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This guide was created for informational purposes only. The information contained within this guide is not, nor is it intended to be legal advice.
YOU HAVE BEEN ASKED TO RESIGN, NOW WHAT?

One of the harsh realities of this profession is that even the best of us, at one time or another, will be “in transition”. Whether voluntary or involuntary, being a Member in Transition (MIT) can be a difficult period personally, professionally, and financially.

This guide has been prepared to serve as a resource for Florida City and County Managers who are “in transition”. Remember that your FCCMA and ICMA memberships follow you, they do not stay with your city or county. If you are a member in good standing, you will receive all of the benefits of the FCCMA and ICMA MIT programs.

The MIT program is designed to help members maintain connections with the association while between jobs and to support members through this emotional professional experience.
WHAT DO YOU DO WHEN THAT DIFFICULT TIME COMES?

**IMMEDIATE STEPS CHECKLIST**

- Know your options…Do not make any decisions until you are satisfied with the separation/severance agreement and have agreed to terms you can live with.

- Contact an attorney for legal advice regarding pending severance negotiations to avoid misunderstandings. A brief list of attorneys is provided in this document.

- Call FCCMA staff at 850-222-9684 to notify them of your change in status and to receive MIT benefits and supportive services from the association.

- Call ICMA Member Services at (202) 962-3680 or email them at membership@icma.org to notify them of your change in status. You can seek advice from their members in transition staff and search new job postings nationwide at www.icma.org.

- Check the status of your health insurance coverage and apply for COBRA benefits if necessary.

- Apply for Unemployment Benefits

- Evaluate your current financial situation (use ICMA –RC worksheet attached).

- Consider counseling for yourself and your family to assist with the difficult transition. Remember, finding yourself in transition happens to the best of us.

- Update your resume and interviewing skills.

- Look for interim jobs or special projects.

- Network, call neighboring managers, contact Range Riders, outreach to your contacts both public and private and advise that you are in transition and available for temporary assignments.

- Take time for yourself. Grant yourself the time and grace necessary to make the right decisions as you move forward to your next opportunity. Take this opportunity to do the things you never made time for before.
I. DEFINITION OF MEMBERS-IN-TRANSITION (MIT):

1. A Member-In-Transition is an individual whose last professional position held was in the local government sector and he/she was a full member in good standing of the Florida City and County Management Association.

2. The member in good standing has resigned his/her position either voluntarily or involuntarily.

3. The member must be actively seeking employment by pursuing local government positions throughout the state and/or in other states, provinces or countries having members of a professional local government management association.

4. Members-In-Transition will be allowed to stay in an MIT status for three years from date of termination. After that three year period, they will not be eligible for financial assistance under the MIT Program.

5. A MIT accepting interim local government employment who chooses to or is prohibited from actively seeking employment with other government entities, will have their eligibility for MIT benefits terminated at time of employment.

6. It is the member's responsibility to notify FCCMA staff they have become an MIT, in order to receive MIT benefits.

7. It is the member's responsibility to notify FCCMA staff if a permanent position is obtained.

II. BENEFITS AVAILABLE TO MITs

1. Dues While in Transition:
   a. FCCMA dues will be waived for a period of three fiscal years for a member-in-transition who meets the above described criteria. During this time, the MIT must sign the annual dues waiver including the pledge to the Code of Ethics.
   b. The eligibility for MIT benefits will be provided in six (6) month increments. Every six months Members-In-Transition will be contacted via email and required to verify they are still an MIT actively seeking employment by pursuing local government positions throughout the state and/or in other states, provinces or countries having members of a professional local government management association. If no response is received within 15 business days, an MIT will be deemed employed, removed from the MIT list and invoiced for dues.

2. Financial Assistance for MITs to Attend the Conference: Keeping in close contact with fellow FCCMA members is very important during the time of transition; therefore, the FCCMA Board has approved a policy to help members-in-transition attend the annual FCCMA conference. The financial assistance provided for the annual conference is:
   a. Waiver of conference registration fees for up to three years.
b. Fifty percent (50%) of the hotel room rate for Annual Conference.
c. Travel reimbursement for tolls and conference parking if the conference is less than 100 miles (one-way) from MIT’s home, and travel reimbursement up to $200 for Annual Conference if the conference is over 100 miles (one-way) from the MIT’s home. Staff is authorized to pro-rate the amount of the reimbursement for Annual Conference if the total MIT reimbursement will exceed the annual budgeted amount.
d. No meal reimbursement will be provided.
e. Any additional training classes, activities, etc., will be the financial responsibility of the MIT attendee.

3. Financial Assistance for MITs to Attend District Training Sessions and Audio Training: For MITs it is difficult, yet important, that they remain current with trends and issues; network with fellow managers; promote professional development; and have opportunities to maintain their Credentialed Manager status. Therefore, FCCMA will provide the following assistance for MITs:
   a. A once-a-year complimentary registration for attending one FCCMA district training session in their home district for up to three years.
   b. Waiver of registration for webinars for up to three years.

4. Financial Assistance for MITs to Attend the Winter Institute: There is no financial assistance available for MITs.

5. Members in Transition Handbook: A handbook which contains pertinent information to MITs is emailed to FCCMA members that are about to be unemployed or are already unemployed. This handbook will be available to all FCCMA members on the FCCMA website.

6. Publication of MIT List: While Member-In-Transition are allowed to stay on the MIT list for three years and after the three-year period will not be eligible for financial assistance under the MIT Program, they will, however, be allowed to have their name remain on the MIT list for an additional year if their annual dues are paid and they remain a member in good standing.

III. ORGANIZED RESPONSE TO MITs

1. Recognizing that it is the responsibility of all FCCMA members - especially members of the Board of Directors - to notify the FCCMA staff immediately upon learning that a member is in transition, the MIT Committee and the Board have established the following guidelines to assist in this effort:
   a. Any member who learns of another member who is in danger of being unemployed or is already unemployed should notify FCCMA staff as soon as possible.
   b. Staff will then call the member to offer assistance, explain FC-CMA’s support programs, and learn of the particulars of the member's situation.
   c. Staff will notify the MIT Committee and the Board of Directors who will also contact the member.
   d. Staff will send the prepared MIT packet of information to the member.
e. MIT Committee members, Board of Directors and other FCCMA members are encouraged to keep in touch with the member-in-transition within their respective districts to offer support.

f. The membership is encouraged to hire MITs for special projects and/or interim positions whenever possible.

g. If there is a local managers' group that meets on a regular basis, MITs should be encouraged to attend as a means of keeping in contact with peers and up to date on current issues.

FCCMA Contact Information:

301 South Bronough Street
PO Box 1757
Tallahassee, FL 32302-1757
Phone: 850.222.9684

Carol Russell: crussell@flcities.com
Lynn Lovallo: llovallo@flcities.com
ICMA and Florida City and County Management Association’s Range Rider Program

Professional advice, counseling and guidance is available, without cost, to Florida cities and counties and their managers through a program utilizing former managers. This service is available to municipalities and counties seeking to adopt or retain the council-manager plan, to those seeking information on how professional management can assist local government and to those seeking guidance in advertising, screening, and securing professionals to fill vacancies.

The Range Riders also provide confidential counseling with individual managers on their personal or professional questions. This includes guidance and counseling on questions of ethics.

Range Riders also assist managers-in-transition with guidance and direction as they seek new opportunities in public administration.

Frequently, Range Riders serve on professional screening committees that are appointed to assist elected officials screen applications for managerial positions. This is done with criteria established by the elected officials; the screening committee’s recommendations are non-binding. It seeks only to assist the elected officials, not to replace their selection process.

Range Riders are retired managers with long experience and respect in the public management field. They are not “consultants,” but serve as colleagues and counselors. To obtain this free service, contact:

Florida City and County Management Association
Range Rider Program
R.O. Box 1757, Tallahassee, FL 32302
Lynn Tipton, FCCMA Executive Director
(850) 701-3637 • (800) 342-8112 toll-free

FCCMA
Range Riders

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rgrider@embarqmail.com
Coordinator*

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8535 42nd Street, E.
Sarasota, FL 34243-7901
(941) 309-3371
rawjayhawk2@aol.com

*Please contact the coordinator to discuss which Range Rider can best meet your needs.
HOW TO PROTECT YOUR LEGAL RIGHTS?
By Sonja Dickens, Esq.

● Make sure that you read and understand your contract. Hopefully, you have not signed something that you do not understand. If an issue arises, ask the City or County Attorney how he/or she would interpret a particular provision. Please note that the City Attorney (whom you may have done business with for some time) is now representing your former employer.

● Decide whether you need a lawyer. If a dispute has arisen that you believe will not be able to be resolved quickly; or if a dispute has arisen where you do not feel comfortable handling it directly, you should hire an attorney. For example, if a motion for termination has been made or if you are aware of discussions of this nature, you may consider speaking with an attorney. If possible, however, try to resolve the issue without litigation.

● Once a decision has been made to hire an attorney, do not wait. It will take you some time to vet candidates. Consult with an attorney as soon as possible, so that you are abreast of your rights as soon as possible, and so that the attorney has enough time to do adequate research to protect your rights.

● Next, you will need to determine the areas of specialty for the attorney that you hire. This will all depend upon the dispute. Generally, for employment disputes, an employment attorney should be engaged. Ideally, your legal representative will have employment experience and government experience. A city or county attorney who is in private practice would probably be your ideal representative.

● Resources for referrals
  - Word of Mouth. Referrals from people who have experiences are the best. Do not hesitate to research articles on managers who have had legal problems in the past and call them to find out who represented them, and whether they were successful.

  - The Florida Municipal Attorney’s Association (www.fmaa.us/), Local Bar referrals, i.e. County Bar Associations, Hispanic Bar Association, Black Bar Association.

  - Review the attorney’s resume and firm website if they have one. If they do not have a website, ask them to email the attorney’s resume to you.

  - Do your own research. The internet is a great resource. Martindale-Hubbell (Martindalehubbell.com) is a good resource for finding an attorney
in a particular field. The company also rates attorneys. You should also check the Florida Bar Association’s website (Floridabar.org) to check whether an attorney has any negative history, i.e. bar complaints. Do not be afraid to ask for references.

- Educate yourself. An educated client is the best client. Make sure that you clearly understand the attorney/client relationship and are clear on what the attorney will be doing for you. Your attorney should outline a plan of action for your specific needs. Do not be afraid to ask for an estimate of costs and a timeline. Oftentimes, where the dispute is one over the amount of compensation that you are entitled to receive, attorneys may consider taking these cases on a contingency basis. Do not be afraid to ask. Check your employment contract to review language regarding attorney’s fees.

- If you are not pleased with the legal services that you get, hire another attorney. However, do not be unrealistic as to the results that can be obtained.
Florida Attorneys Available and Willing to Represent Managers with Labor Issues
As of January, 2012

The following is a list of labor attorneys in Florida who have extensive experience in labor law, who do not have any known conflicts of interest in representing city and county managers in labor issues, and who have expressed a willingness to do so when contacted by members of the Fiscal and Administrative Responsibility Committee of the Florida City and County Management Association.

This is list is for informational purposes. The hiring of a lawyer is a very important decision that should not be based solely upon this information.

1. Thomas J. Pilacek
   Thomas J. Pilacek & Associates
   158 Tuskawilla Road, Suite 2320
   Winter Springs, FL 32708
   Phone: 407.660.9595
   Fax: 407.660.8343
   Mr. Pilacek has indicated he can represent managers anywhere in Florida.

2. E. Lanny Russell
   Smith, Hulsey, & Busey
   225 Water Street Suite 1800
   Jacksonville, FL 32202
   Phone: 904.359.7700 fax: 904.359.7708
   lrussell@smithhulsey.com
   Mr. Russell can represent clients in the Jacksonville area. He was not asked about representing individuals outside of the northeast Florida area.

3. Rob Blue
   Michael S. Burke, Rob Blue & W.C. Henry
   Burke Blue Hutchison Walters & Smith PA
   221 McKenzie Avenue
   Panama City, FL 32401
   (850) 769-1414
   rblue@burkeblue.com
   Burke, Blue & Henry can represent clients in the Northwest Florida area. They were not asked about representing individuals outside of the Northwest Florida area.
YOUR FINANCIAL HEALTH CHECK-UP

Checklist of things to consider:

☐ **SEVERANCE / SEPARATION AGREEMENT:**

Be familiar with the terms of your severance. It is critical to know the options available to you should you be asked to resign or be terminated without warning. Your severance package or separation agreement can be the bridge that gets you through this difficult time. Know the terms so you can carefully draft an exit strategy that makes sense for you and your family.

If you are given the option, be active in stipulating the terms of your separation agreement such as whether to receive a lump sum payment of the contract terms or remain on the payroll and receive payments over a period of time. This decision could impact your eligibility for unemployment benefits. Tax implications are another consideration. See your tax professional for specific advice.

☐ **HEALTH INSURANCE OPTIONS:**

The Health Industry is continuing to change; there are changes that are not in effect yet. In 2014, the uninsured situation will end by outlawing denial of insurance coverage to those with preexisting conditions. If you were laid off from your job or left voluntarily, you will need to look into Personal Health Insurance, which is also called Individual Health Coverage. You can contact different companies and inquire about their plans and options or call a licensed health insurance agent that sells for different companies and they can provide you with much more information based on your particular health situation. They can offer different health plans and help you find a plan that meets your needs.

There are a few options after your group insurance terminates; the two most popular are listed below:

1. Cobra then Conversion or *
2. Individual*

**COBRA:**

One of the main concerns for any person who becomes unemployed is the continuation of health insurance coverage for themselves and their family. Knowing your rights ahead of time can prevent these situations from meaning an end to health care coverage. Under the Health Insurance Portability and Accountability Act (HIPAA), you may be eligible to enroll in your spouse's health plan without waiting for an open enrollment period. Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), you, your spouse, and dependent children, may be able to purchase extended health coverage for up to 36 months in certain situations. You may have to pay the entire premium, but the cost is usually less than if you obtained coverage on
your own. Also, contact your state government to find out if you or your dependents are eligible for public health insurance, like Medicaid through the ACCESS Florida Program at [www.myflorida.com/accessflorida](http://www.myflorida.com/accessflorida) or the Florida KidCare Health Insurance Program (1-888-540-5437).

You will have 60 days from the date of separation to apply for Cobra. Each employer is required by law to send a COBRA election letter to the person who will lose coverage. Look for this letter, read it carefully and decide if you want to continue coverage in this manner.

If you have a pre-existing condition that is not acceptable by insurance companies, then you should apply for Cobra. After you exhaust Cobra, you will be offered the Conversion Plan. You have 30 or 31 days, depending on the state, to apply for the Conversion Plan.

FAQs For Employees About COBRA Continuation Health Coverage

**Q1: What is COBRA health coverage?**
Congress passed the landmark Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provisions in 1986. The law amends the Employee Retirement Income Security Act, the Internal Revenue Code and the Public Health Service Act to provide continuation of group health coverage that otherwise might be terminated.

**Q2: What does COBRA do?**
COBRA provides certain former employees, retirees, spouses, former spouses, and dependent children the right to temporary continuation of health coverage at group rates. This coverage, however, is only available when coverage is lost due to certain specific events. Group health coverage for COBRA participants is usually more expensive than health coverage for active employees, since usually the employer pays a part of the premium for active employees while COBRA participants generally pay the entire premium themselves. It is ordinarily less expensive, though, than individual health coverage.

**Q3: Who is entitled to benefits under COBRA?**
There are three elements to qualifying for COBRA benefits. COBRA establishes specific criteria for plans, qualified beneficiaries, and qualifying events:

**Plan Coverage** - Group health plans for employers with 20 or more employees on more than 50 percent of its typical business days in the previous calendar year are subject to COBRA. Both full and part-time employees are counted to determine whether a plan is subject to COBRA. Each part-time employee counts as a fraction of an employee, with the fraction equal to the number of hours that the part-time employee worked divided by the hours an employee must work to be considered full time.

**Qualified Beneficiaries** - A qualified beneficiary generally is an individual covered by a group health plan on the day before a qualifying event who is either an employee, the employee's spouse, or an employee's dependent child. In certain cases, a retired employee, the retired employee's spouse, and the retired employee's dependent children may be qualified beneficiaries. In addition, any child born to or placed for adoption with a covered employee during the period of COBRA coverage is considered a qualified
beneficiary. Agents, independent contractors, and directors who participate in the group health plan may also be qualified beneficiaries.

**Qualifying Events** - Qualifying events are certain events that would cause an individual to lose health coverage. The type of qualifying event will determine who the qualified beneficiaries are and the amount of time that a plan must offer the health coverage to them under COBRA. A plan, at its discretion, may provide longer periods of continuation coverage.

**Q4: How does a person become eligible for COBRA continuation coverage?**
To be eligible for COBRA coverage, you must have been enrolled in your employer's health plan when you worked and the health plan must continue to be in effect for active employees. COBRA continuation coverage is available upon the occurrence of a qualifying event that would, except for the COBRA continuation coverage, cause an individual to lose his or her health care coverage.

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**INDIVIDUAL HEALTH INSURANCE:**

Individual health insurance can be less expensive than Cobra with many more options. This is the kind of coverage you would apply for when in good health or a pre-existing condition is acceptable and reasonably rated up. Please note, your certificate of coverage will only help you when you go from group to group not to an individual policy.

There are PPO and HMO Plans and within these two options, you have several plans from which you may choose. Learning how to use your plan benefits correctly is the best way to save money. HMOs are still considered co-payment plans and PPOs deductible plans, with the few exceptions added. Most HMO Plans are open access, which means you do not need referrals, although one must stay within their network. With a PPO Plan, you have the option to stay in network or go out of network, which is more expensive. Sometimes you pay for freedom you do not use.

Please note, the information above is based on current information and the new laws that have gone into effect as a result of the Health Care Reform Act. As mentioned in the first paragraph, there are changes that are not in effect yet; therefore, some of the information above may not be the same in the future.
FINANCES:

When a manager is involuntarily terminated from employment, the aspect of personal finances becomes one of great concern not only for the manager but also for the family. Serious consideration needs to be made to make adjustments as soon as possible, regardless of a severance package.

It has been suggested that a 3-6 month living expense should be a minimum set-a-side for covering living expenses in the event of a job loss. Developing a financial plan and budget needs to be accomplished as soon as possible. This plan should deal with the time during severance as well as post severance. Severance payments can take on different forms such as a lump sum payment or ongoing salary for a period of time.

The bottom line is knowing where you’re going to be financially at a certain point in time prior to getting there. Having resources during a severance period allows for adjustments to be made to minimize the downside during the time of transition and understand what your financial realities are.

ICMA has a publication entitled Maintaining your Economic Wellness which is helpful towards establishing a financial plan. It is provided in the following pages for your convenience. In addition, websites contained within provide the most up-to-date information and resources to assist in developing a financial plan and getting you through this time.

BENEFITS AND YOUR CREDIT:
www.benefits.gov  
www.ftc.gov/credit

HOMEOWNER ASSISTANCE:
www.federalreserve.gov/pubs/foreclosure  
www.995hope.org  
www.makinghomeaffordable.gov  
www.loanscamalert.org

TAX ASSISTANCE:
Visit: www.irs.gov

The IRS Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly (TCE) Programs offer free tax help for taxpayers who qualify.

VITA
The VITA Program generally offers free tax help to people who make $50,000 or less and need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation to qualified individuals in local communities. They can inform taxpayers about special tax credits for which they may qualify such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing. Find a VITA site near you or call 1-800-906-9887.
TCE
The TCE Program offers free tax help for all with priority assistance to people who are 60 years of age and older, specializing in questions about pensions and retirement issues unique to seniors. IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

Find an AARP Tax-Aide, site near you or call 1-888-227-7669 for more information on TCE

DEVELOPING A BUDGET:
www.mymoney.gov
www.66ways.org
www.fdic.gov/consumernews
MAINTAINING YOUR ECONOMIC WELLNESS
A Transition Financial Primer
INTRODUCTION

Managers in Transition can call ICMA-RC at 800-326-7075 if you have questions about how to handle your retirement savings during transition.

Throughout your career as a local government manager, you will have the opportunity to work with diverse and well-meaning people and perhaps in a variety of communities. That can be one of the greatest attractions of service in local government management.

Unfortunately, some situations eventually do not turn out as well as hoped and you may find yourself, as an appointee of a political body, being forced from your position without a new one waiting.

A great many questions arise at this difficult time in your career – hunting for a new job, psychological stress and family adjustments, just to name a few. There are also a variety of resources available to help you – including many through the International City/County Management Association (ICMA).

This brochure is focused on one very real and important concern: maintaining your financial well-being during the transition period. It describes actions you can take throughout your career to prepare in advance of the unforeseen loss of your position as well as steps to take during transition.

While not comprehensive, this brochure may help guide you before and during the transition period. With good decision making, you improve your prospects for brighter days as you resume your career.
PLANNING AHEAD

Ideally, you will never find yourself involuntarily between jobs, but that isn't always under your control.

Even the best managers can be in transition one or more times during a career. Since at some point you may find yourself in transition, the best moment to prepare for being without a job is when relations with your employer are good or when you start a new job. That's when you have the most leverage in your negotiations.

If you are financially prepared for a period of transition, you can feel more confident if relations with your employer change. Once you are looking for a new position, you will also be able to maintain the best frame of mind.

For those who do not have an immediate concern, one area of focus should be the employment agreement, where careful preparation can avoid many issues that arise during transition. One of the most important purposes of an employment agreement is providing clear and adequate terms in case of involuntary separation.

Another step that you can take is the creation of an emergency fund that will tide you over while you are looking for a new position. While planners generally recommend three to six months reserve, you are in a profession that argues for a larger cushion.

In addition, you should avoid mounting up excessive debt. You should be aware of guidelines used by planners, based on the value of your home, total income and types of debt.

And when you take out a mortgage to buy a home, keep in mind that you may not be able to sell your property at the top of the real estate market.

If you find yourself in transition now and needing to take action, let's take a look at what you should be doing today.

FIRST STEPS

Income

Regardless of how well you have prepared, you should immediately undertake a realistic evaluation of your current financial situation to ensure your financial wellness. The enclosed worksheet can help you get started.

The financial inventory should include all sources of income, including the paycheck from your spouse or partner and dividend and interest-producing assets. Then list your liquid assets accounts in order of availability (i.e., which you should access first, next and last). You may be pleasantly surprised by how many opportunities arise on the income side through interesting, interim assignments or consulting.

Next, evaluate other sources of income. Determine how much you can expect from your severance agreement or the severance clause of your employment agreement. Make sure you receive all benefits due to you. If you have doubts or questions, consider hiring an attorney. Rushing to an agreement at this point may leave you with regrets later.

Benefits that you have accrued during your service could also be a good source of income. Unused vacation and sick leave payout can amount to a substantial lump sum in addition to severance. Preserve these payouts as a reserve rather than spending them on discretionary items.

You may also be eligible for unemployment compensation, which varies from state to state and, sometimes, the circumstances under which you left your employer. Given the uncertainty of your period in transition you should investigate your eligibility for this benefit.

Expenses

As a manager in transition, you need to take special care to manage expenses and debt. In many ways, you have more control over this side of the ledger. Your long-term financial health will depend on careful supervision of your expenses during this period.
In an at-risk profession, you should make every effort to live beneath your income level at all times, and especially now when your sources of income are less certain. The first step is to lock carefully at where you are spending your income. (See enclosed worksheet.)

If you are spending dollars on discretionary items, consider cutting back. If you have credit cards, you should lock them away and live solely on your cash income. If you are making regular payments on expensive cars and boats—or have high upkeep expenses—consider selling back or selling these items.

The accompanying chart gives you some common benchmarks to measure your spending.

It’s also possible that, like many Americans, you have substantial credit card balances that you have built up over the years. It’s important that you work through this problem, since failure to keep up with your debt can harm your credit rating. Often, credit card issuers are willing to discuss payment plans, and take into account your current job situation. You should initiate these discussions before you fall behind in your payments. You may also want to locate a U.S. Department of Justice-approved credit counseling agency at www.usdoj.gov/ust/usp/credit/csa/approved.htm.

For most families, their home is their most important asset. Your mortgage payment should take priority over other credit payments. Even here, you may have flexibility. If you consult with your mortgage lender, it’s possible that your mortgage holder will allow you to pay only your interest until you find a new position, which could improve your monthly cash flow during the transition period.

Finally, you should evaluate your current insurance coverage. Health insurance is essential. You may have coverage through another family member or through your severance agreement. If necessary, take out COBRA insurance, which is available at your expense through federal law for 18 months after separation. Life insurance is also an important consideration.

**For most families, their home is their most important asset. Your mortgage payment should take priority over other credit payments.**

**Long-term considerations**

Reviewing your assets, you may be tempted to tap into your retirement fund, often the largest pot of money on your balance sheet. For several reasons, this can lead to very damaging consequences not easily reversed. Consider your retirement assets your safety net of last resort.

Before accessing any of your retirement assets, you should understand that the tax code treats different types of retirement assets very differently. If the money is in a 401(k) defined contribution plan or an IRA, and you are younger than 59 1/2 years old, you will probably pay an extra 10 percent tax on withdrawals from these accounts, in addition to regular withholding tax. By the time you receive your check, you could be surprised that the amount is much less than you anticipated.

If you have money in a 403(b) deferred compensation plan, the extra 10 percent penalty does not apply. However, as in any retirement account, you will need to pay withholding tax that will substantially reduce your final payment.

Even more important than the tax consequences is the impact that withdrawing money today may have on your retirement. By reducing your account today, you will forfeit the benefit from the compounding of your assets, which
### Transition Financial Inventory

#### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Severance lump sum</td>
<td></td>
</tr>
<tr>
<td>Final pay lump sum: vacation, sick leave payout</td>
<td></td>
</tr>
<tr>
<td>Liquid investments</td>
<td></td>
</tr>
<tr>
<td>Savings accounts</td>
<td></td>
</tr>
<tr>
<td>Brokerage accounts, investments</td>
<td></td>
</tr>
<tr>
<td>Roth IRA after tax principal</td>
<td></td>
</tr>
<tr>
<td>Other</td>
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</tr>
</tbody>
</table>

**Total liquid assets**

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiquid investments - Retirement accounts</td>
<td></td>
</tr>
<tr>
<td>401(k) balance</td>
<td></td>
</tr>
<tr>
<td>401(a) balance</td>
<td></td>
</tr>
<tr>
<td>Traditional IRAs</td>
<td></td>
</tr>
<tr>
<td>Illiquid - Real estate other than home</td>
<td></td>
</tr>
</tbody>
</table>

**Total illiquid assets**

#### INCOME

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse/partner income</td>
<td></td>
</tr>
<tr>
<td>Part time/temporary work</td>
<td></td>
</tr>
<tr>
<td>Ongoing severance pay (# weeks)</td>
<td></td>
</tr>
<tr>
<td>Unemployment</td>
<td></td>
</tr>
<tr>
<td>Other savings</td>
<td></td>
</tr>
</tbody>
</table>

**Total weekly income**
<table>
<thead>
<tr>
<th>Baseline Monthly Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing:</td>
</tr>
<tr>
<td>Mortgage</td>
</tr>
<tr>
<td>Property taxes</td>
</tr>
<tr>
<td>Home insurance</td>
</tr>
<tr>
<td>Homeowner dues</td>
</tr>
<tr>
<td>Utilities:</td>
</tr>
<tr>
<td>Gas</td>
</tr>
<tr>
<td>Electric</td>
</tr>
<tr>
<td>Waste</td>
</tr>
<tr>
<td>Water</td>
</tr>
<tr>
<td>Refuse collection</td>
</tr>
<tr>
<td>Health:</td>
</tr>
<tr>
<td>Insurance</td>
</tr>
<tr>
<td>Out-of-pocket</td>
</tr>
<tr>
<td>Prescriptions</td>
</tr>
<tr>
<td>Life insurance</td>
</tr>
<tr>
<td>Credit card, other debt payments</td>
</tr>
<tr>
<td>Child support/alimony</td>
</tr>
<tr>
<td>Communications</td>
</tr>
<tr>
<td>Telephone</td>
</tr>
<tr>
<td>Landline</td>
</tr>
<tr>
<td>Cell phone</td>
</tr>
<tr>
<td>Internet access</td>
</tr>
<tr>
<td>Newspaper, magazines</td>
</tr>
<tr>
<td>Entertainment</td>
</tr>
<tr>
<td>Job search costs</td>
</tr>
<tr>
<td>Groceries</td>
</tr>
<tr>
<td>Clothing</td>
</tr>
<tr>
<td>Tuition, school fees, supplies, etc.</td>
</tr>
<tr>
<td>Personal care, haircuts, etc.</td>
</tr>
<tr>
<td>Transportation</td>
</tr>
<tr>
<td>Car payments</td>
</tr>
<tr>
<td>Auto insurance</td>
</tr>
<tr>
<td>Gas</td>
</tr>
<tr>
<td>Auto maintenance</td>
</tr>
<tr>
<td>Total baseline expenses</td>
</tr>
</tbody>
</table>
produces most of your asset gains over time. You could be sacrificing your long-term financial wellbeing to cover short-term expenses. It’s a choice you’ll want to avoid, if possible.

ICMA-RC retirement professionals can help you with account projections so you understand the implications of any withdrawals. If you decide to take out assets, ICMA-RC can assist you with the paperwork. If you decide to move your assets into an IRA, ICMA-RC can help you through the process. Managers in transition can call 800-326-7075 to consult with retirement specialists who can answer their questions.

During transition may be a good time to visit a financial planner who can help you understand all of the implications of your options. The planner may also have access to a number of resources that could help you through your short-term situation. If you decide that you need financial guidance during your transition, you should take advantage of the services offered by ICMA-RC. Its staff of financial planners is familiar with managers in similar situations and can offer useful advice.

In addition, other resources are available for managers in transition. The International City/County Management Association (ICMA) has a group of retired managers called Range Riders, former city and county managers who may have lived first-hand through your current transition status. They can advise you on how they managed the experience and provide useful advice on steps to take to maintain your financial health and to find a new position.

Range Riders also understand that it’s important to find the right next job, which may not be the first one available; no matter how tempting it may be. They may also know about interim assignments that could be useful to tide you over while you are seeking a permanent position. You can go to the “Who’s Who” section of www.icma.org to see the list of current Range Riders.

**Conclusion**

It’s important to maintain your financial perspective during this difficult transition period. The steps you take today can have a long-term impact on your financial health. Making the right decisions can help you maintain the right frame of mind to find a new position and ensure your long-term financial health.

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**Tax Cost**

Due to $10,000 Withdrawal

- $4,000
- $0
- $4,000
- $8,000
- $12,000
- $16,000

Withholding now, pay $3,500 in taxes

Keep $3,500 invested for 20 years

$13,344

An early withdrawal of $10,000 from an account taxed at 25 percent, with an additional 10 percent early withdrawal tax, will reduce the $10,000 by $3,500 in total taxes, leaving a net of $6,500. If that $3,500 was left in the account, it would grow to $13,344 over 20 years with a 7 percent annual return.

**Principal Lost**

Due to $25,000 Withdrawal

- $50,000
- $100,000
- $150,000
- $200,000
- $250,000
- $300,000
- $350,000
- $400,000
- $450,000
- $500,000

Now

In 20 Years

$125,000

$100,000

$483,711

$386,968

$450,000

$400,000

A $25,000 withdrawal from an account with a balance of $125,000 will reduce it to $100,000. In 20 years with a 7 percent annual return, $125,000 would have grown to $483,711, while $100,000 would only grow to $386,968, or $96,743 less.
THE PSYCHOLOGICAL EFFECT OF BEING A MIT  
By Anita Fain Taylor

Losing a job can have the same emotional effect of losing a loved one – you grieve the loss. Unlike private industry, when a public executive is fired, it is published in the local newspaper (which can add to the emotional strain).

In the past, we were told that grief comes in five stages: denial, anger, bargaining, depression and acceptance. However, in her book, *The Truth About Grief: The Myth of Its Five Stages and The New Science of Loss*, author Ruth Davis Konigsberg, provides these five truths about grief:

1. **You oscillate.** You will have some good days and some bad; days of acceptance and days of anger or depression. According to Konigsberg, “…we don’t grieve in stages at all, but oscillate rapidly. Over time, those swings diminish in both frequency and intensity until we reach a level of emotional adjustment.”

2. **Grief is not forever.** This is not a permanent state. Although it may not feel like it at the time, you will get over it.

3. **Loss is harder for men.** This applies more to the loss of a spouse. As it pertains to public administration, the field of public executives is a male-dominated profession. In many cases, the men are (or were) the breadwinners of the home. Not only can job loss impact the families’ way of life, relocating for job opportunities can cause additional stress.

4. **You don’t necessarily need counseling.** According to the author, “Although taking such steps might make you feel better, it’s certainly not a requirement for healing.”

5. **Humor can heal.** There’s an old saying that “laughter is the best medicine.”

While in transition, it may be your life preserver.

Beyond grieving the loss of a job, there are other things than can affect you psychologically if you allow it. For example, public attacks on your reputation. After firing a city manager, public officials feel empowered to speak to the media to justify their actions. In the process, harmful statements may be made and printed in the local newspaper. The following suggestions could minimize your stress and help you move forward:

**Don’t make negative comments publicly about your previous employer.**
Take the high road. Future employers may read your negative comments and think you will do the same to them. If you are negotiating a settlement agreement with your previous employer, include language that neither party shall disparage the other. Although enforcing it may be difficult, at least you have a legal document that could minimize comments made by overzealous elected officials. There’s an old Native American proverb that says, “A closed mouth gathers no feet.” – good advice for a professional manager in transition.

**Cut your ties.** There may be people who think they're helping you by giving you information “from the inside” (e.g. information on everything that's going wrong on now that you're gone). They believe that this somehow makes you feel vindicated. Don’t listen to it. It serves no purpose. Politely tell the person that you wish the city/county well and that you have moved on. Remember, you’re going to be the new manager somewhere else. Do you want someone doing that to you?

**Limit reading about your termination.**
What can you gain from reading repeated articles about your termination? What more
can you learn? After all, you had a front row seat. If you’re not careful, you can become consumed by it, and it doesn’t yield any positive results. If you are emotionally fragile, stay away from reading blogs.

**Stay away from the media.** You may feel the need to contact the media to “give your side of the story.” Don’t! The media is not your friend and you will never have the last word. When President Abraham Lincoln’s aides urged him to refute what his enemies had said to the press, he said, “I will not respond to the lies. My friends don’t need my response and my enemies will not believe one.”

**Forgive.** Don’t hold a grudge (even if you were treated horribly). People often think forgiveness is something that we do when the pain goes away. It’s not. Forgiveness is a choice. Choose to forgive, even if they don’t apologize. They’ve moved on and so can you.

**Remain active on boards and committees.** If you can remain active on community boards or committees (that are not tied to your previous position or employment), do so. This keeps you engaged and is a networking opportunity.

**Get involved in meaningful activities while you wait.** Doing something good for others makes you feel good. Volunteer with nonprofit organizations. This is another great networking opportunity.

**Do something that you have never had time to do.** Volunteer at your place of worship; take your kids to school; take dance lessons with your partner; take your dog to obedience school; paint the house; landscape; take a pottery class, etc. You will be back working in no time and then you will wonder where the time went.

**Allow time to heal before you jump into the next permanent job.** If you are still emotionally wounded, it will affect your performance in a new job. If you are harboring anger or distrust, it will be difficult to transition smoothly into a new job and to work effectively with your staff and elected officials. Also, don’t accept interim appointments without first researching the city thoroughly. You may be jumping out of the frying pan into the fire.

**Learn from the experience.** Even if you feel you did nothing wrong to justify your termination, there is still something that you could have done differently. If you fail to reflect upon this, you lose an opportunity for professional and personal growth.

**Surround yourself with people who love you.** Very often, the job took you away from people who love and support you. Take time to be with family and friends who make you feel you can fly. Love is a great motivator.

Remember that this is a temporary state – that is why it is called Member in “Transition.” You are not unemployed. You are a professional in career transition. The better you handle your transition, the better person and employee you will be in the future.

COUNSELING AND EMPLOYEE ASSISTANCE PLANS

Often managers need more professional help in dealing with a variety of issues than a family member or colleague can provide. Don't be hesitant about considering counseling. Experience tells us that professional help of this kind can provide the necessary difference. Mental health professionals are available throughout the state. Check the following for sources of professional help:

- Churches provide family counseling at a reduced rate
- Employer health plans provide for a variety of mental health care coverage – check your Insurance Benefits Summary for your coverage level.
- County Mental Health Departments

Many employers offer an Employee Assistance Program (EAP), which usually provides confidential, professional assistance to help employees and their families resolve problems. The program is usually free or of nominal charge to the employee and may still be available to you depending on the program. Check with your HR department for plan specifics.
PROFESSIONAL ENDURANCE
According to Charles Darwin, “It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change”. So now that you find yourself in transition and thinking about what lies ahead for you in the future, you might be thinking back and analyzing the path you were on and explore the idea of changing careers all together.

Change means different. And every time we experience a major shift either in our lives that involves a significant loss, such as the loss of a job by choice or not, it is normal to go through a grieving stage. Losing a job can be a traumatic experience. Similar to losing a loved one, you are likely to experience all kinds of difficult and even some surprising emotions such as shock, sadness, and anger -- you may even have physical reactions such as difficulty sleeping and depression. In losing a job, you are not just losing your financial stability, you may also experience a loss of self-worth, loss of a team, and loss of social status. And as you go through the grieving process, you may find yourself having a “spiritual” reaction and all together questioning the career path you have chosen for your life.

As City Managers, the stresses that come with the job may take a huge toll on you and your family's lives. The experience of losing a job may bring you to a place where you keep questioning whether you want to do this again. Whether this is the life you want to keep living. You may struggle for months by mulling over what you could have done differently or better. In order to move forward, you will need to have an idea of where you are moving. So, after the dust settles, you need to assess what it is you want for your future and then start aligning the chess pieces so you can start to head in that direction.

Reinvent and reorient yourself, and find a position that is meant for you. According to Rob Stearns, author of "Winning Smart After Losing Big," "being fired" can sometimes be liberating. It is a time to reassess if you are truly doing what you want to do. In essence, you should allow yourself to dream a little. You can choose to either stay in the profession or forge a new career path altogether in the private sector. Either way, you can choose to change and do something different. By doing so, you can tap into those things that you are passionate about and the skills you already have in your arsenal that will ensure professional endurance in whatever your chosen field.

Your biggest challenge at this point in your life is really doing some soul searching to discover were your passions lie and identify the talents and skills that distinguish you from others. What are those transferable skills they you may have learned as a City Manager that may be put to use in another industry? For example, your forte may be to coordinate large-scale projects with tough time and budget constraints. Every transferable skill is a potential opening for a new career opportunity in another industry, and thus reframing the knowledge you already possess will help you adapt to the change you are experiencing in a positive way.

While this process is not easy, you should always keep moving forward and embrace the power of intention. Keeping the momentum going, in whatever direction you are heading is the key to success -- it is what makes one most responsive to change. So, what steps can you take to ensure your professional endurance?

Strategize
Just like in a chess game, you should develop a plan of action that includes
specific tasks that you will complete each day. For now, your job search becomes your full time job, which means taking those skills and talents that make you unique and formulating a strategy to move you into your future career path. A great article by Golbguru called “Life Is Like A Game Of Chess”, sums it up nicely with insight to how before making a move, one must think a few steps ahead, be ready to adapt, sacrifice and take an active approach. Tenacity and consistency in your efforts whether you have chosen to stay in the public sector or move into the private sector are essential to your long-term success.

Network
Every relationship has the potential for opening a door and because people are more likely to hire someone who they know something about, the more people you connect with, the greater the opportunities. Furthermore, studies always show that it is not what you know, but whom you know, that provides the more leverage during a job search.

If you have decided to stay in the city management profession, reach out to your peers in neighboring municipalities. Your local chapter of the City Manager’s Association and your county’s league of cities functions are a good place to start. State and National professional associations are also good to tap into especially if you are open to relocating. If you have decided to change careers and explore an entirely different industry in the private sector, networking with people, through local Chambers of Commerce, professional associations, and other social functions is critical. Staying involved helps to keep you active and on people’s radar.

Networking means investing time in the community. However, do not limit yourself to networking in the traditional sense of the world by physically attending functions or making phone calls to your contacts, remember to invest time in social media communities such as Facebook, Linked In, Plaxo and Twitter.

Self-Brand
If you have profiles on social sites like Facebook and Linked In, remember that they represent your image to everyone who might interact with you via that avenue. At this juncture in your life, image branding is important, so pay particular attention to how you portray yourself on these sites. In today’s world, anyone you meet will likely Google your name and potential employers are most likely to do a search online. It is important that you know what is “out there” in cyber space, and that you pay attention to your online brand. Current, up-to-date information and a professional photo are a must.

Explore the idea of creating your own blog where you can control what is communicated and present yourself in a positive way to potential employers. If you are switching careers and embarking on a new adventure in the private sector, use your blog to write about your expertise and how your skills may be applied in your new chosen field.

In the same way you must review your social profile, it is also important to rebrand your biography and resume. Think of new and unique ways to repackage your experience. Marketing your major skills and providing an accurate and attractive description of yourself will help boast your professional image. In addition, it is strongly suggested that you reach out to headhunters in your field of choice to review and comment on both your bio and resume. After spending an extensive amount of time polishing your new and improved bio and resume, you may not be as open to hearing criticism of those documents. However, the viewpoint of a recruitment expert familiar with the work product of your competitors will provide you with an unbiased opinion. The added bonus of this exercise is that while you are communicating with the headhunter about your bio and resume, you
are also taking complete advantage of the opportunity to interact and network with key people in the perfect positions to help you find your next job.

See attached articles, “The Purpose of your Resume” and “Basic Writing Tips” from the “Workforce One Self Directed Job Search Workbook”.

Stay Informed
Yet another tactic that provides the added benefit of an opportunity to network is continuing education. During this transitional phase, it is important that you keep active and aware of new industry trends. Consider attending workshops, conferences or even returning to school. Consider subscribing to interesting blogs and websites that provide information that you find challenging and thought-provoking. The key is to “learn the lingo” that is part of the culture of the profession you have chosen and present yourself as an expert in the field.

Go back to your old school-day habits and do extensive research on topics of interest in your field of choice. One secret to reinventing or reorienting yourself is to expand your vision by exposing yourself to new thoughts through retraining. Whether you plan to pursue a career in public management again or seek a completely different avenue, it is important that you continuously evolve.

Once you have determined your new career goal and you identify a potential job opportunity, invest the same amount of effort in researching the organization and expose yourself to issues of importance to that organization. Make sure you do your homework. Go beyond the quick and “easy button” approach of doing a Google search, and get creative. Think of yourself as a private investigator that is looking for clues about the organization. Inform yourself about the situation and organization before you decide to pursue the career opportunity.

Stay Flexible
Just as if you are in a marathon, you must prepare yourself for what might become a prolonged odyssey, as the transition phase may result in long term unemployment. This is especially true if you happen to be applying at a moment when the particular job you are seeking either does not exist, is in decline or conversely, in high demand. If you have decided to stay in the city management profession, but you are not willing or able to relocate, you may be limiting your opportunities due to area competition.

Try to stay flexible with regards to the job opportunities you are willing to explore. While not necessarily your ultimate career goal, some jobs may help to better balance your skill set. So if you find yourself with what seem as limited job options, scan the vacancies and only cross out those jobs that you could not do at all. Do not look at positions solely based on financial considerations, try to challenge yourself so you grow as a professional and stretch your vision. Commuting longer distances for a bridging period of two or three years may also increase the job pool.

Finally, while relocation of a home can pose a challenge for you and your loved ones, do not discount the possibility of moving to a different location. The greater flexibility you have with regards to location, the more options you will have available. Consider another state or even another country.

The goal of professional endurance is to embrace the mantra that a successful professional is one who actively looks for the circumstances they want and if they are not able to find them, they make them. Tenacity and focus of effort, coupled with an inner passion to succeed are the driving forces that will guide any professional in a transitional-phase.
“Character is like a tree and reputation like a shadow. The shadow is what we think of it; the tree is the real thing.”— Abraham Lincoln

Local Government professional executive managers, like their private industry counterparts have highly visible public profiles that often leave them open to criticism and attacks from many avenues including disgruntled employees and dissatisfied unions. However, unlike a private enterprise manager, the very nature of local government management with its regulatory function and its public persona opens the local government professional up to other forms of criticism and attack which can stem from the political nature of policy formulation, conflicting opinions and associated emotional reactions. These attacks, as in private industry, can lead to newspaper articles with quotes and statements that reflect negatively on the manager’s professional reputation.

Were it just the local hometown printed newspaper that used to be consigned to the basement archives, you might be able to survive the attacks after the issue dies down. However, digital journalism may remain visible on the web forever and is difficult to remove, even legally. Negative search results may not only be permanent, but due to the way certain software works, the negatives may multiply over time.

The popular concept “to Google someone” makes digital information readily available to anyone with access to a computer and the will to search. To compound this problem, people often tend to believe search results reflect the truth.

Factors Affecting Internet Reputation

The permanency of digital journalism and its ability to impact your reputation negatively is exacerbated by several factors.

1. Newspapers report facts as documented by statements or quotes from people. These statements do not connote truth, but simply put, are the opinions of an individual from their own perspective with their own agendas. As William Faulkner so infamously stated, *Facts and truth really don't have much to do with each other.*

For example, you are a manager in a community with seriously declining revenues that has provided very rich employee benefits over the years. You recommend reduction in employees’ benefits, outsourcing certain services and reducing the number of employees to maximize use of revenues. Employees and unions, wishing to maintain the status quo, actively and successfully campaign to elect a new governing majority composed primarily of former employees, some who were terminated for cause by the City! How do you think the quotes-‘statements of fact’ from these newly elected officials might be driven by their own political agenda more than conveying reality?

2. The mass marketing technique used by newspapers of “bad news sells” often results in highly defamatory, negative headlines. How many times have you seen a headline that
purports certain facts, only to read the article and find a different set of facts? The problem is the headline becomes the catchphrase for the ‘permanent’ digital document! Headlines that are driven by ‘statements of fact’ or even name-calling in public meetings which have nothing to do with you as a professional become the headline and become associated with you as a professional.

3. Newspapers with blogging sites as well as local community blogging sites have further corrupted the reporting of facts by allowing comments online that are best defined as internet slander-basically untruths, mistruths, incorrect, and misleading negative comments, which detract from the totality of what, might otherwise have been reasonably factual reporting. As a result, a person’s online reputation can become unfairly tarnished.

As managers we have to make hard and unpopular decisions. Comments from those impacted by these decisions can be acrimonious and vengeful. Whether it is terminated employees, regulated businesses, or ‘over-taxed’ citizens, expressing their angst or venting their anger online anonymously often results in permanent slanderous ‘blog’ comments negatively affecting the manager’s reputation.

4. Since 2009, Google and other search engines have concentrated on ensuring that the latest information, ‘fresh content’, shows up on the first page of search engines. Therefore, who you truly are as a professional, years of successful accomplishments can be destroyed overnight by current or ‘fresh’ negative internet slander or articles.

Proactive and Positive Approach to Internet Reputation Management

As local government professionals operating in this new age of instant information and permanent visibility, we have a responsibility to understand the power of the web and to maximize its usage to promote a positive self-image, but we are also constrained by the very public nature of our position which leaves us open to unfair attacks and criticism. As a result we must stay alert to our web image, monitoring even during the good times and ensuring that we immediately and consistently address the negatives.

The most important thing to remember is THINK POSITIVELY AND ACT POSITIVELY. DO NOT confront blogs and other sites by responding and engaging in repartee! In other words, do not distinguish an insult with an intelligent response. Repartee generates fresh content which will keep the negative data current and fresh for the web search engines.

In the day of the printed press, Mark Twain’s proverb said it all “Never pick a fight with someone who buys ink by the barrel” In the digital age it is better said, “Never pick a fight with a blogger, his ink is free”… and it may stain you forever!

So, if you cannot attack it and it is almost impossible to remove it, what can you do?

There are a growing number of Online Reputation Management (ORM) firms who provide services primarily focused on monitoring a person’s online image and using many of the accepted techniques for Search Engine Optimization (SEO) to enhance the person’s online image. Tracking efforts are instituted to learn what is said about the person on the internet and then techniques are used to promote positive or neutral content, generate new content and move the ranking of that content to the first one to three pages of a search engine (Google, Yahoo etc.) while moving the negative content to the “back” pages. Studies show that the vast
majority of persons only search the first page of search results. Using a content development strategy backed by aggressive search engine optimization can move negatives to page two and beyond. This method effectively removes negatives from view, and has the added benefit of moving true, positive search results to the first page of search results where most people will see them.

Not everyone needs to or can afford to hire a firm to help them, there are steps that you can personally take to change or improve your reputation.

Your goal is to market who you are as a professional and ‘overwhelm’ the negative information on the web in your name with positive information. Remember, you are responding to the technique of “googling someone”, which is producing negative information about you on search engine results. So, use your name or if you have a common name, something catchy that will consistently point back to you for search engine results. The idea is to sell yourself or ‘brand’ and market yourself, your accomplishments and your skills and abilities. Because of my unique name, Oel Wingo, branding my name was relatively easy. The reverse was also true in that negatives also showed up quickly under my name.

**BRANDING YOURSELF:**

1. **Develop Websites with your Name in the URL:**

   A domain name with your name in it is called an ‘exact match URL’. This type of domain is almost guaranteed to rise in search results, especially if it contains the coveted .com or .net

   Utilizing Google tools, I developed my first website [https://sites.google.com/site/oelwingo50](https://sites.google.com/site/oelwingo50). This process helped me to learn how pages were created and generated. As this whole process was all new to me, I hired a company called Internet Reputation Management ([www.internetreputationmanagement.com](http://www.internetreputationmanagement.com)) to assist me with my online reputation management.

   IRM contracted with GoDaddy.com, on my behalf to purchase domain names with my personal brand and host the websites. My five domains are www.oelwingo.com, www.oelwingo.net, www.oelwingo.org, www.oelwingo.biz, www.oelwingo.info were created using off the shelf content management systems. The material and design on each site should be unique and not mirror the other sites to maximize the proliferation of content for your brand name.

   The most important point is to get the site live, later you can adjust the designs to your liking. Even a simple site with your name in the URL will rise quickly in search results. Don’t get bogged down in design minutia at first.

   Another good reason to buy domains with your name in them now-Detractors cannot.

   If you choose to manage the purchase, registration, development and hosting of your own websites, choose your web hosting service with caution. Key factors for consideration in choosing a web host are
• Reputation of the provider,
• Cost and payment plans,
• Number of websites the provider can host,
• Technical support depending on your individual needs and understanding of working with websites,
• Management tools, how easy is it to manage your space and
• Uptime guarantee- If the hosting service does not have the ability to keep your site up at least 95% of the time, you are wasting all of your website development efforts.

After the preliminaries are complete, you should make every effort to maintain and update the sites on a regular basis to keep the content fresh for search engine purposes.

2. Generate Social Profiles in your name and join Social Networking Websites:

There are numerous platforms that can be used to build social/personal or professional profiles as well as social networking sites to build your presence on the web.

It is important to keep these sites positive and updated regularly. You should consider keeping personal and professional profiles separate, including pictures that you share on each site. How many of us want a prospective employer to see pictures of our children and grandchildren. But, don’t ignore the personal profiles. Personal profiles can also add to the proliferation of positive information about you on the web. Control your sites and the content by controlling who you ‘friend’ and who you allow to comment on your profile sites.

My social/personal and professional profiles are posted on the big three, Linked-In, Face Book and Twitter for networking and linking purposes. These sights have some of the highest rankings with Search Engine Sites and are a must to expand your presence and market yourself positively on the web. In addition, I continue to research the highest ranked social profile sites and post new profiles to increase my presence on the web including BigSight.org, Biznik.com, ProfessionalOnTheWeb.com, CVShare.net, AboutMe.Com, Multiply, Ziggs.com, Google+, Yahoo, Jigsaw, Orkut, and MySpace. Use well-known sites because they are considered ‘stronger’ by search engines and therefore have a better chance of rising in search results.

3. Utilize Publishing Platforms:

Blogs: Write and post articles and blog about yourself and your subject area expertise on a regular basis.

Blogging tools such as Blogger and Wordpress allow you to create your own Blog sites utilizing your personal brand (your name), i.e. http://oelwingo.blogspot.com.
http://oelwingo.wordpress.com, thus adding these sites with your content to the search engine results.

Negative articles and blogs affected your professional reputation negatively; therefore, generating and controlling your own positive articles and blogs will affect your professional reputation positively. Publishing requires effort and time as you want to ensure that what you are publishing meets accepted professional standards and does not detract from your intent of promoting your image positively. Publish about yourself and on topics about which you are knowledgeable or passionate. Use your full name in all that you write so the search engine results lead back once again to your name—personal brand, reflecting the fresh associated positive data you are generating. Hire a firm or do it yourself, but get started!

Additionally, find the top ranked blog sites and comment or post on topics of interest to you. Stay positive. Do not respond to negatives. Stay active and visible. Occasionally, blog posts such as this will rise in prominence in the search results for highly visible and active blogs.

**Articles and Press Releases:** Become a recognized authority and publish articles in your areas of expertise. The first place to publish is your own website or blog. Then consider re-publishing on sites such as local government or public administration authority sites that accept submissions from guest writers, online reference sites such as Wikipedia, and article submission sites or directories which will allow reprints such as EzineArticles, ArticlesBase, GoArticles, ArticleBiz and Squidoo.

Article directories allow users to submit articles to the site directory which are then categorized by content. Utilize article directories that have high page rankings and maintain credibility with the search engine sites. Because these directories are considered authority sites, they are constantly crawled by search engines in search of current material. Utilizing your name as well as embedding backlinks to your website creates linkages which increase page ranking and visibility for your profile sites.

Additionally, if you are knowledgeable or an expert in a certain area, submit to Online reference sites such as Wikipedia, Yahoo! Answers, About, Answer, eHow, Reference, Hubpages, Squidoo, Googlebooks, wikia, and wikihow. But remember, anything you write in a Wiki such as Wikipedia.com, it can be changed by anyone else in the world.

Finally, do not hesitate to publish your own press releases touting your expertise and professional accomplishments with your personal brand. Some of the free sites include Free-Press-Release.com, NewswireToday.com, PR.com, ad PRLog.org.

**MARKETING YOURSELF:**
Generating positive content alone is ineffectual unless coupled with promotion and internet marketing tools which maximize the visibility of your positive content with the search engines. Promoting and maintaining your new positive image can be accomplished either via an ongoing contract with an internet reputation management firm or you can begin to take control yourself. Whether you go with a firm or do it yourself will ultimately depend upon time and financial resources and your understanding of the ORM processes.

Search Engine Optimization: Your goal is to ‘own’ the first page of search engine results whether it is Google, Yahoo or Bing, the top three ranked search engines. A study from the Georgia Institute of Technology indicates that 75% of users do not search past page one. The majority of those will click on one of the top three items on the first page.

The practice of boosting specific search results is called Search Engine Optimization (SEO). Search engines are ever-changing but can be prompted to change search results in your favor using SEO techniques.

The most important techniques to remember are:

Unique and Relevant Content: The content must be real, be different (not copied) and utilize your name (the key phrase) in the headline and a few times in the body of the copy itself. Search engines reward relevance, so write content that people will actually want to read and will find helpful.

PageRank: Google uses the concept of PageRank to determine the importance of a site on the web. The higher the ranking of a page, the higher the page will show up on search engine results. In other words, the more likely it is to end up in search results on the first page.

Linking: Page ranking is determined by the number of linkages or connections to a page. Simply put, the more inbound links to a page the higher the page is ranked. While the number of linkages is important, Google also looks at the quality and types of linkages, so it is important to link with sites that have high page ranks.

Creating Linkages

1) When generating content such as articles, press releases, article-biographies, blogs etc., embed links pointing back to your personalized webpages. Do not duplicate content (writing and images for example) in different places. Unique, fresh content is the key.

2) Develop reciprocal links or one way links with colleagues or related sites – one-way links from their site to yours are best, education and government sites, Chamber of Commerce Sites and radio station, television, magazine, or newspaper sites.

3) Link your social profiles to your websites or blogs. Google Profiles, Facebook and LinkedIn are good choices.

4) Use website directories such as Web Directories, News Article Directories and Social Bookmarking sites to create linkages. If you know people that own or control websites, talk to them.
Online and offline, Reputation Management is not only about adhering to the highest professional ethics and continuous learning and self-improvement, it is also about marketing yourself as a competent and accomplished professional. A successful online self-marketing program will enhance your professional efforts not only as you manage your communities during the good times but will provide a solid foundation to enable you and your professional reputation to weather the bad times.
STEPS TO TAKE AS A FLORIDA MIT

I now have a year’s worth of experience looking for a job and thought I would share with each of you some of the things I have learned from my trials and tribulations. I hope this will help your transition. I welcome any pointers the rest of you have learned. Oel Wingo

1. Register with both ICCMA and FCCMA and acquire the job search materials they offer to an MIT.
2. Read them thoroughly and put those techniques to work. Remain active, attend conferences and network.
3. Don’t wait for someone to call you, these are your colleagues, call them, reach out!

Preliminaries:
1. Update your resume. Save it as a PDF.
2. Prepare a standard Cover Letter you can use, but individualize it for each application.
3. Acquire written letters of reference and save these as PDF.
4. Apply for unemployment immediately and register with Employ Florida for job searches.
5. Do not hesitate to send a note along with your resume to peers to enlist their assistance as you search for a job.

Digital Organization:
1. Email Applications:
   a. Use PDF files to attach to email applications. This ensure nothing in your word files get inadvertently changed.
   b. Prepare a folder on your computer to store your Application package – Resume, Cover Letter, Reference Letter. This makes it easier to add attachments for the purpose of email applications.
2. Online Applications
   a. Save your resume as a text file for those jobs that require online applications. Having a text file you can cut and paste from makes the task easier. I have also learned that having a simplified short resume with just dates and a short summary of duties is necessary in some cases to make cutting and pasting more efficient.

Internet Job Search:
I have found that four sites provide the resources and notices to the jobs that are available in our field. I check these sites once a week and/or rely on job alerts from these sites to keep me informed.

   a. For Unemployment Purposes – set up your account with Employ Florida, https://www.employflorida.com/ and set up a job search that you can use for meeting the requirement of 5 job searches per week.

While this site is not job specific for government, the resources are excellent. Use the resume building program to identify your “occupational skills”. Be aware that some of the online applications are now automated – no human review the
first time through and having your occupational skills correctly identified for search engine purposes is crucial to getting the first look by a human!

Who knows you may get some bites in the private sector that might get you through until you find a public sector job.

b. ICMA, [http://icma.org/en/icma/career_network/home](http://icma.org/en/icma/career_network/home) - Develop your profile FULLY on this site, with your resume and a picture so that you are visible. Set up a job alert to notify you of new positions.

c. LinkedIn, [http://www.linkedin.com/](http://www.linkedin.com/) - LinkedIn has become the premier site for professional resume sharing and networking. Set up an account using all the features and include your LinkedIn account as part of your signature and reference for folks. Get ENDORSEMENTS! And Join Groups.

d. Govtjobs.com, [http://www.govtjobs.com/index.html](http://www.govtjobs.com/index.html) - Set up your profile, with resume and cover letters and set up a job alert. I have found that sometimes jobs are listed here that are missed on ICMA.

In addition to these sites, register with GovernmentJobs.com, [https://www.governmentjobs.com/](https://www.governmentjobs.com/). While I have not found this site to be as useful, many cities and counties are now using this site for their online application process. Set up your resume and cover letters ahead of time on this site, so when you find a government that uses this you are ready to go.

I have also discovered that some governments use this site, but then do not tell you that you are being redirected to the site. So to avoid this confusion, use a consistent user name and password across all job sites. Type in your user name and password; when you are redirected to the online application, you will then find out very quickly whether you are being redirected to this site as your account will come up. Of course, if it doesn’t come up then it is an independent site and you can use your text files to cut and paste and apply for the position.

**HEADHUNTERS:**

Each Headhunter seems to have their own territory and vary in their approaches to how they fill positions. Register with all of these Headhunters, let them know you are in the market. Don’t wait for them to come to you!

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<tr>
<th>Headhunter</th>
<th>Website</th>
<th>Address</th>
<th>Phone</th>
<th>Fax</th>
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<tr>
<td>The Mercer Group Inc.</td>
<td><a href="http://www.mercergroupinc.com/">http://www.mercergroupinc.com/</a></td>
<td>5579 B Chamblee Dunwoody Road, Suite 511, Atlanta, GA 30338</td>
<td>770-551-0403</td>
<td>770-399-9749</td>
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<tr>
<td>Voorhees Associates LLC</td>
<td><a href="http://www.voorheesassociates.com/">http://www.voorheesassociates.com/</a></td>
<td>500 Lake Cook Road, Suite 350, Deerfield, IL 60015</td>
<td>847-580-4246</td>
<td>866-401-3100 <a href="mailto:Info@VAresume.com">Info@VAresume.com</a></td>
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<td>Strategic Government Resources</td>
<td>Colin Baenziger &amp; Associates</td>
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<td>Keller, TX 76244</td>
<td>Phone: 561.707.3537</td>
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<td>Phone: 817-337-8581</td>
<td><a href="mailto:Colin@cb-asso.com">Colin@cb-asso.com</a></td>
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<tr>
<th>The Waters Consulting Group</th>
<th>Ralph Andersen &amp; Associates</th>
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<tr>
<td>5050 Quorum Dr. - Suite 625</td>
<td>5800 Stanford Ranch Road,</td>
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<td>Dallas, TX 75254</td>
<td>Suite 410</td>
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<tr>
<td>Phone: 972.481.1950</td>
<td>Rocklin, CA 95765</td>
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<tr>
<td>Phone: 800.899.1669</td>
<td>Phone: 916.630.4900</td>
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<tr>
<td>Fax: 972.481.1951</td>
<td>Fax: 916.630.4911</td>
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<tr>
<td><a href="mailto:mjanes@watersconsulting.com">mjanes@watersconsulting.com</a></td>
<td><a href="mailto:info@ralphandersen.com">info@ralphandersen.com</a></td>
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WHEN YOU ARE READY TO SEARCH AGAIN...THINGS TO CONSIDER!
By William Whitson

1) Think about what you want and discuss it with your family. Look for positions that "match" your skills, experience, strengths and goals.

2) Broaden your search area.....consider jobs that you might not have before your transition, it will increase your odds of success.

3) Prepare and do your homework.....invest in a good interview book. Your job is now to get a job.

4) Go to the interview site in advance (if possible)......stay the night if you can, you will pick up on things and learn details that will assist in the interview.

5) Get the negative thoughts out of your mind......decide on success and being positive for the interview experience no matter what. Don't defeat yourself!

5) Expect the unexpected in the search process.....remain flexible and open to new ideas, thoughts, and information.

7) Have trusted friends do mock interviews and go on interviews whenever you get the chance. Call your colleagues. Practice makes perfect!

8) Have a routine and be diligent about following up no matter what.

9) Don't focus on interviews or positions where you were not successful. Each experience broadens you and prepares you for the job opportunity you will get.

10) Focus on organizational culture...evaluate what you want and what works best for you and your style. These are the opportunities you should try to focus on and target.

11) Always follow-up on every resume and application sent. Clerical and administrative errors happen that could exclude you from an opportunity. No one looks out for you like you!

12) No matter how many resumes or applications filed, remember, it only takes one to end your situation and change your fortunes!
GETTING BACK IN THE GAME

Drafting a resume is no easy task, but many resources are available to make the process easier. Below are a few resume writing tips but feel free to search the internet or visit the websites below for more information and sample resumes.

www.careeronestop.org
www.workforceflorida.com

The Purpose of Your Resume

1. It is your sales and marketing tool.
2. It is the answer to why an employer should "hire you".
3. It is your initial introduction to process people and decision makers, inside or outside your company, when applying for a job or promotion.
4. It is support documentation, to pass on to your existing network of contacts; people you know and the people they know.
5. It forces you to inventory your skills, background, education and accomplishments in a concise manner.
6. It helps to write your quality cover letters.
7. It prepares you for your interview.
8. It validates who you are and what you have to offer.
9. It serves as an attachment to your job application or contract proposal.
10. It can assist your references in speaking out on your behalf.
11. It is a reference tool to match job leads with your experience.
12. It is a tool that can build your confidence.
13. It helps you make a favorable impression.
14. It is a tool that can help you prepare your infomercials, personal introductions, and working a room small talk.
15. It is a required tool for many online job boards.
Basic Resume Writing Tips

Always Write Your Resume for the Job You Want, Not the Job You Had!

A resume will be read in approximately 20 seconds. It should be clear, direct, effective, professional and easy to read. Use bullet statements to facilitate skimming. Avoid long paragraphs and large blocks of text.

A resume must address your market value and in 20 seconds or less, answer the question, “Why should I hire you?” and key in on accomplishments, credentials and experience. Prioritize this information and put these important facts first in the top third of the page.

Things to Know Before You Begin:

- Use 1/2 inch margins, bold type and headings, indentations and bullets for emphasis and to guide the reader's eye.
- Do not staple or paperclip your correspondence.
- Balance white space and information; short sentences and short paragraphs. Use the left-hand margin for emphasis.
- Use the Veranda or Arial font in a 10-12 type size
- Use Courier font for online resumes
- Print only on one side of 8 ½ x 11 paper.
- Use an excellent printer. Smudged, faint, heavy or otherwise poor quality print will discourage readers.
- Use a good quality white or ivory paper only.
- Know your audience before you begin to prepare the document... target the resume to the job and the employer.
- Make sure your resume is free of all spelling, grammatical or typographical errors; have someone else proofread your resume.
- Sell features and benefits. What skills do you have that will interest the employer?
- Quantify your accomplishments...tell how much, how many, how often.
- Don't extend your employment dates to fill in gaps.
- Package the resume in an exciting way...use action words.
- Be sure the resume is well organized and concise; 1 to 2 pages in most cases.
- Provide the last 10 years of your work history (15 years if relevant).
- Do not overuse capitalizations, italics or underlines.
- The resume must be professionally presented, consistent with the industry.
• Your resume can have a distinct personality...choose your language carefully.

• Your most recent job may use current or past tense depending on your current status...use past tense to describe accomplishments, as they are completed actions.

• Use up-to-date terminology, keywords relevant to the industry and job you have targeted.

• Spell out terms versus using abbreviations and acronyms.

• Write the resume in the third person and avoid using the pronoun "I".

• Do not include personal information.

• Always include a cover letter unless the employer tells you differently.

• If you are a graduate student or have been out of the workforce for a while, you must make a special effort at displaying high emotion, potential, motivation and energy. Use examples to illustrate how you are resourceful, innovative and a contributing team member.

• The resume should be a positive document. Do not lie, but do not need to tell all. Keep negative thoughts and concepts out of your resume.

• Personalize your resume to the decision-maker. Tell them what they want to hear.

• Include your website and LinkedIn address in your contact information.

  For assistance with job descriptions/responsibilities, use online tools such as www.onecodeconnector.org

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Workforce One Self Directed Job Search Workbook, May 2010
“Everything can be taken from a man but one thing: the last of the human freedoms—to choose one’s attitude in any given set of circumstances, to choose one’s own way.”
— Viktor E. Frankl, *Man's Search for Meaning*

Special thanks to the following people for their time and contributions:

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