



What Job Security?

As our economy becomes more and more global, the employment outlook grows more unstable for US workers. Is there anything you can do about it?

Let's face it, most of us need the assurance of a steady paycheck to sleep at night. Being able to rely on present and future income means not only that the bills are going to be paid, but that you can make major purchases, like houses and cars, without worrying that you'll lose them along with your job.

Unfortunately, job security, once taken for granted by most working Americans, is quickly being relegated to the memory boxes of an older generation, along with 40-year anniversary gold watches and other appreciation gifts for longevity.

It used to be that once you attained a fair amount of seniority, you could rest assured that if the company cut jobs, yours wouldn't be one of them. Now long-term workers get nervous when there are rumblings of downsizing and outsourcing. They are generally paid more than younger workers, and instead of valuing them for their experience, companies crunch the numbers and figure out how much they can save in salary, health insurance costs, and pension funding if they follow a "first in, first out" policy.

The most fortunate workers are lured into early retirement programs; the least fortunate are simply given their notice. While official unemployment figures don't reflect it, countless people have been forced out of decent-paying jobs into low-paying ones. Sure, the government counts them as "employed." But most view their jobs as stop-gap measures, a way to barely get by while they remain hopeful that one day they'll find another job as good as the one they left.

Instead, the chances are they'll move from one low-pay job to another. The manufacturing jobs that formed the basis of the Fabulous 50s economy have moved elsewhere. Former areas of thriving steel plants and automobile factories are now referred to as "the rust belt." The auto industry alone announced over 90,000 job cuts in 2006. Most of these were "good union jobs" with enviable pay and benefits. But union jobs have been steadily declining. In 1945, nearly a third of Americans held union jobs. Today only 12% of workers belong to unions. As their numbers have shrunk, so has unions' ability to negotiate favorable contracts for their members.

White collar workers are hardly immune. In 2006, Ford announced it was offering "voluntary buyouts" to 10,000 salaried workers, including high-level executives. Those who took the buyouts explained they thought it was better than being laid off, which they assumed would happen next. Workers were offered the services of "outplacement agencies"-employment agencies that try to find new jobs for displaced workers. But in towns that depend heavily on one industry that is





downsizing, it's more likely that laid-off employees will have to sell their houses (in a real estate market that has also taken a price downturn) and move to some other part of the country.

In 2002, the technology sector dumped 150,000 software jobs. In 2006, computer chip maker Intel announced job cuts of over 10,000. Students were told that their best bet for the future was information technology. They worked hard for

technology degrees, earned millions for their employers, and then found themselves with nowhere to go—because their jobs were moving to India, China and Russia.

Another relatively new obstacle to job security is the practice of "offshore outsourcing." We all know how it works: Someone in India or Mexico does your job for 15% of what you were paid. More and more, outsourcing is affecting any job classification that does not depend strictly on a US or Canadian location. For example, if you're a waitress, grocery clerk, or store manager, you can't very well be outsourced. US factory workers were the first to be hit hard by the "giant sucking sound" of their jobs moving to other countries, but now software developers, engineers, journalists, and other professionals are facing the same fate.

Of course, the reason is the bottom line. Companies are in business to make a profit. Creating secure jobs for their employees is not their concern. Scaling back on labor costs is the number one way to increase profit margins, whether through outsourcing, not replacing employees who quit or are fired, paying workers less, or using non-union, lower paid, or part time workers here. The country's major employers are huge multi-national companies. Playing musical chairs with jobs among different countries is as simple for them as the children's game.

It isn't pleasant to think about. It's certainly easier to just assume that your job and your paycheck will always be there for you. But denial of a problem will not make it go away or solve it, and some day you may wish you had thought to create a backup plan for maintaining your income without relying on your current job.

At this point, you are probably asking yourself, **"What can I do to be financially secure?"**

As grim as the employment picture looks, there is still a way to provide an income for yourself that you control. Being your own boss means no one can lay you off or cut your hours and benefits. It's up to you to take control of your future income and your future security.

Fortunately, there is an exciting home business opportunity that offers you a way to create a safety net of security and financial success that no one can pull out from under you.

It may be tempting to believe that your good job will last, or to believe that even though you're not happy with your current job, there's a good one waiting down the road. Just remember that while the unemployment figures look good, the jobs America is losing are being replaced by a whole new category known as "service industry" jobs. These are low-paying jobs in retail or customer service. Hourly workers are almost never allowed to work overtime, while those on salaries fill in the gaps without any overtime pay. The unfortunate truth is that you have to look out for number one because you cannot rely on any company to put you or any other employee first.

Your first step toward security should be to obtain information about starting your own home based business.

The beauty of a home-based business is that you need only Internet access and a telephone to build a thriving business. Our team of skilled professionals will train you and show you the secrets of their success. Incredibly, the capacity to change your uncertain future lies in your own hands.

Instead of worrying about how you'll pay the bills if you get the surprise pink slip, take the first step today towards protecting your financial future. If you are ready to find out how you can begin to create a considerable income right away -an income that will continue to provide for you and your family--then you have arrived at the right place.