

Australian Dollar	0.7994 ▼
US Dollar	0.6456 ▲
British Pound	0.3909 ▼
Japanese Yen	61.44 ▼
Euro	0.4593 ▼



Wellington NZX	2832.68 ▼
London FTSE-100	4241.01 ▼
New York Dow Jones	8438.39 ▼
Tokyo Nikkei	9877.39 ▲
Sydney ASX200	3903.80 ▲

How to write a stand-out CV

PHIL O'REILLY of Business New Zealand says the best CVs are designed specifically for the prospective employer. He advises applicants to customise their CVs by making use of the information about the company available on the internet.

Greg Smith, retail general manager for Michael Hill, says: "Too often the first impression I get is, 'this CV has done the rounds'. Sometimes it even states a different career as their ideal future — they have not changed it since the last role they applied for."

And as the current market has a glut of applicants, make it brief, Smith urges.

"It's important the reader doesn't have to wade through details about past roles that have no relevance to the advertised role. Employers want CVs to cut to the chase and show why you should be the one."

Says O'Reilly: "Show me a CV I can read in two minutes, no more — that's all I need."

Hays' CV checklist includes:

Most companies prefer CVs submitted electronically, so create your resume in a

common programme like MS Word so it can be opened and read easily.

First, include your name, address, telephone numbers and email address. Make sure the email address you use appears professional. hotstuff@hotmail.com is not appropriate.

Next, list your education (secondary and tertiary) and qualifications. After a lively career objective that gives an indication of what you want (avoid "All I've ever wanted to be is a...") list your work experience in chronological order, beginning with the most recent. Include employer names, positions held and primary responsibilities. Where appropriate, include an indication of salary level achieved and reasons for leaving each position.

Do not leave gaps. If you took a year out, carried out an interim assignment, or travelled for six months, say so. If you do include gaps, potential employers suspect the worst. Stating the years, rather than the months you started or finished a role can also send alarm bells.

If you have your own website profiling your work, include the URL on your CV but don't just submit it instead of a CV.

When formatting your CV, leave plenty of white space. Don't put too much information on one page or use graphics that are difficult to read.

It's also important to include details of two referees, such as former employers. If you are a graduate with no work history, include details of a former lecturer.

Don't forget to spellcheck your CV. It is the first impression your potential employer will have of you, so take the time to get it right. If possible, get someone to proof-read it to check for any errors.

Attach your CV to an email rather than pasting the text into your email, as this sometimes causes text to distort.

Unless specifically requested, don't attach to your resume copies of certificates relating to educational and/or professional qualifications or written references. You should take those to a job interview.

Getting a pay rise in a recession

DON'T EXPECT salary increases in the coming year, says Jason Walker, managing director of Hays in New Zealand. The latest Hays Salary Survey shows 73 per cent of employers intend increasing salaries by less than 3 per cent over the next 12 months. A quarter of employees will get increases between 3 and 6 per cent, and only 2 per cent can expect any more.

However, Susan Doughty, director of remuneration specialists dsd Consulting, says those who've taken on increased responsibilities or have proved their value may have a case for a pay review. "Many employers are still focused on making sure top staff are well recognised and rewarded. These are the very people who will ensure the success of the company over the longer term," Doughty says.

If you want a bigger piece of the pie, Doughty advises: **Prove your worth. Demonstrate your**



ADVICE: Susan Doughty

achievements in the past year and the extra responsibilities you've taken on.

Present the facts. Be objective and think about your request from your boss' point of view, justifying it based on the financial benefits you have brought to the company or how you've helped increase efficiency.

Do your homework. How you value yourself and how your employer values

your job are quite different. Most companies set salary levels based on their internal policy and what the labour market dictates. Research the value of your role against other comparable roles in the market by visiting websites like Seek or TradeMe. Avoid comparing yourself to others doing the same job or your friend in another company. What they earn is irrelevant — it's your individual performance and the value and experience you bring that will matter to your manager.

Provide creative solutions. Being open-minded to alternative rewards may be the answer — things like flexible work hours, working from home, and additional annual leave can be worth more than a pay increase. Importantly, says Jo Harrison of Kerridge and Partners recruitment, even if you don't get your rise, if you've acted professionally and without emotion, you'll gain your manager's respect.

Teach your kids to be financial planners

WE ALL want our children to be financially literate. Yes, personal finance should be taught in schools, but what is learned about money at school will be less significant than what is learned at home.

So what should you be doing with your money that your children should be learning?



The first thing is to live within your means. This may mean having to say "no". No one can have everything, and you need to show your children that you prioritise the things you need.

Perhaps the worst behaviour you can show

is a lack of control; that you live hand-to-mouth.

The second thing you should do is to invest. Your children should see you making financial investments as well as investments in health, education, career and your family. Your children need to see that good investments give a return that makes the sacrifice worthwhile.

The third important behaviour is to borrow only for the right things. If you show your children that indiscriminate use of a credit card or hire

purchase is normal, that is what they will learn.

Your children need to know that debt is dangerous and that while borrowing for a house or to build a business is good, borrowing for consumption is just dumb. Children are impervious to what you say if it does not align with what you do. Manage your money and you'll set them up for life.

Martin Hawes is a financial adviser. His disclosure document can be found at www.martinhawes.com.



Key Assets is an independent fostering agency specialising in providing services for children, young people and their families.

What's in a name? We believe that foster careers are the people who make the most significant impact on children in out of home placements... they are our key asset.

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