

PHILADELPHIA SHRM NEWS

Official Publication of the Philadelphia SHRM Chapter

September 2008

In Turbulent Financial Times, Workplace Personal Finance Education Is the Answer

By Nicole McInerney



"You want a well educated workforce that manages the wages they're being paid. It lessens HR and payroll issues, and it makes the employees happier and more productive."

- HR Magazine, July 2008

This week the stock market dipped 400 points, the unemployment rate hit a 5 year high of 6.1% and home foreclosures are up 183% from last year. Times are tough economically for many employees. Employers are increasingly helping employees to understand and better manage their personal finances. Personal finance education in the workplace is a growing trend. Debt management, credit score optimization, estate planning, college planning, basics of investing, and insurance fundamentals are all topics that are often covered. A key to finding an effective personal finance education provider is to hire a company has no interest in managing the finances of your employees. Financial advisors, insurance agents, mortgage brokers,

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UPCOMING EVENTS SEPTEMBER OCTOBER NOVEMBER

NETWORKING EVENT

Opportunities - All Kinds, All Levels
Thursday, 09/18/08, 5:30pm-8:00pm
World Cafe Live
3025 Walnut Street, Philadelphia, PA

WEBCAST

Diversity
Friday, 09/19/08, 12:00pm-1:00pm
Microsoft Live Meeting

PARTNER PROGRAM

Team Creativity, Disney Style
Thursday, 09/25/08, 8:00am-4:30pm
Drexel University
LeBow College of Business

SPECIAL PROGRAM

The DVHRP 2008 Annual Summit
Friday, 10/03/08, 7:15am-4:00pm
Philadelphia Marriott Downtown Hotel
1201 Market Street, Philadelphia, PA

CAREER MANAGEMENT

360 Degree Feedback
Thursday, 10/23/08, 5:30 pm -7:30 pm
Vanguard, Malvern, PA

WEBCAST

Recruitment Advertising
Friday, 10/24/08, 12:00pm-1:00pm
Microsoft Live Meeting

PROFESSIONAL DEVELOPMENT SERIES

Emerging HR Issues and HR Research
Wednesday, 11/05/08, 7:30am-11:30am
Loews Philadelphia Hotel, 1200 Market Street, Philadelphia, PA 19107

PARTNER PROGRAM

DE Valley HR Department of the Year Awards
Thursday, 11/13/08, 5:30pm-9:00pm
The Crystal Tea Room
The Wanamaker Building
Dinner and Presentation
100 Penn Square East, Philadelphia, PA

WEBCAST

Legal Updates
Friday, 11/21/08, 12:00pm-1:00pm
Microsoft Live Meeting

To register, log on to
<http://www.phillyshrm.org>



The PRESIDENT'S CORNER



Welcome to the Philadelphia Chapter of the Society for Human Resource Management, or as we endearingly call it "Philly SHRM" or "PSHRM"!

As a SHRM member, you are in for an exciting season from September 2008 thru June 2009 with the Philly SHRM

Chapter! Our main goal this year is to enhance your business competency for your role as a Human Resource leader. You have an opportunity to be a leader in bringing value to your business and you can be sure our organization can support you.

For too long, HR professionals have complained that we don't have a seat at the table in being strategic and having a say in how our companies achieve optimum performance. Yet, we believe passionately that we can and should impact business performance through HR.

This year, we would like you to ask yourself this question:

"Do I have what it takes to provide business value and if not, how can I get it?" We have one way – by getting involved with Philly SHRM.

Here is what Philly SHRM has planned for your 2008-2009 season:

- Business Value in all our programs so you can provide value back to your business
- Networking for valuable professional relationships
- On-line networking via Philly SHRM Linked-In to create and maintain HR connections
- Partnership with The Philadelphia Business Journal to bring you local and regional news
- Data to help you win the continued war for talent
- Business relevance through our Professional Development Series
- Achieving Excellence within our Leadership Series for Senior Directors and Managers

Come join us and you will receive value that enhances your ability to be a business leader and contributor from the HR perspective - That is a promise we are inspired to deliver.

Chapter President 2008-2009
Philadelphia SHRM



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Visit www.phillycolleges.org or call Lillian Mina at 610-834-1258.



In Turbulent Financial Times, Workplace Personal Finance Education Is the Answer

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commercial and investment banks have an inherent bias in teaching your employees. Although they may offer their services for “free”, they are there to encourage your employee to use their services.

The ability of companies to provide such advice came with Pension Protection Act of 2006, which amended ERISA to allow for the provision of investment education “without fear of fiduciary liability”. The benefits to the employee are clear, but how does it help the company? I outline several reasons below.

Your fiduciary responsibility will be reduced.

The employer’s fiduciary responsibility as a plan sponsor is reduced when employees’ personal finances and their adequacy of saving for retirement are in order. The courts will end up sorting out responsibility and it is going to come down to this key question: “Did what the employer provide in the form of employee financial education have a high likelihood of connecting with the people at different levels?”

Your executives will be able to contribute the maximum to the company retirement plan.

Most of the employer’s executives are highly compensated and by law they may not contribute the maximum possible to their qualified retirement program unless a high proportion of those earning lower incomes also are participating in the plan. A quality provider increases participation thus allowing maximum contributions for the management team.

You will be contracting for a value-based financial program that improves your bottom line.

The initial investment in a high-value financial program can be measured against the gains in less employee work time spent dealing with personal financial concerns, improvements in job productivity, etc.

Your employees’ more informed benefits selections will save the employer money.

Informed employee selections among health care plans as well as flexible and voluntary benefit programs can help both the employees’ financial wellbeing as well as the employer’s bottom line. Wise employee benefit choices definitely reduce employer FICA taxes. In addition, employees who select a high-deductible health care plan rather than continuing to participate in a traditional program save because they pay lower premiums and such action also save the employer \$800 or more.

Your competitors are getting ahead of you on this issue.

Industry peers are profitably implementing basic financial education for employees. For years employers have “known” that employees who experience high financial distress negatively impact the bottom line. Today, leading employers—large and small—are reaping profits by providing employees easy access to financial programs.

Your financially healthy employees are going to love their employer.

“Individuals increasingly have to decide how much to save and how to allocate their pension wealth. The necessary decisions are daunting and are made more difficult by the increased complexity of financial instruments;”

- Article by Prof. Annamaria Lusardi, Harvard Business School, May 2008, Increasing the Effectiveness of Financial Education in the Workplace

A quality financial literacy program strengthens the inseparability of employer and employee interests.

It is designed to help people practice good financial behaviors that over time result in positive changes in their financial lives. The changes include increases in assets, decreases in liabilities, increases in net worth, decreases in financial distress, increases in financial wellbeing, being on track for a financially successful retirement, and being prepared to legally transfer assets to beneficiaries. Employees who enjoy high financial wellness are engaged in their work responsibilities and are advocates for their employer.

You will retain your best employees.

A quality financial program helps human resources attract, motivate, reward, and retain the right employees. A quality financial program enhances employee financial wellness that contributes to work/life balance and total employee wellbeing.

Nicole McInerney, is the President of Dollars & Sense Education, www.daseducation.com, a leading provider of personal finance education in the workplace.


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Why Network When You Have a Job?

By Jean Baur

In my position as a career counselor with Lee Hecht Harrison, I meet people who realize in the crisis of job loss, that their network has dried up—that they're starting from zero. When your position is eliminated, the need for networking is clear, but what about networking when you're working? Why do it and what are realistic ways to make it happen?

First why: job security is often defined as knowing how to look for a job, and since networking is a critical way to use referrals to develop contacts at target companies, keeping this skill active can make a search productive from the start. Other reasons to network: to keep current in your field and learn about trends, to show you're investing in your profession and make yourself more promotable, to stay fresh and prevent burnout, and to find opportunities to mentor or help others.

So what are realistic ways to make networking part of your life when you're working and probably balancing other responsibilities as well?

1. Join professional associations such as SHRM, ASTD, Toast Masters, etc. Even if you can't attend monthly meetings on a regular basis, you'll have access to the membership directory and other services provided by the association.
2. Set aside 15 minutes a week to nurture your network. One client of mine blocked out this short amount of time on his calendar each Friday (from his lunch hour) and focused on what he needed to do to stay connected. He updated his resume, called a former co-worker or other contact, set up a networking lunch, checked his professional association for classes, seminars or meetings, helped someone in transition, updated his networking spreadsheet, etc.
3. Make networking fun. If you're a Starbucks fan, meet a contact over a latte, or if you love football, invite a friend to a game or strike up a conversation with someone at the stadium. One CPA client of mine was wild about horses and rode several times a week. Her connections at the stable turned into solid job leads.
4. Understand what networking is, and what it's not. It's not cold calling or bothering people. It's reaching out in whatever way works for you (email is just fine) to let others share in a process, whether that is looking for a new job, finding a great place to take a vacation, or simply staying in touch with others so that when you need their help, they haven't forgotten about you.
5. Use technology to make networking easy. LinkedIn, an e-business networking tool, is a fantastic way for those of us with busy lives to both stay in touch with our network and to expand it.
6. Send e-cards over the holidays or to announce special news.

Remember two things: networking (once you get past your own initial resistance) will make you feel better, and it's fine to ask for help if you're struggling with it. If you're reluctant to attend a professional association for example, take a friend or co-worker. Introduce yourself to someone at the meeting who is standing on the sidelines. And keep in mind that networking is something we all do a bit differently. When my son was about nine years old and we used to walk our dog together in the neighborhood, he would say to me: "Mom, can you please not mingle?"

This made me laugh as my style of networking falls into the category of: if it breathes, talk to it, while my son, a classic introvert, is more selective and only talks to others when there's an obvious connection. And it's fine that we do this differently—just make sure you're doing it as the rewards greatly outweigh the effort.



Jean Baur is a Senior Consultant with Lee Hecht Harrison in Princeton, New Jersey. She has worked in the outplacement field for the past 14 years, and uses her previous background in coaching and training to help clients design effective search strategies. She also works as a writer, having started her writing career in New York working for Time/Life Books, McGraw-Hill and

Prentice Hall. She is currently working on a book about how to survive the emotional side of job loss.

For details on her book and her other writing, visit: www.JeanBaur.com. She'd love it if you join her blog!

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When is Coaching Going to Work?

By: Bruce Pitcairn Murray



Human Resource leaders are often responsible for finding and coordinating the work of coaches to accelerate professional performance of managers and executives in their companies. What criteria can you use to be certain your selection will fit in with the company culture and assist with the

company strategic initiatives, as well as the intended clients?

Since coaching lacks government regulation, mandated certifications or a union, many people wonder, is coaching even a profession? The easy answer is "no". But this doesn't mean that there aren't professional quality coaches, says the 2008 survey conducted by the American Management Association (AMA). Many coaches may even be a professional, but they are certified or licensed in some other established profession. The reality is that you can't simply check their credentials. No wonder that mixed results are often reported with coaching experiences.

Universal standards for coaching are not coming soon, either, so the buyers really must beware. You wouldn't hire a tennis coach to help a swimming team, would you? To make the company experience with coaching valuable you will need to match the coach's experience and skills with the company goals and the needs of your staff.

The situations survey respondents said that coaching was used to greatest advantage are: 1. to improve individual productivity; 2. develop executive leadership; 3. improve managerial performance; 4. last, to resolve behavior or motivational problems among key employees. When a company is trying to improve market performance, the key coaching goals to make the most positive impact, per the AMA report, are leadership development, grooming successors and learning how leadership improves employee retention rates.

Since coaching can help with diverse business development, when you first meet with a coach, you have to plan to interview them, and then let them interview you, the human resources leader. Present a Non-Disclosure Agreement (NDA) if needed, so you can be forthright and honest about your real challenges, strategic goals and what you think the organization's challenges in attaining new heights may be. You want to align the coaching principles, processes and psychology with the company culture, as well as, the training and development initiatives at your company. You don't want to wreak havoc in your business by creating conflicts between how the staff is managed, recognized and disciplined and what the coach will be recommending in private sessions with company leaders. Any misalignment of coaching philosophy and company tactics will fail to accelerate improvements if it doesn't actually slow growth down and waste time and money.

Beyond program philosophy, there are differences in delivery as well. Do you want coaches visiting the company or calling in on the phone? Would a time limited program and a curriculum that all your internal clients are working through simultaneously create greater staff coordination? Customized programs are quite different, often developed in a process co-developed with the client. They may last as long as improvements in the staff leaders continue to be realized.

No program or process is "best", so it is up to you to analyze your company and staff-client needs and fit the coaching to your issues, goals and situation. The very few coaches who can do several of these modalities could help you match the defined problems with the intended results. Those who have a set program will provide the program that they know. When chosen properly, coaching can be expected to give good results.

One of the most common goals for calling in a coach is to resolve an individual employees behavioral or attitude problems. This is consistently the least productive of business coaching assignments. Usually the company has already tolerated too many employee antics and the co-workers are ready for a fast solution, which can only mean termination. But if a problem key employee (or owning family member) is not being terminated then it certainly is sensible to invest in coaching to limit the disturbances. First, be sure they could contribute real value to the operation before deciding to invest in the coaching. Second, seek out a coach who has experience working with transforming uncooperative and difficult clients successfully. While experienced psychologists and counselors are not favored by most business coaching clients, this is one situation where professional licensure and clinical experience should be a prime consideration. Be sure to set behavioral and performance goals. While coaching problem employees provides the least ROI, who knows, they could grow enough to become the next company leader down the road.

Leadership team coaching was not surveyed this time. This may be that it is rare to find qualified coaches. Certainly, acquiring these skills requires advanced degrees and supervised practice available only to clinicians and Organizational Development pros. No sports teams work at trying to win without creating a playbook and having practice sessions to develop game-time skills. Large corporations, including BP and Shell have succeeded in part due to their frequent practice sessions to build global coordination and to run simulations to create contingency responses in a volatile industry. Your industry's leaders are likely practicing more often than their lower tier competitors, too.

As the company's human resource professional you should be directly involved in selecting and overseeing the coaching of your company leaders. Who else can make sure that the coaching program is aligned with training initiatives, performance management processes and the strategic operational goals of the company? Who could be possibly be more qualified to interview prospective coaches? If you want to see the report to make you the company thought leader on this topic, seek out the May 2008 report at www.amanet.org/editorial/webcast/2008/coaching.htm.

Bruce Pitcairn Murray is an executive coach and company culture consultant working with leaders of growing companies who want to accelerate performance and long-term stability of an engaged and satisfied work force at www.relate-ability.com.



Philadelphia SHRM Networking Event

**Thursday, September 18, 2008
5:30pm-8:00pm**

World Cafe Live
3025 Walnut Street
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Opportunities - All Kinds, All Levels

Join us as we kick-start the year with an enjoyable evening of meeting new professionals and re-connecting with friends without a set agenda at our networking event. Be prepared to hand out your business cards and bring home a ton of new contacts.

Members \$20; Non Members \$40

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Linking Performance To Results: It's Easier Than You Think

By Barbara Brown, PhD

When you talk to employees about performance, you have different goals. You may need some employees to make improvements, while you could want others to continue doing a great job. Or perhaps you just want everyone to just get along! Whatever your goal, research shows that if you link performance to results, you get better performance. The key is to be sure the results are meaningful to employees. That means you have to do more than link performance to pay. Pay is important, but it doesn't motivate employees to willingly and continuously deliver outstanding performance.

What keeps employees giving their best is 'multiple' links to performance. At the individual level, performance can be linked to things like greater autonomy, less stress, reduced workloads, or increased visibility. These emphasize personal and professional interests. On a broader level, performance can be linked to things like organizational mission, office goals, customer service, or team performance. These require employees to look at the larger impact of their performance.

Why does this approach work? One reason is because it highlights things that are important to employees and to the organization. That's what the authors of the best selling book, *Love Em or Lose Em*, found during their years of research. Another reason this approach works is because it makes it easier for you to talk to employees about performance. You can more clearly explain why something is important or why something is not important. This helps you address performance when you need to, not just when you are required to. Use the following linking techniques as a guide.

Link Performance To Job Enrichment

Employees want to feel that what they do is important. Doing more challenging work or working with different employees are just two examples. Investigate things employees like about where they work. What makes them excited? Use this information to link activities or other types of performance.

Link Performance To Learning and Development

Consider your employees' strengths and weaknesses. Would new knowledge, skills, or abilities be helpful? Or maybe there is a possibility for gaining certification in a certain area. Use this information to highlight the value of certain actions.

Link Performance To Career Advancement

Think about how certain actions give employees greater opportunities for advancement on the job. Perhaps there are possibilities for a job rotation or a

high-profile assignment. Connect employee interests to performance, highlighting the impact on upward mobility.

Link Performance To Money And Rewards

Identify the monetary perks that exist for employees. Go beyond the regular paycheck. Include anything from cash payments to tickets to the theater.

Link Performance To Other Employees

Ask: Who does this employee's performance impact? Consider managerial, technical, support staff, and others. Use this information to emphasize how one employee's performance is dependent on another employee's performance.

Link Performance To Specific Offices

Look at an organizational chart of your company, agency, or association. Examine workflow processes and the products or services you provide to offices. Make the connection between employee performance and office performance.

Link Performance To Broad Organization

Think about how your organization measures success. Some organizations use sales quotas as a guide, others track the acquisition of new customers. Look at strategic plans and operational goals. While the link-to-performance might not be as direct as with the 'specific office' category, employee performance still has an indirect impact on results at a broad level.

Link Performance To Guiding Principles

Look at your organization's vision, mission, and values statements. This information tells you the kind of fundamental practices that are important. Examine instructions on 'how' employees should do things as well as 'what' they should do. Also consider rules, regulations, and policies. Use this information to support the importance of certain types of performance.

Linking Performance Is Easy And Effective

When you link performance to results in this way, you increase the odds of getting better performance. So the next time you plan to discuss positive performance or negative performance, LINK it to something!

*Barbara Brown, PhD shows managers how to improve employee performance by linking performance to results. She publishes handbooks that contain phrases for discussing performance and for writing appraisals. Two of her handbooks are *Linking Time Management To Results* and *Linking Customer Service To Results*. Dr. Brown also provides training and consulting. Visit www.LinkToResults.net or email her at Barbara@LinkToResults.net.*

Welcome New Members!

- Josh Rosenzweig, Concorde, Inc
- Gary Bennett, Right Management
- Lewis Keel, Volt Workforce Solutions
- Jennifer Troncone, Veris Associates
- Amy Cohen, Accenture
- Wendy Handler, Signature Restaurants
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