



# VB NEWS & NOTES

## How to Find a Job in Tough Economic Times

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Searching the help-wanted ads may be one of the least effective

ways to find employment. Putting your resume online is not much better.

The golden methods, experts say, are headhunters, employment agencies, and your own contacts.

Always check with familiar companies to determine whether they have an opening. Knowing a person who could actually help you is a plus.

Most will say there is no opening. At that point, ask if you can make an application and be considered when something opens up. Most positions are never adver-

tised but filled with someone the company already knows.

Get the word out. Tell everyone you know that you are looking for a job. Network in person, by phone, by email, and on social networking sites. Salesmen can check Salesman.com.

Headhunters may be able to help, but know who pays for the service and how much it is.

Some say looking for a job on Twitter is a good move. They recommend making a Twitter bio (140 characters) and Tweeting about your job search. Get more advice at [mashable.com/2009/03/13/twitter-jobs/](http://mashable.com/2009/03/13/twitter-jobs/). Establish yourself as an expert, but be honest.

If you are skilled in a specific occupation, the state

employment office will notify you of openings.

If you are a young person or someone returning to the workforce and willing to take any job you can find, there is no substitute for the walk-your-shoes-off job hunt. That means going into every type of business from supermarkets and department stores, to banks, offices, and restaurants.

Even if assured that no help is needed, you should ask to fill out an application. You could be surprised at who calls in the next week or two.

Job seekers can check listings at [www.findajob.com](http://www.findajob.com) and [www.snagajob.com](http://www.snagajob.com), which claim to have full and part-time jobs, some of which could be nearby.



## Client Spotlight

We recently represented a retired military veteran who was hit by an 18-wheeler. Our client had to have a major back surgery as a result of the accident. The insurance company for the trucking company hired private investigators to stalk our client and spy on him during the case. The private investigators violated several ethics rules during their work for

the insurance company. After we brought this to the attention of the Court, and the Court indicated that the company would get punished for this behavior, the insurance company agreed to an \$875,000.00. Moral of the story: Insurance companies will often use every trick in the book to avoid responsibility in legal claims.

## Speaking of Safety *Protecting Tweens, Teens*

Parents want to protect their kids from injuries, including those that are fatal. They have their work cut out for them, says Alan Korn, director of Safe Kids USA. Areas of concern:

\* **Back-seat rides:** Kids up to age 13 should ride in the back seat, because front-seat air bags could seriously injure them.

\* **Booster seats:** Young children and those up to age 10 who are small in stature should ride in booster seats, even though they object. Don't give in. Let them know what physical milestones they must achieve in order to move from a car seat to a booster

seat to an adult seat belt.

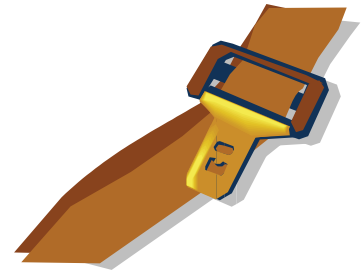
\* **Bike helmets:** Start early. Give them helmets to wear from the first time they are on a two-wheeler, including little-kids' plastic bikes. Always be firm about helmet use in order to prevent a fatal head injury.

Alan Korn says it's normal for tweens and teens to underestimate danger and balk at rules. Parents must initiate safety rules early in a child's life and stick to them as they become tweens and teens.

\* **Seat belts:** This requirement covers kids and adults of all ages, whether they are riding or driv-

ing. Provide a good example by buckling up.

It can be a challenge to enforce the seat belt rule with kids riding in the back seat of a car, but parents should check on them during any excursion.



The seat belt habit should be firmly ingrained by the time kids become drivers.

*You really could*

## Learn How to be 'Lucky' in Life

**"TAKING CALCULATED RISKS CAN INCREASE YOUR GOOD LUCK"**

If it seems like other people get more lucky breaks than you do, it's time to figure out why. Some clues:

\* They have that can-do attitude and feel they can grab onto an opportunity

when it comes their way. They expect to be winners.

\* Lucky people enjoy talking to strangers. They smile and say "hello." Other people's stories can be enlightening and may result in friendship or beneficial contacts, says Keith Ferrazzi in his book *Never Eat Alone*.

\* Notice that they keep their options open instead of having a single-minded devotion to one goal. They,

and you, have more options than you think.

\* The lucky ones build strong relationships at work that help to bring them success. Their social network outside work is a source of information and of support in difficult times.

\* Getting more luck involves saying "yes" when you'd rather say "no." Say yes to serving on committees, running for office or working for charities.

\* Always do your best work even if you think the task is unimportant. You'll get a reputation as the go-to person.

\* Practice "counter-factual" thinking. The degree to which you think something is fortunate or not is the degree to which you will generate alternatives. The unlucky person is dis-

traught over having a car accident, for example. The lucky person is thankful that he wasn't killed, and makes friends with the other driver and people at the scene of the accident.



\* Taking calculated risks can increase your good luck. Lucky people always want something new. They try new things, go to new places or take on work outside of their comfort zone.

\* Enjoy yourself and have a balanced life. Maintain good relationships, explore a satisfying hobby and make physical fitness a priority.

Try to do most of these things and continue to help others. Good luck will come to you.

## There Are Many Options Naming a Life Insurance Beneficiary

After you are approved for a life insurance policy, you have a big decision: naming a beneficiary. It's not as simple as it appears to be. Consider these types of beneficiaries as told by New York Life Insurance Co.

\* **First, second and third beneficiaries:** It's wise to name two or three others in addition to the first beneficiary. If one passes on before you do, the second, then the third beneficiary gets the benefit without any further action on your part.

\* **Irrevocable beneficiary.** Irrevocable designations are often used in divorce settlements. They for-

bid anyone but the designated beneficiary to surrender the policy, take out loans on it, or assign new beneficiaries.

\* **Per stripes:** This is a way of dividing the benefit among family branches. If the beneficiary dies, for example, the benefit goes to his or her children.

\* **Collateral assignments:** When the insurance is used to secure a loan, the assignment gives the creditor the right to claim cash value, dividends, and death benefit should the loan go into default. Any excess benefit is paid to the surviving beneficiaries.

\* **Beneficiary for value.** This designation guarantees that the death benefit will be used to pay for services rendered by a specific business or creditor, such as a funeral home. The benefit covers the exact cost of the service, or services, provided. Once this settlement is made, the remaining benefit will be paid to the surviving beneficiaries.

Beneficiary designations are important during the claims process. They provide specific legal instructions that can help to make sure the policy owner's final wishes are fulfilled as quickly and as easily as possible.

## Safe Driving is Important, Especially in Small Cars

Smaller cars are popular right now, and they will be the wave of the future as the government increases mandatory gas mileage to 39 miles per gallon.

That's the average for cars made by any individual company. For specific cars, the mandatory mileage is 35.5. It won't happen until 2016.

Car makers already have or will soon have cars that meet or exceed the standard.

The Ford Fusion hybrid gets more than 40 mpg. The Chevy Cruze, due out in April 2010, will get 40 mpg, and the Chevy Volt, due out in November of this year, runs on batteries for the first 40 miles. Chrysler plans the Fiat SpA, which will be available by 2015 at 40 mpg or more.

Fuel costs are lower for a small car, but if you crash, your chances of getting hurt are greater. Here are a few driving tips to consider:

\* **Be visible.** Keep your lights on during the day. If you don't have automatic running lights, turn your headlights on and use the low beam.

\* **Take extra care when entering an intersection** to assure that all vehicles from the other directions are cleared.

\* **Avoid getting sandwiched** between two trucks, two larger cars or two SUVs, especially when driving on the Interstate or a state highway.

\* **On any roadway,** it's more important for drivers of a smaller cars to use turn signals well ahead of



where they will change lanes or turn.

\* **Regardless of the size of your vehicle,** practice thinking about how you could escape a dangerous situation. It could be a move to the shoulder, going off the road and avoiding trees, or maneuvering to another lane.

Rules of safe driving are more important when you are in a small car, including: Always wear a seat belt; don't drink and drive; watch for speed limit signs and don't exceed the posted numbers.



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## Staying Well: Avoid Medicine Mistakes

\* Sort medicines into a weekly container. If you are taking your night pill and your morning pill is still there, you'll know you forgot to take it. In some cases, you can take them both at the same time. Ask your doctor if it's OK.

\* Know what each prescription medication is and what it should do. Be able to identify it by its size, shape and color.

\* Store medicines in a place that is not hot (like on a shelf over the stove), not too cold, or not too moist, as in the bathroom medicine cabinet. Store them out of the reach of children, of course.

Some teens today steal their parents' and grandparents' medications. Keep yours in a place that is not too convenient or in a basket you can take to another room when they visit.

\* Don't share medicines. Only a doctor knows if what is prescribed for you will help or harm someone else.

\* Always check directions on a medicine container before you take it so you won't be putting drops for your ears into your eyes, for example, advises the Food and Drug Administration.

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