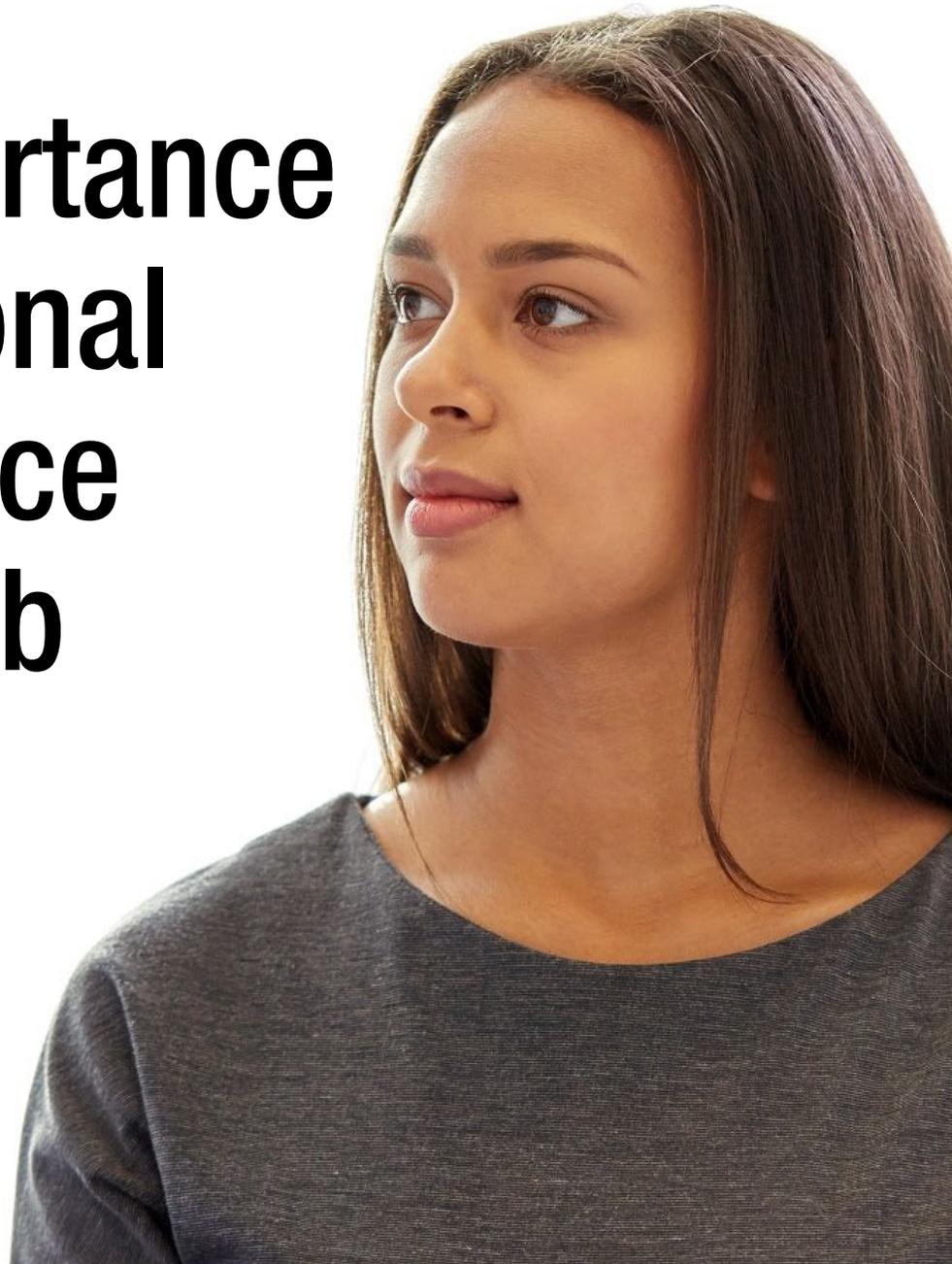


ADMINADVANTAGE

The Exclusive Online Magazine for Administrative Professionals

February
2016

The Importance of Emotional Intelligence on the Job



FEATURES:

Five Characteristics of an Effective Communicator
How to Find Out If You Are Eligible For Unemployment
What To Do If Your Wallet Is Lost Or Stolen

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A Step-By-Step Guide

psychology
 success **mind** evaluate
 creativity **brain** understanding
 feeling **big** perceiving

EQ = Emotional Intelligence

solution **managing** strategy
 intellect **mind**
 wisdom **think**
 control **big**



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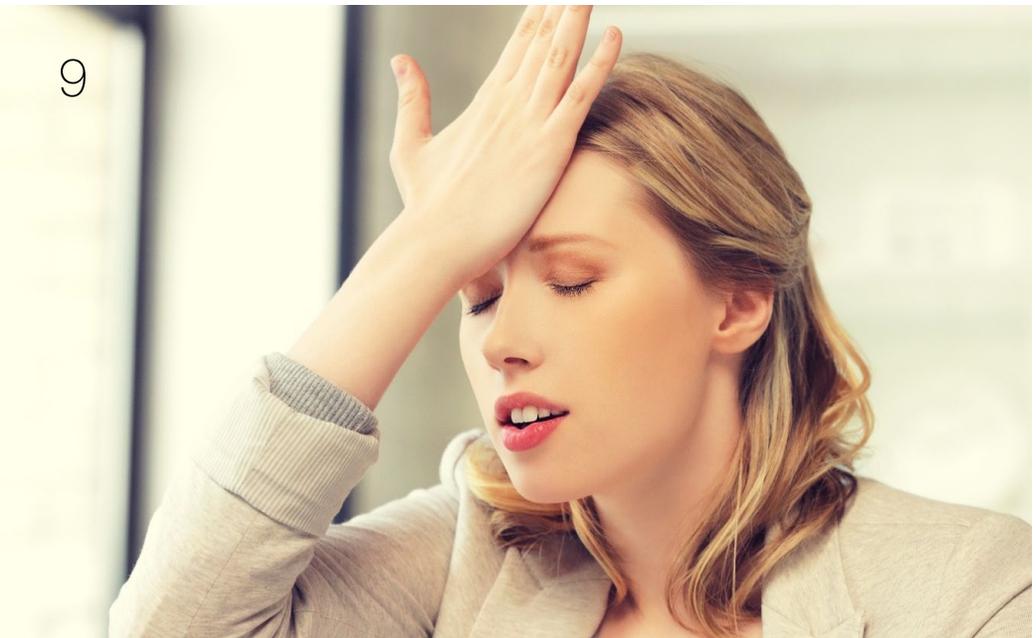
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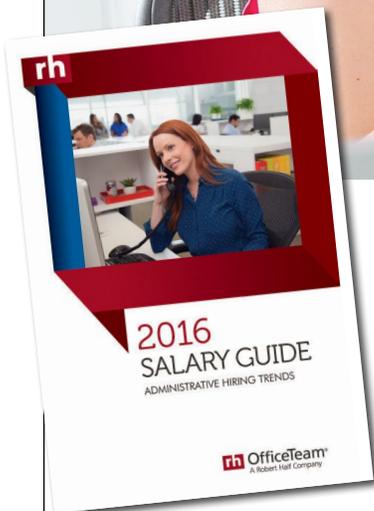


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FEATURED ON:



Five Characteristics of an Effective Communicator

by Donna L Hatch Ph.D

Life is all about communication. Continual transmissions are sent out about ourselves throughout every day... even when we choose to say nothing. From our body language to our eye contact, facial expressions and tone, communications are sent and received whether consciously or unconsciously. ▶▶

It stands to reason then, that communication is a big part of our lives and we need to take charge of how we communicate. Cultivating a communication strategy is an essential part of professional development and a crucial piece of your blueprint for success.

People who are effective communicators possess some of the following characteristics.

1. They pick up on the emotional cues of others and fine tune their message accordingly.

These are the people who get a “feel” for the situation before just diving in. They know their audience ahead of time and have a good mental picture of how their communication may be perceived. Strategizing their communication in advance may look something like coming up with different scenarios that may be presented and developing answers or talking points around some of these issues so they are prepared to respectfully be the champion of their ideas.

2. They don't avoid difficult situations.

People, who understand the importance of effective communication, do not hide from perceived confrontation. Instead, they take advantage of these times to take notes and hone their strategy so they can operationalize it to hit the mark in a way that lends to their credibility. Getting a reputation for not having the hard discussions only takes away from your authority and eventually your ability to have

people respect your ideas and opinions.



3. They seek mutual understanding by asking question to know if their message was heard.

Knowing the right questions to ask is an essential part of effective communication. When you are truly listening to someone, you validate them by taking a deeper dive into what they have presented. When you are communicating something the same stands

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true, ask questions to make sure your message was relayed effectively and it was received in the way you intended it to be. This will help validate your communication strategy or allow you to see that you need to tweak your delivery.

4. They are organized in their communication and present it in a logical manner.

There is nothing more ineffective in communication than what I call “word vomit.” If a mixture of words come spilling out at a rapid rate with no real organization or noticeable purpose, people simply tune out. The experience is likened to attempting to give someone a drink of water with a fire hose, even though there is a lot present, because of the force and disorganization, very little hits the target and is digestible. Think about what you want the outcome of your communication to be ahead of time. From the outcome, develop objectives in terms of the bullet points you need to convey to get your point across. Be succinct, most of the time... less is more.

5. They ask for feedback regarding their communication and do not become defensive when it is received.

Becoming an effective communicator is a journey and most of us always have room for improvement. Asking for feedback from others is one of the best and most cost effective ways to grow professionally. The beauty about feedback is that it can be done formally and

informally. On the formal side, you can design a feedback form when you are giving a large or important presentation or prior to a meeting ask individuals if they would be willing to provide you with feedback afterwards.

Informally, most people are willing to assist you if you share your desire to improve some aspect of yourself. In this case, let people know you are working on developing an effective communication style and ask for them to share their thoughts. Is this fair? Probably not, but it is

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If you want to learn more about developing an effective communication strategy please visit my website at <http://truepotentialcoachingconsulting.com> or contact me via email at dhconsulting@cableone.net

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How to Find Out If You Are Eligible For Unemployment

by Nick W Angus

Let's face it, no employer who understands what it means to their bottom line is going to want to see employee after employee filing for and winning unemployment benefits. Whether you've earned them or not, they're going to want to make certain to do whatever they can to prevent yet another claim being filed. ►►

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a real problem that you're going to have to face, if and when you find yourself in that situation.

What most companies are counting on is that you're not going to know whether or not you're even eligible to receive them. You won't find many HR departments bending over backwards to give you all the details on how to file a claim (unless they want to join you in the unemployment line). To make the whole subject even more confusing, you've got all the lovely myths that are flung about like rice at a wedding, making it seem as though it would take an act of congress for you to ever receive unemployment benefits.

First and foremost, if you've got that sinking feeling that something is bound to be happening to your job in the near future, don't wait until it happens to check out your state's unemployment laws.

A quick and simple internet search for your individual state will point you in the right direction. This is a vital part of things, because no matter how prepared you are, in the end, when you get that final escort from the building and your ID badge nabbed by security, you're going to be angry and depressed. Things are going to be chaotic and frustrating, what you don't need is to start all of this from scratch while weathering that blow to your ego and self-image.

Plan ahead. Take 10 minutes and get at least

the basics of what site you can go to, what information that you're going to need to provide and how to go about providing that information to best speed up the process.

Even though it is a state-run agency, the people working there are not a horde of bureaucratic monsters waiting to devour you when you contact them. They actually want to help you. That's their whole reason for being there. In quite a few cases, people working at the unemployment agency were unemployed themselves and ended up getting a job there because of their involvement and dedication to the process. They understand what you're going through and are a wealth of information on how to proceed.

The best advice I can offer, and if you take away nothing else from this article, please remember this: **Be Nice! Be Polite!**

Whatever you do, do not take out your frustrations on these people. They are going to be your lifeline to make sense out of a lot of red taped nonsense. You've most likely heard the old saying "Don't bite the hand that feeds you." Well, when the only income you're going to have until a new job can be found is through these kind-hearted souls, being a jerk and abusive on the phone is going to remove that whole "eating" issue from the table.

If you are in a situation where you aren't

going to be terminated, but feel as though the company or your manager is trying to get you to quit, do not rush into anything. Contact the unemployment agency first, and possibly seek out the advice of an attorney that specializes in employment laws. There are certain situations where resigning won't disqualify you from being awarded benefits, as long as there was a valid reason (according to the state guidelines, not just yours) for you to have done so.

If you just don't like the place, or your boss isn't someone you could ever hope to get along with, do yourself a favor and start searching for another job while dealing with the issues there. If you quit without "just cause", you're likely to not be eligible for benefits.

The same can be said for being terminated. The employer needs to have an actual, legitimate reason for severing ties with you. If you violate the company's policy or code of conduct that was provided in the employee handbook they gave you, it is doubtful that you're going to be eligible for anything other than the box they hand you to pack your stuff up in.

If you're terminated for a reason that cannot be justified by the employer, or you are not being scheduled for any more hours through no fault of your own, you've got a very good chance of getting awarded benefits.

The worst mistake you can make is to assume "just cause" is going to be obvious. You need

to be vigilant and understand what is going to fall to you to provide proof of when filling out the paperwork. Which is why it definitely pays to be prepared ahead of time.

Each state is going to have different requirements for you to be considered eligible for unemployment benefits. The period of time that you worked during the previous year as well as the amount of time you worked the year that your termination occurred in, are going to play a big part in how long a benefit period you can claim unemployment for. Your hourly rate will also be a major factor in how much unemployment compensation you're entitled to.

You also have to be able to return to work. If a potential employer should contact you and say they want you to be able to start work the next day, you need to be able to do so.

Your physical and mental state are key components in that regard. If you're receiving benefits and then something happens where you're rendered incapable of working, that is going to be an issue with the state.

In Ohio for example, the first question on a weekly claim filing form is "Were you available to work?" and the second is "Were you physically and mentally able to work?".

If you can't answer "Yes" to the questions in that first section, you may not be getting

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benefits awarded to you until you're able to return to work. This is definitely something that you're going to want to check into with your state agency and see what the details regarding this are. Being informed will help prevent some of the more unpleasant surprises popping up and freaking you out because you were unprepared.

A few pointers for making sure that you're recording the information that you're going to need, and how to keep on top of everything so that you don't have a panic attack because you forgot to write something down or for some reason forgot to post for the mandatory number of jobs that week.

1. Get organized. Grab a few dollars in change from out of the couch cushion, head up to the corner store and pick up the loudest and most obnoxious looking notebook that you can find there. You're going to be using this to keep track of everything related to your unemployment. The obnoxious factor is to prevent you from bringing it out of the house and losing it, or if you're a parent, having your kids snag it because they lost theirs somewhere.

- **A handy little trick is to buy one of those full-sized document envelopes, the kind where you don't have to fold the paper to put it inside, and staple that sucker to the inside back flap of the notebook. So, anytime that you've written notes on a piece**



of paper that wasn't located inside that notebook, or you are sent something by the state and need to hang onto it, drop it in there and use whatever manner of fastener it has for keeping it shut.

- **This notebook is also a great place to keep a handwritten copy of all your job application information. References with their address and telephone number along with how long you've known them and their relation to you. Previous job history and work experience with all the details and time periods employed there included. Education... etc.**

2. Get on a schedule. Most state agencies allow you to file electronically on Sunday morning. Don't wait until Monday. Set your alarm, wake up as early as possible on Sunday morning, fill out your weekly claim and record the confirmation number in your notebook on the same page as the jobs that you posted for the claim week.

3. Do not procrastinate. If you are getting to the end of each week without posting for at least 2 jobs, you're slacking. Make it a point to have your required number of applications handled before Wednesday. Keep an eye out for other jobs as well. You're not limited to just applying for the number needed to be considered a valid filing week.

4. Make FINDING a job that you want the job that you HAVE. What I mean here is, don't just apply for anything and take the first offer that

comes your way and put yourself back in a situation where you're going to be quitting or fired before too long because it is in no way a good fit for you and what you need from it. I'm definitely not saying to intentionally pass up on work, I'm saying that you need to be giving a lot of thought to the job that you want and can see yourself working and not just posting because you needed another one for that week.

5. Don't panic. Well, panic a little, but keep it contained. Nothing is less appealing to potential employers than a quivering goofball out in the lobby that looks like they're about to cry in frustration or is all twitchy due to overwhelming anxiety. If you take the time to prepare, you're going to do well.

Check with your local branch of the unemployment bureau to see if they have any classes coming up for resume writing, or any interview workshops or job fairs and other types of sponsored events with a ton of employers stopping in to help line up jobs for qualified candidates.

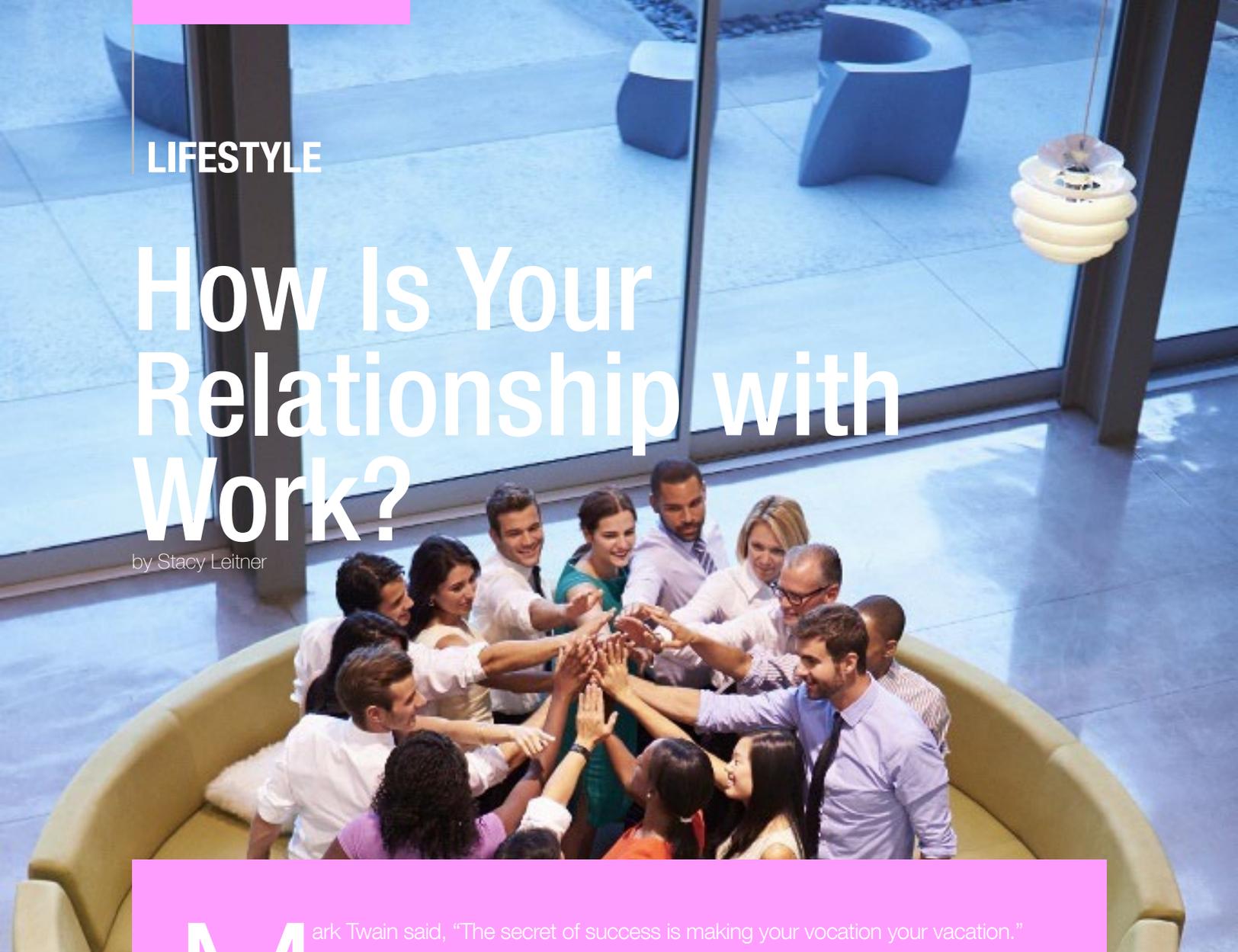
These pointers were strictly my opinion and are what worked for me when I went through this kind of thing. However you choose to go about it, just remember the golden rule:

Be Nice! Be Polite! Do that, and you'll find that you're going to be getting a lot more help getting through this than you expected to. 

LIFESTYLE

How Is Your Relationship with Work?

by Stacy Leitner



Mark Twain said, “The secret of success is making your vocation your vacation.” How is your relationship with the work you do each day as an administrative professional? Are you simply collecting a paycheck, or are you working with a purpose and enjoying a satisfying career as an administrative professional? ►►

Being an administrative professional in today’s 21st century is an excellent career choice with so many possibilities. Do you believe that? Don’t sabotage your success by thinking what you do isn’t important or vital to governments and business.

Administrative professionals can make minimum

wage, six figures, or anything in between while spending their day influencing and working side-by-side decision makers, extraordinary leaders, celebrities, CEO’s, and managers.

All over the world, millions of men and women are scheduling meetings, answering emails and phone calls, using technology to be as

productive as possible, handling day-to-day tasks, and helping others and businesses to succeed. Administrative professionals are an integral part of the day-to-day operations of an office. In fact many administrative professionals become indispensable assistants and become true intellectual and strategic work partners, managers, and leaders.

With the constant changes impacting the workplace, workload shifts, and advances in technology, employers often struggle to figure out for themselves what will be asked of administrative professionals. The profession can be a “catch all” position requiring individuals to perform managerial and non-managerial functions. The magic words “other duties as assigned” seem to take over the workday for administrative professionals as they tackle assignments and requests that need an owner. Basically employers today are looking for circus performers—master jugglers.

Administrative professionals are able to moment by moment, day by day make a significant contribution to this world. Administrative professionals are in a key position to influence decisions. The career can be rewarding and fulfilling. The position is critical, the days can be eventful and a little exhausting at times, but it lends itself to a good night’s sleep if you can prevent yourself from dreaming about your To-Do List and unanswered emails.

Administrative professionals who have invested in their career should see themselves as they are—indispensable, business partners, and incredibly skilled. For many the administrative professional career will be a stepping stone towards a new career.

Choosing a career as an administrative professional can be a thankless and demanding position at times. Executives, managers, coworkers, and customers can constantly be tugging at administrative professionals for requests and asking for what seems impossible to be made possible. There are many who will want to become an administrative professional, but will never fully be satisfied in the career.

Administrative professionals can enjoy greater career satisfaction and happiness by aligning their areas of interest and passion to an industry that will bring them greater joy. Do some self-examination and ask yourself what industries peak your interest? Where is your passion? Once you had identified these areas, you can connect your skills to an industry you are passionate about. How you feel about your career will propel each administrative professional differently. The way you feel toward your employer, bosses, co-workers, and work can impact your overall health, happiness, and how you treat others. Passion and purpose toward the work you do as an administrative professional is critical and cannot be learned by reading a textbook or attending a course.

LIFESTYLE

My deliberate career choice to be an administrative professional has been a delightful journey filled with building relationships, deadlines, endless tasks, continual learning, and opportunities to support individuals and businesses across several different industries such as: education, non-profit, financial, retail, and government.

When I chose the career of the administrative professional, I knew I would be choosing a career in the service industry where my role would mostly focus on supporting others and helping them to achieve success. I knew my days would be filled by saying, “Let me take care of that for you.” “What can I do to help you today?” I fully understood that this could be a very demanding position both physically, mentally, and emotionally. However, I was mindful that the person responsible for taking care of my career success, my health, pursuing personal interests and hobbies, and connecting with my family was ME.

More often than not, administrative professionals can lose sight of achieving professional and personal goals, spending quality time with family and friends, and enjoying hobbies, because at the end of the day they are too exhausted to nurture and support their own interests.

Embrace your career. Change your perspective if necessary. Make a career move (not blindly and with some planning, of course) to change

your employment situation if you are unhappy. Success takes effort—your effort. It’s not enough to simply want something. You have to do something and then hold yourself accountable.

If you are not feeling connected to your employer, executive/manager, or the work you do, change it! You have the power to “lean in” to your work career or you can make a change.

You have the ability to create a new mindset in how you see your role as an administrative professional. Seek to live your professional life with career satisfaction. Fill your days at work demanding and giving your best, radiating happiness, and laughing throughout the day. I believe that what you put out comes back in some way. It is my wish for each and every person serving in the role as an administrative professional to not just survive during their career, but to thrive. 

Stacy Leitner, CAP-OM is an Executive Assistant at the City of Rancho Cordova, advocate for the administrative professional profession, Founder of A Great Day's Work, and Co-Owner of Admin to Admin. She is enthusiastic about helping administrative professionals and managers reach their greatest potential. Subscribe to her FREE blog and connect with her on social media.

“ AT FIRST
I WAS EMBARRASSED.
ME, A CAT, LIVING WITH
A SINGLE GUY. BUT WHEN
I WATCH HIM PICK SOMETHING
UP WITH HIS HANDS AND EAT IT,
I CAN'T HELP BUT LOVE HIM. ”

—MARU
adopted 01-10-10

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30 Habits of True Professionals

by Michael L O'Donnell

Imagine getting home on Friday night, after a stressful week. You've been looking forward to this moment all day. All you want to do is just throw some sweatpants on and just relax on the couch. You turn on the TV, grab some drinks from the fridge and get your favorite pair of sweats. You take off your pants, go to empty your pockets, and you heart sinks. ▶▶

I learned these habits from my first boss and mentor, Durward Owen. He taught them to thousands of college students. He practiced them himself... perfected them. He insisted that every person who work for him do the same. He said it was just as easy to form good habits as it was to form bad habits.

I don't practice all of them... and none of them all of the time, but I have achieved much of what I have in my professional life by practicing most of them most of the time. I also recognize these habits

when I see them in others. Those are the people I hire, invest in, and choose to associate with.

1. Dresses equal to or one step above those they are dealing with.
2. Practices good dining etiquette during business and social meals.
3. Exercises regularly, eats right, stays healthy, and looks fit and capable.
4. Gives you their 100% attention when conversing with you.
5. Avoids excesses and extremes, practices moderation in all things.
6. Does what they say they will do.
7. Takes personal time, rests and regenerates.
8. Timely, not trendy, does not chase fads, relies on meaningful values and staples.
9. Tells the truth. Their word is their bond, no contract needed.
10. Manages their finances well, stays out of debt, saves and plans for rainy days.
11. Chooses a life partner that makes them a better person, a more-effective professional.
12. Finishes what they start.
13. Says Thank You a lot, makes others feel good about their role and efforts.
14. Associates with positive, forward-thinking doers; avoids chronic complainers.
15. Writes clearly and effectively.
16. Always has more than one idea, multiple solutions to festering problems.
17. Asks a lot of questions and really listens to the answers.
18. Seeks new and challenging experiences,

wants to stretch not coast, and takes chances with manageable risks.

19. Knows what they do not know, aware of their weaknesses, and do not bluff.
20. Admits when they are wrong.
21. Reads, Reads, Reads
22. Never stops learning, see life and their profession as a continuing education.
23. Know themselves, are mindful and aware of their place in any given situation.
24. Anticipates the future, imagines the future, has multiple plans for how things may unfold.
25. Makes a "To Do" list every day, works the list according to most important tasks.
26. Develops a professional network and enrolls people in their dreams and goals.
27. Plans to win, not merely to not lose.
28. Joins and contributes
 - professional associations, community, charitable and social groups.
29. Always on time and uses time wisely.
30. Does more than what is asked, gets it done now, does not procrastinate. 

Michael L O'Donnell, Principal, StartupBiz.com.

Mike writes on topics of interest to entrepreneurs and startup companies. For best practices tips, tools and guides for starting and building a company, please visit <http://www.startupbiz.com>.

The Importance of Emotional Intelligence on the Job

by Brandi Britton, OfficeTeam

In an administrative role, emotional intelligence can help you diffuse negative situations, create a sense of camaraderie with colleagues and become a more valuable employee. ▶▶

Most people understand the role of competence and ability in the career success of an administrative professional. But something you may not have thought about, emotional intelligence, is equally important. Psychology Today (<https://www.psychologytoday.com/basics/emotional-intelligence>) defines emotional intelligence as “the ability to identify and manage your own emotions and the emotions of others.”

To be aware of and handle your emotions, and also be conscious of any emotions, moods and feelings of others may sound like a tall order, but it can help you master relationships. Emotional intelligence can help you avoid being labeled as moody and temperamental, or insensitive, selfish and uncaring — and it can play a huge role in determining whether you get hired, promoted, demoted or fired.

Here are three ways to increase your emotional quotient:

DON'T WEAR YOUR EMOTIONS ON YOUR SLEEVE ▼

We all have good days when everything is going well, and bad days when we wish we could have just stayed at home in the bed. In the office, you need to know how to put your negative emotions on hold. Perhaps you're in a bad mood because you had an argument with your spouse before you left home. Or maybe, your boss just told you that a coworker called

in sick today, and you'll need to add their job duties to your own.

You may be angry, annoyed, irritated or downright furious, but your level of emotional intelligence determines how you act and react. If you have a high level of emotional intelligence, you'll realize that you need to manage your emotions correctly to avoid being impatient, rude or discourteous to others.

UNDERSTAND OTHERS' EMOTIONS ▼

On the other hand, you may be in a good mood — and then you answer the phone and the person on the other end is speaking in a loud, shrill tone of voice. This person is irate because the phone call has been transferred from department to department, and no one has been able to help. Since you've done nothing wrong, you feel your emotions rising, and now you're also upset.

However, an emotionally intelligent person would at once empathize with this individual. Place yourself in this person's shoes. How would you feel if you were the caller, and it appears that no one is trying to understand and solve your problem? The ability to identify with the caller allows you to apologize for what has happened, and patiently try to comprehend their situation. And, because you know this is a delicate situation, you know that you need to go the extra mile to ensure that this person receives what they need.

TRAINING

psychology
success evaluate
creativity brain understanding
feeling brain perceiving
EQ = Emotional Intelligence
solution strategy
intellect managing mind
wisdom think
control

Another situation may involve your boss. She's scheduled to present a proposal within the next few minutes and just discovered that she's missing a crucial part of the presentation. She angrily comes out of her office and asks, in an accusatory tone, if you've misplaced any of the documents. You have not. Still, your natural inclination is to match that person's level of emotion and also be offended that she would think you played any part in this confusion.

However, a high level of emotional intelligence allows you to understand that while her behavior is not acceptable, she is really upset and lashing out because she has encountered a

last-minute glitch. So instead of being defensive, you inform her that while you had nothing to do with the proposal, you are more than happy to help her search for the missing documents, and make suggestions regarding ways to retrieve a digital or print copy, or delay the start of the meeting.

DEVELOP EMOTIONAL INTELLIGENCE ▼

Fortunately, you're never too old or too young to develop or increase your level of emotional intelligence. The key is stopping to analyze your emotions and the emotions of others.

Understanding how you feel – and why – leads

to being able to control your actions, reactions and mood. Understanding how others feel – and why – leads to being able to adjust your responses to avoid further conflict, hurt feelings and damaged relationships.

Some key points to work on:

Don't act on negative emotions. Just because a negative feeling rises up doesn't mean you have to act out on it. You have a choice, and you can choose not to let your emotions control you.

Don't be quick to blame others when something goes wrong. Acknowledge the role you may have played. Maybe you didn't explain the situation thoroughly, or if you were on the receiving end, perhaps you mistakenly assumed you understood what was being asked of you.

Be quick to apologize – even if you don't think you were wrong. At the end of the day, the most important thing is to preserve the relationship. Be the bigger person and say that you're sorry.

Embrace diversity. Everyone doesn't have to look like a mirror image of you. Don't make negative assumptions about people who come from different cultures and backgrounds.

Acknowledge that there is rarely one 'right' way. Just because someone doesn't do something your way doesn't make them wrong. While $3+3=6$, so do $4+2$, and $11-5$.

See beneath the surface. When you encounter customers, coworkers or bosses who are mad, angry, frustrated, etc., try to determine why they're feeling this way. Resist the urge to take it personally and instead understand that they're usually just reacting to a negative situation on the job or in their life.

Assess your progress. It takes time to develop emotional intelligence. Sometimes, you're going to miss the mark, but evaluate what you could have done differently, and then move on.

While increasing your emotional quotient isn't easy, it's well worth the effort. Emotional intelligence is critical to your career success. 

Brandi Britton is a district president for OfficeTeam, the nation's leading staffing service specializing in the temporary placement of highly skilled administrative and office support professionals.

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What To Do If Your Wallet Is Lost Or Stolen: A Step-By-Step Guide

by James Pollard

Imagine getting home on Friday night, after a stressful week. You've been looking forward to this moment all day. All you want to do is just throw some sweatpants on and just relax on the couch. You turn on the TV, grab some drinks from the fridge and get your favorite pair of sweats. You take off your pants, go to empty your pockets, and you heart sinks. ▶▶

Your wallet. It's gone.

If this has ever happened to you, you know the sense of fear that accompanies this horrible event. Your entire life is contained in your wallet. There's credit cards, debit cards, ID, money, insurance card and membership cards. You now could be the victim of identity theft, with repercussions for years.

Here's a step-by-step guide of what to do should the worst happen.

Before your wallet is lost or stolen: lighten your wallet's load and scan/photocopy everything inside.

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This one tip alone can save you a ton of stress. If you're like most people, you only use one debit or credit card most of the time. Too many people carry tons of cards "just in case". Also, take your social security card out of your wallet, along with any passwords, addresses and so on. All of these are like pure gold to an identity thief.

Take everything that you have in your wallet and scan it into a computer. I mean everything - license, health insurance cards, even gift cards to your favorite restaurant. Update it as needed, and make sure that the document is password protected. This is incredibly important because you'll know exactly what has gone missing and all the numbers to call.

You've just noticed your wallet is gone. Don't panic and retrace your steps.

One of our readers told us a story about a date night with her husband. She went into their favorite restaurant, purse in tow, and went straight to the bar. After a few drinks, she reached into her purse to pay the tab. She realized her wallet was missing. Did she lose it? Did someone steal it? If you find yourself in a similar situation, remain calm. Make sure you look in all the places it could be, and be reasonably certain that there's no chance of it just popping up. If you've been to stores or restaurants, give them a call and report that you've lost your wallet. Yours truly (the author) actually lost his wallet in a clothing store one afternoon. I got home, realized it was gone

and called the retailer. Thankfully, they had it and I rushed back in to retrieve it.

You can't find your wallet. You're sure that it's gone for good. Here's what to do:

STEP NUMBER ONE: CONTACT WHOEVER ISSUED YOUR CREDIT/DEBIT CARDS ↴

Some people will tell you to cancel the cards immediately, but this isn't a good idea, since it could adversely affect your credit score. What you should do is report your card as lost or stolen. Every card issuer has procedures in place that will suspend those numbers to keep your money safe. You'll call their number and hear something like, "To report a lost or stolen card, press 2." In fact, here are the numbers of the four major card companies:

Discover: 1-800-347-2683

American Express: 1-800-528-4800

Visa: 1-800-847-2911

MasterCard: 1-800-627-8372

Make sure that you get brand new cards, with new account numbers. Ask for the same credit limits and the same (or lower) interest rate, with any cashback/miles/rewards transferred to the new cards. Plus, under the Fair Credit Billing Act, you'll face no liability for a thief's shopping spree if you report the card as lost/stolen before the charges occur. If someone charges your account before you alert your card issuer, you'll be on the hook for up to \$50.

If you use any of those cards for automatic payments, inform the appropriate companies immediately. This is very popular with student loan repayments - you just link up your student loan to a debit card and put it on autopilot. But if your card is suspended, the payment will not go through and your debt will remain unpaid. This could affect your credit score.

Remember to act fast. You'll be glad you did, because victims of debit card fraud only pay up to \$50 as long as they report the card lost or stolen within the first two business days of realizing the card's disappearance. It's most likely that your bank won't hold you liable for anything as long as you let them know immediately. If wait longer than two days, your liability limit shoots to \$500, and if you wait longer than sixty days, you'll lose any and all money stolen from your accounts. I don't know why you'd ever wait sixty days, though...

Here are some bank numbers:

Wells Fargo: 1-800-869-3557

Citibank: 1-800-950-5114

Bank of America: 1-800-432-1000

TD Bank: 1-888-751-9000

Chase: 1-800-935-9935

STEP NUMBER TWO: FILE A POLICE REPORT ▼

If your wallet has been stolen, it's a good idea to let the police know. It's also a crucial step towards protecting your identity. Make sure you get a copy of the police report! If the theft results in identity theft, you can file a complaint with the Federal

Trade Commission, fill out an identity theft affidavit form and attach the police report. This goes a long way in protecting yourself, as it will become evidence in your favor in the case of fraud or identity theft. What you DON'T want to do is get asked, "Well, why didn't you report the loss?" Not a good look!

STEP NUMBER THREE: SET UP FRAUD ALERTS ▼

This is an important step, because without it, thieves could still open new lines of credit in your name. You need to set up a fraud alert with one of the three major credit reporting agencies: Experian, Equifax, or TransUnion. Once you set up an alert with one, the law requires that agency to report your loss to the others and an alert will be set on all three of your credit reports for free (for an initial 90 days).

A fraud alert lets lenders and creditors know that they must verify a person's identity before extending any new credit. How do they verify your identity? They'll usually call you, via the number you put on file with the fraud alert. This makes it impossible for a thief to get more credit and run up huge bills in your good name. Here are the numbers you need:

Experian: 1-888-397-3742

Equifax: 1-800-525-6285

TransUnion: 1-800-680-7289

BONUS STEP: Pull your credit report and look for anything fishy. Some identity thieves won't do

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anything with your information while it's "hot". That's why you need to make sure to monitor your credit regularly.

STEP FOUR: GO TO THE DMV TO REPORT YOUR MISSING/STOLEN LICENSE ▼

Everyone keeps their driver's license in their wallet. It's also one of the most important tools for an identity thief. Get someone to drive you to the DMV and report your loss. They'll process an application and reissue you a new license, which will cost a few dollars in fees. The DMV will probably ask you to file a police report as well.

STEP FIVE: IF YOUR SOCIAL SECURITY CARD IS GONE. ▼

If an identity thief gets your social security number, he's hit the jackpot. You should know your social security number by heart and have NO REASON to carry it with you. However, if you just so happened to have it in there, you need to report it IMMEDIATELY. This is absolutely critical, because you won't ever get a new number, like with credit cards.

Make sure you call the IRS Identity Protection Unit at 1-800-908-4490. Then, file the loss with the Federal Trade Commission by calling 1-877-ID-THEFT.

Because a thief could easily open accounts in your name with your SSN, I strongly advise you

to consider a credit freeze. This makes sure nobody can apply for credit under your name and social security number. These are not free (around \$10 or so per credit reporting agency) but it is a vital safeguard.

BONUS: DID YOUR WALLET CONTAIN KEYS? IF SO, CHANGE YOUR LOCKS.

You'd be amazed at how many people neglect this step. It's not that hard for someone to rob your house this way. All they have to do is make a copy of the key and jot down the address from your license. Someone could even return your wallet to the police, but he or she would still have your key.

Lost and stolen wallets can cause massive damage to a person's life if the information falls into the wrong hands. With this information, you'll be prepared, and you can turn what could be a devastating disaster into a minor headache. If you appreciate this guide or find it helpful, please share it. You could save a friend from financial ruin. 🙏

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