

Chapter 6 – Shady Worlds

It was almost autumn and as I looked outside I could see Whitey starting her fall routine again, searching for nuts and other snacks to store away for the winter. As she hopped along the roadside people would stop to feed her, as always, and after they obliged she would continue following them down the road hoping for seconds. While Whitey was looking for a second helping of free food, I was still looking for a second chance in my career.

As fall rolled around and football season began, I was back at the helm of job search central. My beloved Minnesota Vikings weren't expected to do very well in the upcoming season, but I am a lifelong fan so I always look forward to football season. As for the Gophers, it was hard to believe they could repeat the success of the previous year. Some schools are used to and expect to be playing on New Year's Day. Not us. Nope. We knew it was probably a once in a lifetime deal the previous year. Thus, I was not too hyped up about the coming football season, especially since one of my football watching pals was gone. My focus was on finding a job.

As football season kicked off, I kicked off another round of job applications. Luckily, I was able to land a few interviews. Two were at banks and one was at a government agency. I thought the first interview went well, but I was not offered the job. When I followed up and asked why, the hiring manager told me he thought I would be bored with the job since it was more technical in nature and he found me to be more cerebral. That is very true, I am very cerebral, but I assure you I would not have been bored analyzing mortgage servicing rights and related risks. I wish he would have offered me the job and let me make that determination. Oh well. It wasn't meant to be I guess. The second interview for a government economic analyst position went pretty well too. However, after the interview I followed up several times but each response was wishy washy in terms of the status of the interview process. A month later, the hiring manager emailed me and said the position was being pulled, and did not give a reason. That was the last I heard from them. I assume it was due to budget constraints, but I guess I'll never know. The third interview for an economic editor position went pretty well too, or at least I thought. After the interview, though, I started to recount and reprocess the whole thing in my head and made some notes. After that debrief, I figured I had made one or two mistakes that probably cost me the job, in addition to not having the required experience. I followed up once a week for three weeks, and never heard a word from them. They never even thanked me for coming in for an interview! I was utterly stunned at the sheer lack of professionalism. You would think they would at least thank you for coming in for the interview. Not today though. Things are different today compared to the past. Much different.

In the past, when you applied for a job, you sometimes had email conversations and sometimes phone conversations during the process, whether you got an interview or not. These days, it's incredibly impersonal. If you apply for a job online, you are lucky to get anything more than an automated response acknowledging they received your application. And, as happened with me, even if you get an interview you may not ever hear from the company again afterwards. For those who have not had to search for a job in a long time and are about to, here are a few insights.

Nowadays, when you apply for a job online, the first to see your resume is not a human, it is an Applicant Tracking System (ATS). The ATS is a computer program that scans your resume for keywords,

looking for words in your resume that match words relevant to the job description. If you have a nice, professional resume stacked with wonderful skills and experience, but your resume does not include the words they are looking for, your resume is IMMEDIATELY rejected. I am talking within seconds! If you are lucky enough to get past the ATS and a pair of human eyeballs sees your resume, they will spend, on average, a grand total of six seconds looking at your resume to see if you have what they are looking for. They only look at the top third of your resume, and if you don't grab their attention in that top third within six seconds, it's off to the grey bin for your resume. You're toast. Done. Finito. Now, if they actually like what they see, the recruiter or hiring manager will put your resume into a pile of possible candidates. They will repeat this process until they get a good crop of candidates to interview, usually between three and six or so.

If you really want to increase your chances of getting an interview, or at least getting a live human being to review your resume, find a contact within the company who can put your resume on the recruiter's or hiring manager's desk, preferably with a character reference too. Recruiters and hiring managers will stop in their tracks to review the resume of a candidate referred by one of their own employees. The idea is that you can teach skills, but you can't teach character. So if you come with a good reputation and are a quick learner, you will likely leapfrog all the other candidates and quite possibly even get an interview just because someone in the company knows you, even if you aren't the best candidate on paper. That's the truth. It really is true that it's not what you know, it's who you know. All those other schleps who applied online and are sitting at home waiting to get an interview have absolutely no chance against someone referred to the company by one of their own employees.

The next step is they send you an email to set up either an in-person interview or, much more likely, a phone screen with the recruiter. The phone screen with the recruiter is a chance for them to get to know you a little bit, talk to you about your skills and background and ask you a few other basic questions. These phone screens usually last 15-30 minutes at the most. I had one that was just 10 minutes long! So I suggest doing your research on the company and the job and such, but don't lose sleep over it. Just be prepared, be yourself and be calm. The real heavy lifting comes when preparing for the in-person interview. For that you definitely want to make sure you know the company's history, products, services and culture, and practice your answers to common interview questions. These days companies are relying more and more on behavioral type questions, so you should Google "behavioral interview questions" and start to write down answers for some of the more common ones. In addition, I highly recommend purchasing the book *Knock 'Em Dead – Secrets and Strategies for Success in an Uncertain World* by Martin Yate. It's a great book and has tons of advice on the job search process. Although I have yet to land a job, the book has been very helpful. I will expand more on the job search and interview process in the appendix of this book, as well as some things I've learned along my very long journey through the shady world of job searching. And believe me, it is definitely shady, more than I ever knew as an economist. **I will expand upon this a bit later. (PACON)** For now, let's get back to the story.

After several more job applications and a better than expected Vikings season, it was once again time for the holidays. Based on what had happened the past two Christmases, I was a bit timid about looking forward to the holidays, but most certainly welcomed them nonetheless. I am happy to report that the holidays went very well in 2015. In addition, I received a gift out of the blue, one that I could not have possibly imagined receiving, and one that may just have changed my life.

With things just not working out with the job search, I decided to try something different. I saddled up to my computer one day and opened Google and typed in "How to make money blogging." I was

thinking, heck, if nobody is going to hire me, maybe I should start to seriously think about venturing out on my own. I consider myself a pretty decent writer (what do you think?), so I thought maybe I could start an economics blog, or maybe even a political blog, and make a little money doing something I enjoy. So I started searching and found an incredible amount of information. I started reading a woman's blog about how to make money blogging. In her post she had a link to something entirely different...a free podcast course. In addition to blogging, I had been thinking about starting my own podcast as well. So after reading several posts on how to make money blogging, I signed up for the free podcast course by John Lee Dumas. All I had to do was enter my email address, and BOOM! I started receiving daily emails with free videos on how to create, grow and monetize a podcast. As of this writing I have only recorded a few very short episodes, basically just reading my one page economic reports to test out the platform. So far, so good. It was pretty simple and free. I had to laugh when I got an email from Podbean notifying me I had a follower! I was just testing out the platform, and I already had a follower! **We'll have to see what happens when I start doing this for real. Stay tuned!**

I am not certain, but I believe it was the very same day that I started to research how to make money blogging that I received that gift I mentioned. Somehow a while back I got on the email list of Akash Karia, a book writing and speaking guru. Well, a few weeks before Christmas he sent out an email with a link to no less than 49 free ebooks on writing and blogging. Forty nine!!!! FREE!!! Included were some free online courses, one of which I took immediately on freelance writing on Udemy. So I downloaded all of those ebooks, and I think I have read one or two so far. I am looking forward to reading more, but there is a reason I have not. You see, the day I clicked on the link for the free podcast course and the free ebooks, I started getting bombarded with emails from other people. I had entered the shady underworld of email marketing. And let me tell you, these guys are good at what they do, and many of them make a lot of money doing it.

I say shady world of email marketing because that's how many people perceive it, and that is how I perceived it once my inbox started getting flooded with emails. However, I will tell you this: the stuff that I was receiving was, dare I say, quite interesting, and relevant. A lot of it had to do with starting a business or podcasting or webinars or writing or speaking and so on and so forth. You know, things that could actually help me make money with my skills and interests. So I started a click-fest, clicking this link and that link and getting loads and loads of free material from these people. Suddenly, within just a few days I was on like ten different email lists. It was just getting flat out crazy! After the holidays I literally submerged myself in all kinds of ebooks and free training on podcasts, webinars, writing, speaking, online radio, voiceover, email marketing and many other subjects that I found very interesting and potentially useful. A thought began to germinate in my head: Why not just start my own economic consulting business where I use all of these technologies to share my thoughts and insights on the economy with people? After spending about a thousand dollars on an in-person speaking course and an online speaking course, I started to think very seriously about doing this, and really thinking that I COULD do this. **As of this writing, I am still looking for a job, but this idea of starting my own business is creeping closer and closer to reality.**

Why not? Why not start my own economic consulting business? Why not get paid for doing something I love and am very good at? Why not? That is a question that many small business owners ask themselves before deciding to blaze their own trail. Ah yes, time for another quick reference to the lyrics of one of my songs:

*There are only so many ways you can turn, when it seems as though life has let you down.
There are only so many lessons to learn, before it's time to blaze a trail of your own!*

Really, you should buy my CD Breakin' the Ice. Really. You should! Just do it! I digress.

February 2016

In February 2016 I got another interview at one of my most favored companies. Unlike other interviews, though, I obtained this one a little differently. I didn't have any contacts at the company, so I used my alumni account to look up the name of the human resources person at the company and reached out to her cold. Amazingly, she responded and sent my resume to the hiring manager. Within a few days I was invited for a phone screen. The phone screen went well, so I was invited for an in-person interview. This time, though, instead of meeting with just one person, I met with SIX people, two at a time, each session lasting 45 minutes. I thought the interview went very well. With interviews I always consider them a two-way conversation rather than an interview. If you think about it as a chance for both sides to get to know each other and determine if it's a good fit for each side, then you will be more relaxed. Because, after all, that's all an interview is, a two-way conversation, just like a first date, to see if there can be or should be a second date. I just relax, be myself, answer the questions as best I can and that's that. I don't really get that nervous. You shouldn't either...just be yourself and enjoy the opportunity to show them what you're all about and get the information you need to make a decision on whether or not it is the right opportunity for you. Anyway, although the interview went well, I did not get the job. They simply went with someone who had more experience. There's that evil, ugly word again...experience. I have a bachelor's degree in economics, an MBA in finance, I had previously held securities licenses, I had accumulated several new skills over the past couple years, I was a good person with a great personality, a strong work ethic and the ability and willingness to learn new skills. But I lacked the experience needed for the job, so I was once again passed up.

Now, I understand that companies want and need people with experience doing the tasks they are hired for. That only makes sense. However, it seems more and more that the only people getting really good jobs these days are the people with experience or the people who already have jobs. If you don't have the required experience or you are not currently employed, you are really, really screwed in this new economy, especially if you don't have any contacts in the companies you are targeting. But I must say, even if you do have contacts, it's not always a given you'll get an interview or a job offer. When I lost my job I had about 50 contacts. As of this writing I have almost 500 contacts...and I STILL can't get a job. It is pretty clear that my age, my time out of the workforce and my lack of experience and required degrees for the jobs I am applying for are absolutely killing me. I have been acquiring skills and contacts, but my age and time out of the workforce are massive obstacles. This was all frustrating me so much that I turned my attention back toward starting my own business.

March 2016

There's an old saying that too much of a good thing can be a bad thing. Well, I can't say diving into all of those free courses and ebooks was a bad thing, but they weren't leading to any jobs and I was starting to get burned out. Therefore, it was quite ironic that I entered into a free online summit on email marketing. The summit was 40 hours of videos and took 8 days to complete. If you wanted to buy the videos and tip sheets you had to pay money, otherwise you could do what I did and watch every single video in real time and take an unconscionable 70 pages of notes!!! What was ironic about it was that over the past several weeks I had been receiving all of these emails from online business entrepreneurs with not only tips and advice on how to start and grow your online business, but of course they included pitches for the products and courses they themselves were trying to sell, and one of them was this email marketing summit.

Now, in this summit, I was learning all of their tricks and secrets about getting people to buy your product, including the secrets behind the very email campaign that was used to get me to sign up for the email marketing summit! I learned a ton of stuff from this summit, and it was free, and I hope to one day make use of what I learned, or share it with others, so I can't say it was shady or fraudulent. When you get free stuff you are ultimately offered stuff that isn't free, and if you trust the person offering it, you might buy, but if you don't trust them, you probably won't. That was the main message throughout the entire summit; it's all about building relationships and trust and delivering value to your customer. Once that is established, they will be much more willing to buy whatever you are selling. However, there was one video of the 40 that went into some fairly shady email marketing practices. I would say one out of 40 being shady is a pretty good ratio, but still, just watching that one video really made me cringe, and I made a note in my file that this kind of thing wasn't for me. The rest of the summit was very good though, and legit.

After that email marketing summit I was very burned out and needed a break. So instead of reading all the emails that were coming to me from these online entrepreneurs, I decided to create a folder called "Weekend" and just shove everything into that folder and catch up with all the crazies on the weekend. That would free me up to do more important stuff during the week, like finding a job. Don't get me wrong, those online business emails were usually pretty good and loaded with good information, tips and advice, and I eventually bought an online speaking course, with much trepidation, for \$500. I literally prayed to God that this wasn't a fraud before I bought it. Luckily, it turned out to be a very good program from one of the most respected speakers in the world. But, like I said, they weren't leading to any jobs, and as much as I was thinking about starting my own business, I just wasn't there yet. I had been writing and sharing my original economic reports and podcasts on a trial basis, but I wasn't quite ready to take the giant leap yet and make it a full time effort.

March 24, 2016

Two days after I finished the email marketing summit, I attended a conference on people analytics. What? People analytics? What the heck is that? Well, of course, it's the shady world of using data to create the perfect workforce. Perfect workforce? There is no such thing! Yet, there is a growing movement to use data to analyze people before they are interviewed or hired to determine whether or not they will fit into the company culture or succeed in their new job. Basically, it's gathering data on current and previous employees and determining which factors were the biggest reasons for their success or failure, then comparing similar data for a job candidate against the characteristics of historically successful employees. For example, let's say that the most successful people at a certain company graduated from a certain list of schools, have a certain amount of social media contacts, enjoy certain foods and hobbies and have certain political leanings. This algorithm will then be used to judge potential candidates on their probability of success at the company. So if you didn't graduate from their preferred list of schools, only have a small network, don't like the foods their most successful employees like, don't share their hobbies and have different political views, you are not going to get the job, because you simply don't fit the "model" of a successful employee. Regardless of your pedigree, background, experience, skills, education and passion, if you don't fit their model, you won't get hired.

This may sound rather pedantic and quite fishy, but it is actually true. These days companies are so hell-bent on collaboration and cultural fitness that if you don't fit the mold, you just can't work there. That makes sense to a point, but this new movement can almost be likened to Hitler's Aryan Nation fantasy. Seriously! Using data to create a perfect workforce? Sounds a lot like trying to create the perfect strain of human being if you ask me. While at this conference I actually mentioned to a panel of lawyers that this could actually lead to MORE discrimination in hiring rather than less. They not only agreed

wholeheartedly, they said they were very concerned about where this was heading and what the consequences might be. On the other hand, they might make out quite well when all kinds of lawsuits start getting filed from people who either feel, or know, that they were wrongly passed up based on a stupid algorithm. What ever happened to, you know, interviewing people and getting to know them as a person rather than as a set of data points to be matched against a model employee? Among the many other things I learned about the shady world of people analytics at this conference was that some companies are now starting to use digital facial analysis. In other words, a computer tracks your facial expressions during your interview, and if your expressions raise red flags, regardless of the words that come out of your mouth, or the education that you paid dearly for, you may be rejected for a job. Are you OK with that? Isn't this getting a bit Orwellian?

After this conference I looked back on that job I interviewed for in February 2016. Not getting that job really took the wind out of my sails. I thought I was qualified enough to do the job, I really liked the job, I really liked the company and the people I interviewed with seemed pretty decent. Not getting that job really crushed me, and it seemed like the last straw. Was the company using these so called "people analytics" on me without my knowledge? Were they matching me up against a model employee? Were they tracking my facial expressions? I highly doubt it, but I guess I'll never know. After being rejected for that job and getting a bit depressed about what I learned at the people analytics conference, I decided to take yet another break from the job search, while at the same time taking a break from the online business stuff. I decided to just focus on writing my economic reports and recording my podcasts. It was spring and there were no worries about DWI court, no health issues from friends or relatives and I wasn't taking any new formal online courses. So, in addition to my economic reports and podcasts, I ventured down yet another road.

April 2016

Sometime in 2015 I had coffee with yet another contact. He owned a business that creates apps for companies and does marketing and things like that. He suggested I should get certified in Google Analytics and Adwords. I knew these were tools to help businesses and marketers, but that was about all I knew. So after a while I decided to follow his advice and get certified. I watched all the free videos on Google's website for Analytics, took the online test...and failed. I waited a week and tried again...and failed again. I waited a week and tried again...and passed! The third time was the charm! So as of this writing I am now certified in Google Analytics through October 2017. I pasted my certificate on my LinkedIn profile, updated my resume and thought new doors were going to start opening. Nope. Just like anything else, it's not what skills you have as much as it is how much experience you have using those skills that matters. So even though I added a new skill, I couldn't use it because nobody would hire me without actual experience using Google Analytics. I thought about practicing on a trial website, just putting something together and learning how to use Google Analytics to analyze a simple website, then once I understood it better I could use it on my own site. Unfortunately, I lost so much energy I just didn't have the stamina, or the care, to do it. It's still a goal of mine though, but really, when nobody will hire you it's kind of tough to spend any time practicing a skill. Even if I got good at it, I would be competing with people with years and years of experience. It's another chicken and egg scenario: you can't get good at a skill without practicing, but when nobody is calling you for an interview it's hard to find the energy to practice any certain skill. A couple weeks after getting certified in Analytics I took one of the tests for Adwords...and failed. I waited a week and took it again...and passed. But I needed to take another test before getting certified in Adwords, so I took that test...and failed. At this point I pretty much just gave up, at least for the time being, and moved on to other things.

The same guy who suggested I get certified in Google Analytics also had a friend that was teaching small classrooms of people in search engine optimization (SEO) and social media advertising. That sounded interesting and seemed like something that could be a big benefit for me if I ever started my own business. So I scrounged up a few hundred bucks and took both of the two day courses. I learned a lot but, like with Google Analytics, didn't really have much use for the skills unless I got hired or started my own business. At the same time I was taking these classes I also took a short online course on SQL and another one on Excel VBA programming. I just learned the basics, enough to know what those programs can do and be able to do some simple tasks. Thus, in a period of just a few weeks I learned Google Analytics, Google Adwords, SEO, social media advertising, SQL, VBA and email marketing. I was feeling pretty good about my new skills, but understood that most likely they wouldn't lead to a job. I thought they might at least lead to a few interviews, but no dice. After learning all those new skills, there was nothing but silence. I was really starting to feel jaded, and wasn't quite sure exactly what I had to do to get a damn job anymore.

Before I continue, I just want to stop for a moment and talk about something here. One of the days that I was in the social media advertising class the instructor said "Prince is crashing the internet today." I said "What do you mean? Does he have a new album coming out or something?" He replied, "No, he's dead." I had not yet heard the news and was utterly shocked. You see, I was a musician myself, was partly influenced by Prince's music, spent several years watching his horn section play with a band at a local bar every Thursday night, and was lucky enough to have Michael Bland, Prince's drummer, play on my own album on my song entitled "The Little Things In Life," which, in my opinion, ended up being the best song on the album. By my CD! You might like it! What's not to like about smooth, funky saxophone music?! So I had a connection with Prince, but never met him and never went to one of his concerts and never bought any of his music. But in the Twin Cities, he was a music god, he put Minneapolis on the musical map, and it was a sad day for all of us, as well as for his fans all around the world. During class the instructor was teaching us about advertising on Facebook, and all we saw all day long were pictures of Prince and comments from fans on Facebook. It was a pretty depressing day in the classroom, for sure. Prince will be missed, but his musical legacy will live on forever.

May 2016

After striking out with all of my new skills, I decided to try yet another idea. There was a website I subscribed to, called Flexjobs, where you can search and apply for remote jobs, jobs that you can do at home. I found one job that sounded interesting and applied. The job was doing online research for a company called Wonder and getting paid for every article you write. It is a website where people ask questions and their employees do research and write short reports supported by facts and sources. If you work for Wonder you can get paid to do online research without leaving your home! This sounded interesting, so I looked into it further. The pay rate was very low (like \$25-\$50 per article you write), but you could write as many articles as you wanted, thereby determining how much money you make.

After looking into it enough I signed up and was ready to go. You have to write a trial article so they can determine if you have the research and writing skills to do the job. They gave me a question about doctor house calls. I started to research and simply could not find any good data on this topic. I informed them and they gave me an alternative question about the retail industry. This was right up my alley, so I did a bunch of research and put together a nice report. They accepted my report and I was invited to join Wonder as a researcher! My first paid project (you can choose which projects to work on) was about using data analytics to predict the future, another one right up my alley, so I began to research the topic. I put in many hours of research and submitted what I thought was a good report, then went to bed at about 1am.

I woke up the next day and was not happy with what I saw. It was an email that said that my report was not approved and they gave me some suggested changes. That wasn't the worst part. You see, there is a timing mechanism on these projects. Once you start you have to keep going, and if you run out of time you can reset the timer, which is 30 minutes I believe. So you pretty much have to stay on your computer the entire time you are working on the project, no long breaks like lunch or sleep. Once you submit your report, you are done. The worst part is that if you get an email with suggested changes, you have to make the changes within 30 minutes. If you don't, you cannot finish your project, but you can choose to either put your research up for public use, so that somebody else can take what you have written and finish the project you started, and they get paid and you don't, or you can choose to have all of your research just thrown in the trash. Well, I got that email when I was sleeping, so I was not able to make the changes in 30 minutes. Thus, all the hours of work I did the day before was for naught. I could not retrieve my research, and did not get paid for what I wrote. Needless to say I was very upset and emailed the company. They said that's the way it works. That was the end of my experiment with Wonder. Another opportunity to make money had completely fallen apart. Another shady world entered into with nothing to show for it.

A couple weeks later I found a job that seemed very interesting, and very different. It had nothing to do with economics, or finance, or marketing, or any of that. The job was an editor position for a company that publishes religious books and papers. I am a pretty religious guy, so this seemed like a really nice departure from trying, and failing, to find jobs in the economics and finance industries. Unfortunately, like anything else, no matter how interested you are in the job, no matter how passionate you might be, and no matter how well you think you could do the work, if you don't have the required experience, you are almost certainly not going to get the job. I didn't get the job, or even an interview. I thought if I went after something bigger than myself, I might find more success. Nope. I just couldn't understand how hard it could be to learn how to edit papers and books. Read, find errors, correct. What's so hard about that? But if you haven't had that kind of job before, you aren't going to get one now. I failed at getting a job where I would be editing the Word of God. Un-be-lievable!!!

That same idea of doing something bigger than myself led me to apply for another job. This was a financial analyst role at a company that does diagnostic imaging, like MRI's and CT scans and such. What could possibly lead me to apply for a job in healthcare? Well, for one, healthcare has been, and will continue to be, a very high demand industry for many years as the population ages and people live longer. But the real reason was much deeper than that. If you recall, my friend Brian died of colon cancer in 2015. This company does MRI's and CT scans and PET scans to help detect cancer and other diseases at an early stage when it is still manageable or curable. I thought, it would really be great to work for a company that helps improve and save people's lives, so that nobody else would have to go through the pain and sorrow of losing a loved one like I did. It all just seemed to fit. I lost my friend, but maybe his death was going to ultimately lead me to my new job, and maybe even a new career. The other great thing was that the company was located about three minutes from my house. So I could work for a great company with a great purpose and have almost no commute time.

The day after I applied for the job, I went to the company to deliver my resume in person. This is how it used to be done, but it is so rare these days that experts say that delivering your resume in person can really make you stand out. Plus, it's a chance for them to meet you and match a face and personality with the resume. I went to the front desk, told the person there that I wanted to drop off my resume, and she sent me up a couple floors. I went up the elevator and met the human resources representative, gave her my resume, and, wouldn't you know it, she said they already offered the position to someone

else. I was stunned. However, I remained calm and professional and told her to keep in touch and let me know if another opportunity comes up that fits my skills and background. She said she would. Famous last words. I figured I wouldn't hear from her again.

April 6, 2016

Ironically, the company was right next door to the building where I took a short course in public speaking. Even more ironically, the company was in the very same building as a market research firm, where a very special contact of mine worked. You see, a few weeks earlier I attended a conference put on by Spoken Impact, the organization which taught that public speaking course I took. At that conference I went up to a table and asked if I could sit down. The people said sure...but then asked if I worked for their company. I said no, so I was not allowed to sit at that table. So I walked around and found another table without company restrictions and took a seat. Minutes later an older gentleman and his wife sat down. I immediately recognized the man. He was the Deacon who put on a men's seminar at my church a couple years earlier, a very good seminar indeed! I got on his email list and have received a daily email from him with scripture verses ever since. So his emails started my every day, and now here he was, sitting right next to me! We started to talk and he suggested we meet for coffee, which we did a couple weeks later. We had a nice conversation and he got me to look at some things from a different perspective. I highly suggest anyone who is interested get on Deacon Thom Winninger's email list. Just go to his website. Deacon Thom was the man who worked in the same building as the diagnostic imaging company I was hoping to work for. Incidentally, a few months before I ran into Thom at the Spoken Impact conference, I wrote a poem on my way home from a job interview entitled "The Beacon", which is about how I felt like I was alone in a boat at sea, waiting for a beacon to flash at me, you know, looking for a sign. You can read this poem in the appendix. But that day when I sat down next to Deacon Thom, which only happened because I didn't work for the company at that other table, I thought to myself, "Maybe the Deacon is my beacon!!!" Well, it hasn't really turned out that way. He didn't help me find a job or hire me, like I thought might happen, but he did suggest I sign up to do some panel research projects for money with his company. I signed up, but as of yet have not been called in to participate in one of their research projects.

May 16, 2016

A month after bumping into Deacon Thom at that event, I had a golden opportunity to meet a very important person in the financial world. Neel Kashkari, the man who ran the program that basically bailed out all the banks during the worst days of the financial crisis, and the new president of the Federal Reserve Bank of Minneapolis, one of my target companies, was speaking at my alma mater, the University of Minnesota, about the banking industry. Could there be a more shady world, especially during the financial crisis? Anyway, once I heard about this, I immediately registered for the event. It was a very interesting conversation he had with the moderator about the banking industry's current situation and the future of the industry. I took a bunch of notes, as usual. After the event I had the opportunity to speak with him for a few minutes and gave him my business card. I connected with him on LinkedIn and invited him to a brief 15-20 minute phone call to discuss my background in the hopes that he would be able to find some opportunities for me at the bank. I was now connected to the president of the Federal Reserve Bank of Minneapolis! How could that not lead to something? Unfortunately, he never responded to my invitation. I understand he's a busy man, but I was rather bummed this wonderful contact didn't lead to anything for me. Interestingly enough, the man who interviewed me for that editor position at the Fed several months earlier, which was the job interview I was driving home from when I wrote my poem "The Beacon," was at the event at which Neel Kashkari spoke. I walked up to him and said hello. He said hello and thanked me for interviewing for the job, you know, just being polite. I harbored no ill will toward him for not hiring me. However, I found it

interesting that maybe God had sent a little karma his way in my stead. You see, he could barely talk because he just got out of jaw surgery. I got rejected for that job, but he got thrown into a whole different kind of pain. That didn't make me feel any better, as if to say "serves you right for not hiring me!" But I did find it interesting nonetheless.

June 9, 2016

A few weeks after hearing Neel Kashkari speak, I entered into yet another shady world...that of the recruiting business. A while back I emailed a certain recruiting firm, but got no response. Then I applied to some of their jobs online, and still got no response. Finally I called them (old school, right?) and got ahold of a recruiter. We talked, she sent me a bunch of documents to sign, I signed them and we set up a video interview to discuss my background. She then sent me some more information and I quickly realized something: for some reason I was only going to be considered for temporary jobs. I didn't want that, I wanted a permanent job. So I asked her what I needed to do to be considered for permanent jobs, and she said I needed to talk to another department in the company. She graciously forwarded my information on to that other department, a recruiter reached out to me and we scheduled a meeting to, once again, discuss my background. I was getting a little optimistic because I saw the jobs they had open and really felt like I would finally be getting some help with finding decent work. Boy was I wrong about that!!!

What happened in our meeting was just really hard for me to believe, and YOU may not believe it either. We started talking about my background, the skills I had built up recently and what kind of positions I was looking for. I told the recruiter I was hoping to find something in economics but was also looking at financial roles and analyst type positions that utilize my skills and speak to my strengths of working with data, doing research, writing reports and giving presentations. After all, Minneapolis is home to 19 Fortune 500 companies, many of which were on my target list, so I figured there was bound to be some opportunities at those companies, as well as at some smaller firms.

Then, after about 20 minutes or so the recruiter said something to me that made my jaw drop. He said he had a lot of open positions, but my background and education were not a good fit...for ANY of them. Remember, I have a bachelor's degree in economics and an MBA in finance, both from the University of Minnesota, a well-respected university, and here is this guy, who's been doing recruiting for 17 years, telling me that there is not ONE single job that his firm has available for which I am qualified. NOT ONE!!!! This was absolutely unbelievable to me. What he said next was also hard to take. He told me, point blank, there is no demand around here for economists...you either need to go back to school and get another degree or move out of the state. He was right about the lack of demand for economists in Minnesota. I did my own research which showed that the number of economist positions that were forecast to be filled in 2016 in the entire state of Minnesota was a whopping EIGHT!!!! EIGHT!!!! Over the next 10 years the forecast was 60 job openings. So I knew that dreadful outlook going into this meeting, but when he told me that I needed to go back to school or get another degree, I was just speechless. By the way, where did I get those statistics on the economics industry? I got them from the Minnesota Department of Employment and Economic Development, the very organization with which I interviewed for an economic analyst position in the fall of 2015. The irony runs thick throughout this entire book!

I have many friends and contacts that have economics or finance degrees and they are doing very well for themselves in Minnesota, so why do I, at 44 years old, have to go back to school or leave the state just to get a decent job? The real kicker is they got their experience right after college and pretty much climbed the corporate ladder and never lost their job. I did the same thing! However, I not only lost my

job, through no fault of my own, but my job was in an incredibly small industry, at least in Minnesota. All the economics jobs are primarily in a select few cities, including New York, San Francisco, Chicago, London, Singapore, Hong Kong and Washington, DC. I simply didn't want to move away from my family and friends, especially knowing there were so many good companies in my home town.

After hearing what a horrible situation I was in, I got up to leave the meeting, but the recruiter wasn't quite done spreading the joy yet. He had one more tasty little nugget to share with me. He told me that not only was I not qualified for any of the permanent positions his firm had open, but I also shouldn't even bother trying to get one of their temporary jobs because I am too overqualified and nobody will hire me for fear that I will leave as soon as a better opportunity comes along. Even though I really didn't want a temporary job, a job is a job and a job is income, and this meeting basically informed me that I was not going to get ANY help whatsoever from his firm. I finally opened the meeting room door and we walked down the hall. I told the recruiter to stay in contact and let me know if he found anything for which I was a fit. I dragged my feet on the walk back to my car, to that same parking lot I parked in on my last day of work four years earlier, and was just as depressed as I was on my last day of work, if not more. Once again, my car transported my soul back to my house, while I hardly even paid attention to the road. I was beginning to wonder if I would ever work another day in my life. I was also beginning to wonder if all of this was happening because, instead of getting a job, God just really wanted me to write this book.

June 15, 2016

Just a few days after my meeting with that recruiting firm, I attended a luncheon put on by the University of Minnesota where people could get a free lunch (wait, I thought there was no such thing as a free lunch!) to listen to admissions people talk about some specialty programs the university had to offer. The two I was most interested in were Masters of Science in Business Analytics and Masters of Science in Finance. The finance program seemed interesting, but I figured it was probably pretty similar to the MBA in Finance I already had. I was wrong. It is a much more technical and focused program dealing much more with financial modeling, statistics and programming compared to the MBA, which is more focused on business in general. The business analytics program also seemed very interesting as it was all about learning how to use computer programs, statistics and models to analyze data and gain insights in any industry, not just finance or economics. I learned a lot about the programs but was just really bummed that the cost was more than I could bear. I was, and still am, paying down my MBA loan, and I had no desire to take on more debt, even if it could land me a job. Furthermore, I needed a job now, and these programs were at least a year long, which would not help me in the present. In addition, the full time programs were virtually impossible to take while holding a full time job, so I would have to go without an income for at least another year, which I simply could not do. The business analytics program had a 100% placement rate in the first year it was offered, but it was just too rich for my blood. After most of the people left, I stayed and spoke with the admissions woman a little longer. Sadly, she pretty much said the same thing that recruiter told me; get another degree or leave the state. I said, rather wryly, that I didn't want to sound like a child, but this is just so unfair. Her response was "That's the market." Wow.

Well, after the meeting with the recruiter and the luncheon with the admissions officer, both of whom smacked me in the face with a harsh dose of reality, I was not feeling too chipper. But as soon as I got home from the luncheon I noticed an email from the diagnostic imaging company. Much to my surprise, the human resources representative said the person they offered the job to actually turned it down because he wanted to work closer to home. She asked me if I was still interested in the job, and I said yes. My spirits were suddenly lifted, but not too high. I was not excited, but more relieved knowing that

at least SOMEONE on planet earth had an inkling of an interest in me. A few days later we had a short phone conversation about my background and salary expectations, the usual phone screen. It went well, but, as you probably guessed, it went no further. I simply did not have the experience they were looking for. This is why I didn't get too excited. I had been through this way too many times to let myself even think about being a little happy.

The very next day after the U of M luncheon my fortunes seemed to turn slightly to the upside. A few days earlier something rather fortuitous happened. I was trolling Facebook one weekend night and noticed a post from one of my contacts. She was talking about her appearance on a local radio show that focused on the housing market. I noticed the background logo of the radio station, and it was a station I didn't listen to, but I had heard about, and one that my father listens to frequently. I asked her what the show was about and she said real estate. After a couple messages back and forth she suggested I come onto the show as a guest speaker! I immediately said yes!!! So the day after the U of M luncheon I drove down to the radio station and was looking up at the sky and wondering if this might be the start of something. I had been getting more interested in starting my own economic consulting business, and part of that was hosting my own radio show on Blog Talk Radio. I was already writing reports and recording podcasts, so a radio show seemed like a logical addition. This was my chance to get my voice heard around the entire Twin Cities metro area. How cool! I had been on the radio one time before while I was at Wells, but that was over the phone. This was going to be my first time in an actual radio studio.

June 16, 2016

I was a bit nervous but not really all that much. I was used to speaking with the media and giving presentations, and I was ready to put my newly acquired public speaking skills to work. The show was a ton of fun. We talked about the housing market, the economy and even a little politics. It was quite a thrill to be able to share my insights, thoughts and opinions on so many interesting topics. Although I didn't mention I was looking for a job on the air, I was hoping people would either visit my website or my LinkedIn profile and see that I was in the market for a job. A couple weeks after we recorded the show it aired on a Sunday morning. After listening to the show, I must say, I think I did a very good job for my first time in a radio studio, and it was fun! All in all, it was quite a neat experience, and I am hoping to be invited back again to talk more economics and politics someday.

Well, I think it's about time to end this chapter. But before I do, I would like to touch on one last shady world. When people hear the unemployment rate is 4.7%, which it is at the time of this writing, what does that mean? Does that mean that 4.7% of all Americans are unemployed? No. Does that mean that 4.7% of all Americans who want a job are unemployed? No. Does that mean that 4.7% of all Americans don't have a job, whether they want one or not? No. Here's what it means. The unemployment rate is simply the ratio of the number of people who are unemployed divided by the number of people in the labor force. For example, as of May 2016 there were 7.4 million people unemployed and 158 million people in the labor force. So 7.4 million divided by 158 million is about 4.7%. So what exactly is the labor force? The labor force is the combination of those people who currently have a job and those people who currently want a job. But it's a little more complicated. In order to be considered part of the labor force, you must either have a job or have looked for a job within the past four weeks. If you don't have a job and have not looked for one in the past three weeks, you are considered part of the labor force and unemployed. However, if you don't have a job and have not looked for one in the past FOUR weeks, you are no longer considered unemployed, and no longer considered part of the labor force. Is that crazy or what? In other words, if you don't have a job and are not actively looking, you are not considered unemployed.

Obviously, this makes the unemployment rate look much more favorable than it actually is because if all the people who don't have jobs were counted in the labor force number, the unemployment rate would be higher. Depending on how many of them have a reasonable chance of finding a job quickly if they started looking again, the real unemployment rate might be MUCH higher than the headline number. But here is what is interesting. A lot of people who don't have a job don't want one either because they are retired, in school, or taking care of elderly parents, or they are on disability. In actuality, only about 4-5% of people who don't have a job actually want one. Now, it can certainly be said that there are a lot of fraudulent disability claims, so a lot of people who are on disability should probably be working, or should at least be considered part of the labor force, so there is another reason the real unemployment rate is higher than the official rate. But here is what is REALLY interesting. The unemployment rate is not a true number, it is an estimation based on a random survey of about 25,000 households across the country. Here's my question. I have been unemployed for over four years now, and I have yet to be called for this survey. Doesn't that seem a bit odd to you? One would think that in four years you are bound to eventually be called for this survey. But I have not been called. This leads me to wonder, who are these people getting surveyed for the unemployment rate data? Are they surveying the same people every month? To me, this seems like a very shady world indeed. Could the official unemployment rate be nothing but a mirage? One can only wonder.

After finishing this chapter I went outside to check on my favorite squirrel. She was digging through the grass for a snack, and just seemed, well, happy. Not a care in the world. Then I ventured into my backyard to watch the non-white squirrels eat and chase each other around. Much to my surprise, for the first time in my life, I actually saw baby squirrels! I think they usually don't come down from the trees until they are past the baby stage, but for the first time I saw little itty bitty squirrels! It was clear they were out of the nest for the first time, because they appeared to be having difficulty eating seeds as well as finding it a challenge to even climb down the tree. It was pretty funny! Then along came a chipmunk and, believe it or not, a little red squirrel. They were all foraging for a meal, and I just watched and took it all in. I was quite bummed about what had happened the night before (meeting the girls next door), and watching all the wildlife in my yard was a source of peace at a time when my life was in turmoil and was about to get even more challenging yet.

Lessons from Chapter 6

Sometimes jobs you apply for can be pulled, and you likely will never know the reason why.

Like a bad play in sports that can cost you the game, a bad moment in an interview can cost you a job.

You should always debrief your interviews, list what went well, what didn't go so well, and what you need to improve on for next time.

If you are looking for a job, be prepared for very little communication from the company, even after an interview!

These days companies use automatic tracking systems (ATS) to screen your resume. If you don't have the right keywords on your resume, you have no chance of getting an interview. Period!

Human resources will spend a grand total of six seconds on their initial review of your resume. If you can't hook them in the top third of the resume, it goes in the garbage.

It's essential to have a contact at the company for which you are interviewing or looking for a job. If you don't have a contact, don't even waste your time applying online. Really, don't.

Companies are willing to teach skills to people who are referred to them by their own employees. If you don't have a contact though, almost no company is willing to teach you on the job. They want to know you have the character and are a good fit for their culture before they move ahead with you. Without a contact, you will need tons of experience to even be considered for an interview.

Do your research before phone screens, but they are short so don't kill yourself. The heavy lifting comes when preparing for the in-person interview.

Research and practice behavioral interview questions.

Buy the book Knock 'Em Dead by Martin Yate. Tons of excellent information, tips and advice!

If you simply can't find a job, consider starting a blog or your own business.

There is a lot of free information on the internet if you know where to look. Start by getting on John Lee Dumas' email list if you want to learn about podcasts and webinars and other cool entrepreneurial tips.

Make certain you trust the source before making any purchases online, and don't go hog wild. Try one purchase first, see how it goes, then if it works out go for more. If it doesn't, get off the email list and steer clear of that company or email marketer.

Email marketing is a very shady world, but there are some folks out there who truly have good products and services and add value, often for free.

Buy my CD Breakin' The Ice! 😊

There is a very shady movement called people analytics that is gaining momentum. It's using data and computers to determine if a candidate will succeed in a certain position in a certain company, as opposed to getting to know the candidate on a personal level and taking their experience and education into account. It is really quite a scary thought to know that you may get rejected for a job simply because you don't like certain foods or didn't graduate from a certain school, or worse, because your facial expressions in the interview raised red flags.

Sometimes you have to get creative when trying to find human resources contacts. Unlike the old days, they almost never give a name or number anymore. You have to put on your detective hat and investigate. Good places to start are LinkedIn and Google.

Think of an interview as a two-way conversation where both you and the interviewer are just trying to learn about each other and see if it's a good fit for both sides, kind of like a first date. Just relax, be yourself and enjoy the moment for what it's worth. Show them what you are all about.

Having skills isn't good enough anymore. You need to have experience using those skills. The rub is that you can't get experience without a job, and you can't get a job without experience.

These days, there are hardly any companies willing to train new employees. You either have the required experience or you don't get the job.

Lack of experience, age and time out of the workforce can be major obstacles.

It's all well and good to learn new skills to show that you are not lazy and you are willing and able to learn new things. But if it is not likely to lead to a job, it may be just a waste of time.

If you are thinking about starting your own business, focus first on building relationships and trust with your potential clients. Once they trust you, they will be much more willing to buy what you have to offer.

The job search is brutal, but if you focus on networking you will meet some amazing people!

If you can't find a job in your desired industry, try branching out into other industries. It will be more difficult, but you may find something you never even thought about before.

Try going after something bigger than yourself. You may be surprised at what you find.

Sometimes little disappointments can lead to wonderful experiences, like when I was denied a seat at the first table at the Spoken Impact conference, only to end up sitting right next to Deacon Thom Winner!

If you attend an event, don't be shy about going right up to the speaker or the CEO and introducing yourself and having a brief conversation. After all, they are human just like you.

Although I have not moved out of my home state yet, you may have to if your industry is not prevalent in your home town. You may also have to go back to school to get another degree, which I have also not done to this point.

Do everything you can to keep your job. If you fear your job is in jeopardy or you know cuts are coming, don't waste a minute. Start getting in contact with your network and build it. It's all about networking!

If a wild opportunity arises, take it! I failed to take the opportunity to join a blues band on the road many years ago. But when the opportunity came to be a guest on a radio show, I didn't hesitate! I learned my lesson!

The official unemployment rate is not a true picture of the labor market. There are a lot of statistical gymnastics involved in arriving at the official rate. Generally speaking, there are a lot more people without jobs than the unemployment rate implies.

Wildlife is a great escape from the trials and tribulations of everyday life. Get outside and observe!