

Women in Business

Career paths in agriculture will become more prominent

As the world population grows, the role of the agricultural sector will become even more prominent. There should be significant demand for agricultural professionals capable of meeting the challenges facing the world as it confronts climate change and food shortages. That makes now a perfect time for students to explore potential career paths in the agricultural sector.

• Agricultural engineer: Agricultural engineers employ engineering principles to solve issues related to agricultural production. An agricultural engineer may design facilities or machinery or develop solutions to address problems related to irrigation and soil conservation, among other projects. Students interested in a career as an agricultural engineer can expect to study mathematics, physics, chemistry, computer engineering, and, of course, engineering analysis and design as they pursue their degrees.

· Agronomist: Agronomists work with crops and soil management and may work as analysts, environmentalists or forecasters. Agronomists may be tasked with analyzing soil structure and chemistry and study how water is moving within soil. Students will study agriculture, biology, chemistry, and physics en route to earning a degree that will help them become an agronomist. Mathematics also will be part of their studies, and statistics courses will be part of those studies.

• Biochemist: Biochemists study the chemical and physical principles of living things and biological processes. Within the agricultural sector, biochemists will contribute to the development of agricultural products, including those that will serve a medicinal function. Biochemistry, chemistry, biology, calculus, and physics will be part of students' courseload as



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they pursue degrees that prepare them for a career as a biochemist.

• Climatologist: Climatologists will figure prominently in the agricultural sector as the effects

of climate change manifest themselves more readily over the next several decades. Climatologists study climate change, variability and the biosphere. Climatologists offer insight about the effects of climate change on the growth and development of agricultural products, including fruits, grains and vegetables. The natural sciences feature prominently in climatologists' educations, and students also will study meteorology as part of their coursework.

• Food scientist: Food scientists study chemistry, biochemistry, microbiology, and engineering so they can assist in the development of new food products. Food scientists may manage processing plants and some serve as researchers in an effort to solve problems related to food production.

 Plant pathologist: Plant pathologists specialize in analyzing issues related to plant diseases. Research features prominently in plant pathologists' work, and many work in university settings. Some plant pathologists work for companies attempting to develop pest-resistant plants. Advanced degrees are necessary to work as a plant pathologist, and students will study mycology, bacteriology, virology, and physiology, among other subjects, as they pursue their degrees.



Left to right:
Kim Hight, Deb Cheek (recently retired), Dr. Tara,
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——Women in Business ——

Common mid-career challenges and what to do about them

Challenges abound in the professional arena. Whether an individual is an executive with a lengthy track record of success or a newly minted graduate just starting out, the next challenge is never too far off. And for mid-career professionals, those challenges could be accompanied by uncertainty about the direction of their careers and what their next step should be.

Around the time they turn 50, many professionals face similar challenges that can lead them to question much about their professional lives. The following challenges won't affect every person over 50, but recognition of them could help mid-career professionals make the most of their remaining vears in the workforce.

• Motivation: Professional motivation can wane by the time many professionals reach 50. At this point in their careers, professionals may have decades of experience in a given field, and some may have reached management level within their firms. That combination of lengthy experience and achievement can make it hard to stay motivated, especially for professionals who feel they've gotten as high up the ladder as they can get in their companies. In such instances, individuals can ask themselves what they want next. Identifying professional goals can provide the motivation to go and achieve them. That spark can reignite the passion that helped mid-career professionals get where they are today.

• Hesitancy: Mid-career professionals often have significant obliga-

tions at work and at home. Individuals with a family may still have to provide for their children and save for costly college tuition. The pressure to provide for a family, coupled with responsibilities to colleagues at the office, can make some professionals hesitant to pursue professional changes that could positively affect their lives. Individuals who want to make a change but are hesitant to do so can devote considerable effort to finding a solution that won't upset the apple cart. For example, professionals over 50 who feel a career change is in order can begin taking small steps to make that a reality. Doing so while continuing to work ensures personal and professional obligations are met and gets individuals on the road to change they think will provide more fulfillment than their current careers.

• Underutilization: Mid-career professionals who feel they're underutilized at work may feel helpless to remedy their situations. Some might not welcome the upheaval to their routines that a career change would require, while others may question the wisdom of seeking more responsibility at their current firms. In such instances, professionals can look for opportunities to do more. Offer to help when new work projects arise or mentor younger colleagues just starting

Mid-career challenges unique to their situations could await professionals over 50. Recognition of these challenges and a willingness to overcome them could lead to greater professional satisfaction.



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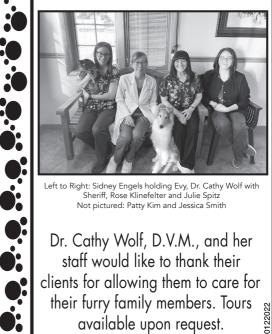
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Left to Right: Sidney Engels holding Evy, Dr. Cathy Wolf with Not pictured: Patty Kim and Jessica Smith

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Women in Business

Mentors play an important part in the lives of young people

There are many ways for people to give back to their communities. Some people may volunteer with a local nonprofit organization, while others may donate to a favorite charity. Established professionals who want to lend a hand can consider becoming a mentor

Mentors play invaluable roles in the lives of millions of young people across the globe. The most successful mentors tend to have certain characteristics that lend themselves to this significant yet rewarding challenge.

• Enthusiasm: Enthusiasm is essential when mentoring young people. Young people will quickly realize if a mentor is enthusiastic or simply going through the motions. In the latter instance, mentors can quickly alienate the people they're trying to help if they appear disinterested or give the impression that they're there because they have to be and not because they want to be. No one has to become a mentor, so professionals who lack the enthusiasm necessary to be a successful mentor can look for other ways to

lend a hand.

· Listening skills: Though it's not uncommon for mentors to give advice, it's also imperative that mentors learn to listen to the people they're trying to help. The American Speech-Language-Hearing Association notes that a willingness to serve as a sounding board is one of the many characteristics displayed by excellent mentors. Though mentors can share their own perspective, it's important that they also listen to what their mentees have to say.

Availability/accessi-

bility: A successful mentor has enough time to make the mentor-mentee relationship worthwhile for both parties. Professionals with especially hectic schedules may not be as available or accessible as they need to be to become successful mentors. Professionals who are flexible and able to routinely meet with their mentees can utilize that accessibility to build strong relationships.

• Nonjudgmental: The AHSA notes that an ability

See Mentors, Page 5



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A Salute To Our Working Women



Left to right, Tammy Gibson, Ann Lauer, Katie Brandner, Keri Weber, Anna Arteaga and Whittney Stiles.

We would like to take this opportunity to salute these women who are such an important asset to our business.

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Women in Business

Women prioritize immediate needs over long-term goals

According to a new survey from Edward Jones, "Female Financial Empowerment," while women have made significant strides in gender and income equality in the workplace, one of the biggest obstacles they continue to face is the tendency to "prioritize immediate family needs" over saving for their own future.

That certainly helps explain what the financial services firm acknowledges is an inherent conflict in the findings: Although seven out of 10 women polled say they feel "confident" in their financial knowledge, all too many have actually done little to generate their own long-term wealth.

"Only 25 percent of women surveyed consider saving for retirement as their most important goal over the next three to five years," says Nela Richardson, an investment strategist at Edward Jones. "That tells us that female financial empowerment should be next on the list of barriers women have broken over the past

few decades."

The two other biggest challenges women need to surmount, according to the national sample of 1,004 adult women ages 18 and older, is waiting for the "perfect" time to invest (something men do as well), or something else to motivate them.

Some examples: A big raise or other windfall (49 percent). A financial emergency (20 percent). A significant life event (20 percent). A market correc-

tion (12 percent).

"Waiting for a raise or a significant life event, by definition, isn't a financial strategy," Richardson says, "and they'll always have competing priorities. The key is to anticipate both tailwinds and headwinds in life, and be flexible enough to adapt to changing situations so you can meet your long-term financial goals."

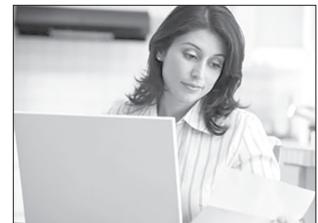
Edward Jones lays out a female-centric approach to handling your finances on its website. But here's a quick cheat sheet to get you started:

• Make yourself a priority by starting to invest now in order to give your money time to grow—never underestimating the power of a wondrous thing called compound interest.

- Begin small with modest investments.
- Develop a goals-based financial strategy.

As for how much better women are doing financially, here's one notable sign: Forbes' list of the world's 100 richest people featured just four females in 2000 compared to 10 almost 20 years later. The richest woman—and fifteenth overall—is the L'Oréal heiress, Francoise Bettencourt Meyers (\$49.3 billion), who is chairwoman of the family's holding company.

But she inherited her wealth, you say? Well, the



youngest billionaire ever, according to Forbes, is cosmetics wunderkind Ky-

lie Jenner (\$1 billion), who achieved that status when she was 21 years old.

Mentors

Continue from Page 4

to listen without judging is also a characteristic of an excellent mentor. Mentees may be reluctant to open up if they think their mentor is judging, and that reluctance could make it difficult for the relationship to be successful.

• Diversity of experience: Successful mentors tend to have a diversity of experiences or a recognition of the value of such diversity. A diversity of experience increases the likelihood that mentors can relate to whatever situations their mentees are in. That can be a useful attribute that mentors use to build strong bonds with their mentees.

Mentoring is a great way to give back. Though no two mentors are the same, successful mentors often share the same qualities.









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FIND NEW ROADS



Addressing the burdens of American nurses

(StatePoint) According to a new survey, American nurses are overwhelmed by job demands, a long-brewing situation only exacerbated by the COVID-19 pandemic. While the majority of nurses continue to be dedicated to the care of patients, many are considering leaving the profession at a time when staff shortages are part of the problem. But there's hope, according to industry experts, who say that understanding these challenges can lead to meaningful and necessary

The 2022 national survey, "The Future of Nursing: A Profession in Crisis," of nurses and student nurses, was conducted by Cross Country, a market-leading tech-enabled workforce solutions platform and advisory firm, in partnership with Florida Atlantic University's Christine E. Lynn College of Nursing.

Overall, the study re-

of working one-on-one with patients.

a leap of faith and launched my business.

As a relatively new entrepreneur, I have learned a lot and have celebrated great success. I've been

blessed with support from family, friends, and

colleagues. Not only has this venture allowed me to give special attention to my craft and

clients, but it's also allowed me more flexibility

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in raising my family.

Katie (Zolper) Rinaldo

I am a Mendota native and 20-year dental laboratory technician . In 2002,

at the age of 21, I lucked into the dental technology field where I fell in love with making dentures and quickly discovered a newfound passion. Not only has my experience in the industry allowed me to express my creativity but it

has proved to be rewarding as well.

I have spent time working both in a large dental lab setting as well as an in-

house technician for a well-known corporate dental office. In that time, I've

expanded my experience in removable prosthetics and have had the luxury

I had always dreamed of owning my own dental lab, and in 2018 I had started

collecting lab equipment in the hopes of making that dream come true. By 2020, amid the pandemic, I was juggling a full-time job and children as a

single parent, without steady schedules for school and childcare. I soon took

offices in Lasalle, Bureau, and Lee counties. I take a lot of pride in my work,

service, and the relationships I have made with the dentists and offices that

I currently operate my dental lab from home and service several dental

vealed that nurses remain passionate about patient care, with 66% citing helping people through meaningful work as a main driver for staying in the field. Nevertheless, ongoing challenges have created undue burdens for nurses, with pay rates/compensation (86%), staff shortages (53%), stress (39%) and burnout (35%) cited as top career dissatisfiers.

This frustration has put the industry in crisis: 28% of nurses indicated their desire to leave the profession has increased dramatically since the pandemic, while those who said their desire to stay has dropped from 24% in 2021 to 4% in 2022. This translates to a real potential loss of talent in hospitals, physicians' offices, longterm care facilities and other healthcare settings. Of those surveyed, 23% plan to look for a new career in 1-2 years and 13% plan to retire in 1-5 years.

"We had hoped that as the pandemic eased, nurses would have better balance, mental health and working conditions, but we are not there and as a result, nurses are leaving the profession in droves," says John A. Martins, president and chief executive officer, Cross Country Healthcare. "The time to fix these mounting problems is now."

To that end, Cross Country is deploying several strategies to transform the nursing profession. These include an ongoing examination of pay rates and retention practices; identifying new pathways for education, licensing, and talent development; focusing on flexibility and growth opportunities; and investments toward innovation to strengthen the nursing workforce.

The company continues to invest heavily in technology and digital trans-

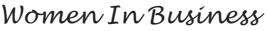
While the majority of nurses continue to be dedicated to the care of patients, many are considering leaving the profession at a time when staff shortages are part of the problem.

formation to support these strategies. Among these initiatives is a new website dedicated to nursing candidates. Found at crosscountry.com, the site aims to help health care professionals find and engage with poten-

tial job opportunities more effectively.

Identifying new pathways for nursing education is also a critical steppingstone toward reforming the profession and addressing healthcare provider shortages. That's why the Christine E. Lynn College of Nursing offers accredited programs at all levels to prepare and train students, including various tracks for a BSN, Master of Science in Nursing (MSN), PhD and DNP focused on Caring Science. Also offered are a BSN-DNP program with a Psychiatric Mental Health Nurse Practitioner concentration and post-graduate dermatology and telehealth certificate courses, as well as other concentrations that intersect innovation and technology.

"Nursing is the greatest profession in the world. The experience you will get is priceless," said one of the survey respondents. "Make sure you're getting into nursing for the right reasons because I love coming to work and look forward to caring for patients every day. No two patients are alike, so every day in nursing is like a new experience and adventure. And you make the difference."





Emily Kofoid -Director and Carolynn Ohlendorf Youth Services Manager

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L to R: Jamie Stanford, Account Executive, Jennifer Robinson, Office Manager, and Tonja Greenfield, Publisher







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It's tempting to skip vacations to be more productive, but workers actually may be doing their productivity a disservice by failing to rest and recharge.

The importance of using vacation time

How many employees have wished for a shorter work week, especially when it's only Tuesday and Friday is nowhere in sight? Though many professionals wish they worked fewer days each week, those same individuals likely aren't taking advantage of their hard-earned vacation time.

According to the "2018 State of the American Vacation" report from the U.S. Travel Association, more than half of all working Americans have unused paid vacation days. According to the USTA's Project Time Off, Americans are taking roughly one less week of vacation per year than they did in the mid-1970s, and the trend continues to decline. It's not much different in Canada. A 2020 ADP survey found that 49 percent of working Canadians were taking less or no vacation time during the holiday season. Fifty percent of women and 37 percent of men reported that they took less than half of their allotted time off that year.

Workers cite several reasons for skipping vacations, including feeling an obligation to employers or worrying that taking time off may make them stack up poorly against coworkers when being reviewed for promotions or raises. However, failing to take vacation has notable consequences that should not be ignored. Here's why individuals should make vacations priorities.

Avoid health consequences

A study published by the National Center of Biotechnology Information found that men who were at risk for heart disease and skipped vacation were 30 percent more likely

to have heart attacks than those who took extended time off during the year. Similar effects occur in women. Taking little or no time off also could put individuals at increased risk for anxiety, depression, obesity, insomnia, and other stress-related illnesses. particularly among females. Simply taking a vacation or two per year can help tame stress and improve individuals' long-term

Get a brain break

Focusing attention on new scenery and activities for a week or more can improve performance upon returning to work. The USTA also indicates having a vacation to look forward to can motivate individuals to finish a project or report in a timely manner.

Enjoy higher job satisfaction

The Society for Human Resource Management said that 78 percent of human resources directors found that employees who took more vacation days reported higher job satisfaction. That could be because vacations help people feel less stressed and generally happier, which can extend to the workplace.

Develop strong bonds with family

Having fun with the family away from the distractions of daily life is a major advantage of vacationing. Few families have consistent time to spend together, but vacations enable everyone to take a break from the routine frenzy and focus on one another.

It's tempting to skip vacations to be more productive, but workers actually may be doing their productivity a disservice by failing to rest and recharge.

Qualities to look for in a post-retirement job

The notion of relaxing on a beach all day in one's golden years is still a retirement dream for millions of adults across the globe. But many individuals also harbor a desire to keep working after retiring. Whether it's a volunteering gig or a part-time job retirees are looking for, certain qualities can make an opportunity uniquely suited to a post-retirement job.

- Flexibility: Retirees may be looking to contribute to their communities or simply earn a little spending money, but they will likely still want the freedom to travel or spend time with their families whenever they choose. So, flexibility is something to look for in a post-retirement job. This is what makes consultant work so attractive to retirees. In-person hours may not be required of consultants, who can then offer their input while visiting their grandchildren or traveling the world.
- Socialization: Though the ability to work from home can make it easier for retirees to earn some extra money, some seniors aren't concerned about their finances but want to work so they can get out of the house. In that case, look for a job that offers the opportunity to socialize and meet new people. Socializing as an older adult is a great way to fend off loneliness. In addition, one study published in 2007 in the journal of the American Public Health Association found that social support networks have a positive effect on cognition among older adults. So, a post-retirement job that enables retirees to socialize could delay or reduce the severity of age-related cognitive decline.
- Engagement: A job seniors find engaging also

is more likely to provide the types of benefits seniors are looking for in post-retirement work. For example, researchers at Boston College's Sloan Center on Aging and Work found that seniors who find a job or volunteering opportunity truly engaging are more likely to benefit psychologically from those experiences than those whose post-retirement work is not engaging. If seniors find themselves simply going through the motions with their post-retirement work, they can look for opportunities that they can be more enthusiastic about.

• Pressure-free: Regardless of what retirees did for a living prior to calling it a career, chances are they dealt with work-related stress. In fact, the American Stress Institute reports that 83 percent of workers in the United States suffer from work-related stress, while Statistics Canada reports that 62 percent of Canadian workers say work is their main source of stress. After a lifetime of confronting work-related stress, individuals who want to work in retirement should look for pressure-free opportunities. This is an important quality, as the ASI indicates that stress has been linked to increased rates of heart attack, hypertension and other disorders.

The right post-retirement job may differ from what individuals looked for during their careers. Various qualities can combine to make for a post-retirement gig that benefits seniors in myriad ways.



Whether it's a volunteering gig or a part-time job retirees are looking for, certain qualities can make an opportunity uniquely suited to a post-retirement job.

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How women professionals can make more time for family

Women wear many hats every day. That's especially true for women juggling families and careers. Chauffeur, negotiator, advocate, moderator, mom, wife, and employee are just some of the titles that apply to modern women.

Data from the U.S. Department of Labor and the U.S. Census Bureau indicate women represent nearly half of the United States workforce, but women still devote more time than men to housework and child care. While few are advocating for traditional gender roles of the past to be reinstated, a Pew Research survey found that very few adults (16 percent) indicated having a mother who works fulltime is the "ideal situation" for the family. Nearly 42 percent said a mother who works part-time is ideal. Even among full-time working mothers, only about 20 percent said that having a full-time working mother is ideal for young children.

"Ideal" is not always practical, and since the Pew survey, the workforce has changed in many ways, particularly by the number of employers who have adopted family-friendly policies or pivoted to remote working during the COVID-19 pandemic. That means working moms have even greater leverage to find a balance that works for their unique situations. These tips can help women free up more time for what's most meaningful to them.

• Employ time-saving strategies. Embrace ways to save time during the day. Order groceries online during a lunch break and pick them up curbside after work. Pool resources with a neighbor to cover school transportation if busing is not provided. Schedule conference calls

Data from the U.S. Department of Labor and the U.S. Census Bureau indicate women represent nearly half of the United States workforce, but women still devote more time than men to housework and child care.

during commutes so they don't eat into the rest of the day.

- Define your priorities. Think about what cannot be compromised or negotiated. Maybe that is being home at a particular time each day so the family enjoys dinner together. Get clear ideas of what you value most so you can build plans around those priorities.
- Take vacation time. Make it a point to use all vacation time, coordinating days off to coincide with family members' days off. Family vacations offer the best shots at uninterrupted, enjoyable time together. They should be ranked highly and scheduled early to ensure travel is possible.
- Use technology to stay connected. There are times when the family may not be able to gather in person. This became evident at the start of the pandemic, when social distancing and isolation became a cautionary tactic to prevent disease proliferation. If the kids are missing you or you are missing the kids at any time during the day, a video chat can be just what everyone needs to feel better.
- Outsource housework and chores with smart ideas. If the budget is there, hire a housekeeper to come in weekly to tame messes around the house. A "mom's helper" can be hired to come in and tend to certain needs. Family calendar apps can serve as personal assistants to keep track of family appointments. Clothing subscription boxes save time and provide a way

to have carefully curated outfits shipped right to your home. A robot vacuum can tame dog fur on the rug while you are working in a home office. These ideas can free up additional time to spend with the family.

Working mothers can employ strategies to ensure ample time can be devoted to the ones they love.



Working mothers can employ strategies to ensure ample time can be devoted to the ones they love.

Financial Plus honors its working women



Front row, left to right: Audrey Hollocker, Celina Garza, and Rose Bonnell.

Back row, left to right: Jennifer Truckenbrod, Laurie Eich, Nancy Faber and Alejandra Hernandez.

Financial Plus would like to thank all the hardworking women that have become indispensable to our business & our customers.

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Simple ways to modernize your résumé

Since the onset of the COVID-19 pandemic more than two years ago, businesses, especially small firms, have struggled to find employees to fill vacancies within their companies. A survey from CNBC/Survey Monkey released in May 2022 indicated that 52 percent of small business owners reported it had grown more difficult to find qualified people over the previous 12 months.

The difficulty many businesses are having in regard finding qualified applicants can be seen as a great opportunity by skilled professionals looking for a new job. Qualified job seekers can take advantage of the lack of competition to land their dream jobs. Prior to beginning a new job search, seasoned professionals might want to consider some strategies to modernize their résumés and improve their chances of finding a dream job.

· Reconsider your résumé template. If it's been awhile since you looked for a new job, chances are strong the design of your résumé could be viewed as outdated. Fairly or unfairly, an old template could give prospective employers the impression that your skills are as outdated as your résumé. Jobscan.co/resume-templates offers a host of Microsoft Word-compatible free résumé templates. These templates are categorized, with some specifically for senior- and executive-level positions and others based on how job seekers want to list their skills and experience (i.e., chronological, hybrid, etc.).

- Prominently display your abilities. The job-seeking experts at Jobscan indicate that the average recruiter spends around six to seven seconds glancing at a typical résumé before deciding if an applicant could be a good fit. With such little time to make a strong first impression, applicants will want to emphasize their skills at the top of their résumés. Recruiters and human resources professionals who see an attractive skillset might then be compelled to explore the document further to determine how those skills were acquired.
- Avoid information overload. If HR professionals and recruiters are

only spending a few seconds scanning each résumé, applicants will want to keep job descriptions short and sweet. Condense responsibilities into bullet points, ideally using just a single line for each point. Avoid listing too many bullet

points for each job, as that could affect the likelihood that the résumé will get more than a passing glance.

· Remove outdated information. The online jobs resource Indeed notes that seasoned professionals who have been with their current employers for more than five years can remove certain sections on a résumé. Sections like internships, awards received early in a career, volunteer gigs from years ago, and pre-college educational background do not need to be listed on experienced

professionals' résumés.

Now could be a good time for experienced professionals to look for a new job. The first step in a successful job search could be modernizing a résumé to more closely reflect where candidates are in their careers.

CELEBRATING WOMEN IN BUSINESS





Seasoned professionals might want to consider some strategies to modernize their résumés and improve their chances of finding a dream job.



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