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### retiresmart

#### Taking care of nurses

Nurses appear to be taking far better care of their patients than they are their financial futures, according to a survey by the Center for American Nurses and the Women's Institute for a Secure Retirement. The survey reveals that nurses may be saving for retirement, but few are planning and investing to meet retirement needs. In fact, most nurses say they do not know what those needs will be. "What's troubling is that less than half have tried to figure out how much income they will need when they get there (retirement)," says Wylecia Harris, executive director at the center.



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### bigbenefit

#### Retirement satisfaction

A majority of workers are satisfied with their current employer-sponsored retirement benefits. In particular, many place a high value on plans that offer security and flexibility, according to a survey by Watson Wyatt, a global consulting firm. The survey found that 54 percent of employees are satisfied with their retirement program. Findings also show that employees are using company programs as their primary source of retirement — 61 percent of employees view their company's retirement program as the primary vehicle to save for retirement, and nearly one-third (29 percent) would not save for retirement without it.

### reducedraise

#### Salary headaches

The Conference Board Annual Salary Increase Budgets Survey reports the lowest yearly forecast for company salary budgets since the survey began 25 years ago. The 2010 median forecast salary increase budget is 3 percent in all employee categories, down a half percent from the previous year. Salary increase budgets refer specifically to the pool of money that an organization dedicates to salary increases for the coming year. While the median forecast salary increase budget is low, the typical employer is still budgeting for salary increases ahead of inflation in 2010, projected to be 2 percent.

### inchingeconomy

#### Feeling better

The Spherion Employee Confidence Index registered at its highest level since December 2007, increasing 3.2 points to 49.9 in August. The index, which measures workers' confidence in their personal employment situation and optimism in the economic environment, reveals that a higher percentage of U.S. workers are confident in the strength of the economy. Other key indices remained stable or showed slight increases from July's results. "However, it is still difficult to pinpoint an exact timeframe when we will begin to see a significant pick-up," says Roy Krause, president Spherion.

## Driving you mad: Commuters' frustrations on the rise

If your evening commute features excessive tapping of the brake pedal and thoughts of getting home to your family, you're in good company. According to the annual IBM Commuter Pain survey, drivers are reporting more frustration from start-stop traffic, and more say they'd rather be spending time with family and friends than being stuck in traffic.

In the poll of 4,446 drivers in 10 metro areas — New York, Boston, Washington, D.C., Atlanta, Miami/Ft.

Lauderdale, Chicago, Minneapolis/St. Paul, Dallas/Fort Worth, Los Angeles, and San Francisco — 52 percent think that roadway traffic has gotten worse in the last three years, and 16 percent think it has gotten much worse. This is an improvement over last year when these numbers were 63 percent and 24 percent, respectively, but still reflects a high level of discomfort with the daily commute.

The results portray commuters as re-evaluating the time spent getting to and from work. Frustration levels are rising —

45 percent identify start-stop traffic as the most frustrating part of the commute (up from 37 percent last year), and 32 percent identify aggressive/rude drivers (up from 24 percent last year).

If commuting time could be reduced, 52 percent would spend it with family/friends — nine points higher than 2008; 37 percent (6 points higher than 2008) would exercise more.

And drivers are more sensitive to the price of gas. This year, 20 percent said \$3.50/gallon gas would lead them to

seriously consider alternatives to driving alone; in 2008, it was 9 percent at that price level.

"Conducted at a time of great change in the United States, the Commuter Pain survey clearly demonstrates the vast impact that commuting and traffic congestion have on our economy," said Anne Altman, general manager of IBM's global public sector. "The time has come for cities and states to embrace real, long-term solutions that unclog our nation's roadways."

# MORE THAN MONEY

Everybody has to do it. Some people do it well. For the majority of career people, negotiating their salary is a blur. Lucky for them, the secrets to being well compensated aren't as elusive as they may seem.

"It's a delicate balance of poker, chess and martial arts," says Waffles Natusch, president of The Barrett Group. Start off with the knowledge that a good workplace knows the value of a good employee.

"Good companies and good managers are interested in building cohesive, highly motivated teams of professionals; they know it costs money and that talented, high performers demand to be compensated accordingly."

#### Give up, get more

In a counterintuitive twist on negotiating, Natusch recommends quickly identifying the line items that may be contentious for the company in a written offer letter but are not really that important to you personally. Lead off the discussion by agreeing to them outright, and then move in for the kill.

"Now, your opponent is relaxed and is viewing you as a feather weight in the negotiation process. This allows you the element of surprise when you click the switchblade, which is best done in the next sentence. The best example of what to give in on, the one most people would never consider: salary!"

Natusch suggests that conceding to a salary that's not quite what you were hoping for often frees up room for negotiating additional benefits, such as a country club membership if you plan to entertain clients on the golf course, increased stock options that fellow employees won't know about, living expenses if your assignment takes you to other destinations, clothing stipends to project the best image in front of clients, etc.

#### No perks allowed

However, these types of perks may not be available when you're just starting out and, in cases where your bottom line happens to be your base salary, it's imperative to be prepared to negotiate it.

"Successful negotiators should know what the salary range is for the job. If they need more than that to live on, they will need to make the case for why their level of expertise and proven track record means they deserve more," says Vicky Oliver, career coach and author of "Bad Bosses, Crazy Coworkers & Other Office Idiots" (Sourcebooks, \$16.95). "Things to emphasize: past results, speed of learning, good teamwork skills, management dexterity and experience, experience, experience."

Often, the offer is made, and both sides — employer and prospective employee — put up their dukes to work out the details.

"Stay calm, cool and positive during all post-offer discussions," cautions Stefanie Smith of Stratex Consulting. "Even at this stage, it's

all about you, but it's really all about them. Address their interests first, and they'll take care of yours."

#### In your favor

Unfortunately, it's all too common for employers to throw out buzz kill comments that lowball the candidate and set him or her off course in the negotiation. Oliver suggests using humor to turn the tide of a sticky negotiation process.

"Phrases such as 'a lot of people would give their eye teeth for this opportunity,' and 'in this market, it's really incredible to me that you're not happy with what we're offering' are low ball techniques," says Oliver. "If the tone becomes adversarial, the candidate will always lose out, so the trick is turning around a negative statement to neutralize it; if one can do so with humor, so much the better. 'I would give my eye teeth for this opportunity, but just want to make sure I'll be able to pay the dentist!' might be a light-hearted way of turning around a demeaning put-down."

#### Timing is everything

Whatever you do, wait for the company to fall in love with you and make you an offer before you delve into the money talk.

"Sometimes candidates get thrown off in phone interviews when asked about salary," says Oliver. "If asked about salary requirements, a candidate should say something vague, such as 'I'm well within the range and would love to talk to you more about it in person when we meet.' The phone interview is way too early in the process to be seriously talking about salary."

Natusch emphasizes the importance of waiting till receiving an offer to discuss compensation.

"If one starts throwing numbers — or entertaining them — before this crucial stage has been set, the company can easily decide they don't want you," he says. "If they have already agreed that they want you, it is very difficult to just change their mind about your candidacy, because it would be transparently obvious that a number stopped the process."

Generally, you'll be a more successful negotiator once you understand where your future employer is coming from.

"The biggest mistake that employees make is to focus on their own need for an increase, rather than the value that they bring to the organization," says Lynne Eisaguirre, workplace expert, former employment attorney and author of six books on workplace topics, including "We Need to Talk: Tough Conversations with Your Boss" (Adams Media, \$9.95). "Show that you understand what your boss and the organization are struggling with. Understand their perspective on the economy, costs and so forth. Have answers prepared to their objections based on these things."

— Emily Hughey Quinn,  
Tribune Media Services

Consider the total package when negotiating salary

### Perking up the deal

When the final salary is immutable, don't count yourself out of the game. Sandra Naiman, author of "The High Achiever's Secret Codebook: The Unwritten Rules for Success at Work" (Jist, \$14.95), and dozens of other career experts offer the same piece of advice when it comes to negotiating salary: Prepare to discuss the total compensation package, not just gross income.

"Be flexible and creative," says Naiman, who's been a career and executive coach for 20 years. "Remember, salary is not the only negotiable item."

When people start their search, it often starts with a base salary target number. But the larger the company, the more likely there are additional benefits available. Remember — it can't hurt to ask! Some companies may be able to offer some of the following perks:

- Stock options
- Signing bonus
- Performance-based raises
- Memberships
- Paid time off and leave days
- Tuition reimbursement
- Bonuses
- More vacation time
- Company car
- Travel/entertainment reimbursement
- Paid relocation expenses
- Title
- Office space
- Promotions
- Staff
- Reporting structure
- Role
- Training
- Benefits
- Clothing allowance
- Flexible schedule
- Extended insurance coverage

### Resources

Even before you get the offer, familiarize yourself with salary ranges for your line of work and your own cost of living. Dora Vell, managing partner of Vell Executive Search Firm in the Boston area, suggests accessing the following resources before negotiating your worth.

- Bankrate.com for cost of living analyses
- For compensation surveys, check out:

<a href="http://bls.gov">bls.gov</a>	<a href="http://salary.com">salary.com</a>
<a href="http://nacdonline.org">nacdonline.org</a>	<a href="http://nvca.com">nvca.com</a>
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