Coldplay would automatically be worth more than a picture of Outkast, or vice versa.



Money is
only worth something in
a social context. There are
four different things you
can do with money.
You can:



Get it.
Spend it.
Save it.
Share it.

And each one of these choices represents a social contract. **Getting it** means that you've made a contract to deliver goods or services, or perform work, and that you've kept your part of the contract. **Spending it** means that you're on the other side of that contract, and it means making decisions, hopefully intelligent ones. Are you getting your money's worth? Is this expenditure the best one you can make? That means budgeting, and sometimes it means that you don't spend right now. That brings you your third choice, which is to **save it**, so that you can spend it later in a way that will benefit you more.

Finally, you can share it, by contributing to a worthy cause, like the victims of a natural disaster, or giving to your favorite charity or your place of worship.

As you get older, you'll be getting more money, and you'll have more expenses, so **the sooner you develop good habits, the better**. You'll need to save more, because even bigger expenses will be coming in the future, when you're off on your own. And, hopefully you'll come more and more to understand that we live in a complex, interdependent world, and it is our obligation to share with those less fortunate.

Another thing that you need to **remember** about **MONEY** is that it **is not, and never will be, a measure of someone's true worth**. Money doesn't make you a better person.

Look back at what Stan Smith of Deloitte said at the beginning of this book about his profession...how auditors keep the system honest. Well, **that's what you have to remember about MONEY.** Used **ETHICALLY** and **HONESTLY**, it's a tool for establishing value, and if you **RESPECT THAT**, you're creating the glue that holds our society together.

