

# NO JOB? NO PROB!



How to  
Pay Your Bills,  
Feed Your Mind,  
and Have a Blast  
When You're  
Out of Work

**NICHOLAS NIGRO**

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# **No Job? No Prob!**

*How to Pay Your Bills, Feed Your Mind, and Have a Blast When You're Out of Work*

Nicholas Nigro

**For Nicholas Nigro Sr., who appreciated life's simple things: reading books, watching the Yankees, and growing tomatoes.**

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# INTRODUCTION

## *Unemployed and Proud*

*For myself, I am an optimist.  
It does not seem to be much use being anything else.*

—Winston Churchill

History is awash with men and women who—either voluntarily or involuntarily—found themselves without a job and source of income, but who subsequently righted their seemingly sinking ships and sailed on to bigger, better, and brighter horizons. This is precisely the forward-moving current you want to get swept up in.

However, be ever-vigilant, jobless traveler! Watch out for those riptides. If you equate your unemployment days and nights with a devastating shipwreck, you more than likely will emerge from the ordeal bruised and battered. It's a self-fulfilling prophecy that you would be wise to avoid at all costs.

If, on the other hand, you regard your joblessness as a mere life pothole—albeit one that may shake and rattle, and roll you for a moment or two—you'll find yourself in the enviable position of total control of your situation. Strive always to be the lord and master of your own destiny. Never for a moment relinquish stewardship of your today, your tomorrow, and the tomorrow after that.

## **Every Ending Is a New Beginning**

Positive thinking at this stage in your life and times is critical to both your present straits and your future prospects. No one can dispute that the absence of a job and a corresponding income stream is a potentially alarming scenario. But if you firmly believe that your current joblessness is merely a temporary glitch in your abiding life expedition, your outlook will noticeably brighten, as will your chances for entering into a new and improved job, career, or business startup.

Most of us know people who lost their jobs and immediately pushed the panic button. But, more often than not, these same men and women recovered with what, in many instances, could be described as genuine aplomb. In other words, they unearthed new jobs, careers, or business enterprises that—*courtesy of having been an unemployment statistic*—proved most fortuitous for both their short- and long-term futures.

## ~~Count Your Blessings in Disguise~~

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The oft-repeated idiom, “It’s a blessing in disguise,” rings true time and again for countless unemployed folks who find themselves a bit down at first, but who endure and live to tell about the dazzling light show they encounter at the ends of their jobless tunnels—metaphorically speaking, of course. Rising from the jobless ashes like a phoenix is a recurring theme for many transitory retirees—aka the unemployed. And this isn’t to suggest that because you’re out of work, you are somehow the stuff of legend, akin to baseball icon Lou Gehrig, “the luckiest man on the face of the earth.” Gehrig, after all, was terminally ill—a dying man—when he uttered those immortal words. You aren’t on the way out; *you’re on the way up*. No death certificate has yet listed the cause of death as unemployment. It is therefore prudent that you treat this workfree snapshot in your life as both an ending *and* a beginning, because that’s exactly what it is.

## **Unemployment Transformations Happen Every Day to Everyday People Like You**

What follows is an illuminating case in point from the reality laboratory that vividly illustrates the *endings as beginnings* philosophy as it specifically applies to surviving the vicissitudes of joblessness and, more importantly, emerging whole from its sometimes smothering and rather extended shadow. You are sure to appreciate the protagonist’s accomplishments and how persons in your situation replicate them every single day.

So, let us turn the clock back to 1972, when a young man by the name of Rich Covello receives his diploma—a bachelor of science in business administration, specializing in management—from Manhattan College in the tony Riverdale section of the Bronx. Upon graduation, Rich’s fledgling job offers in the corporate milieu find him—yes—donning a suit and tie, but essentially toiling in glorified drudgework with less than stellar compensation for his consistently conscientious labors. Rich manages the electronics department in the most internationally renowned department store in the world—Macy’s at Herald Square. He subsequently assumes comparable job positions in now defunct department stores such as A&S, Kresge’s, and Britt’s. Throughout Rich’s early years in the labor force, which take him through the colorful decade of the 1970s, he collects unemployment benefits on multiple occasions.

During these aforementioned stretches of joblessness, Rich, to employ his choice of words, “schemes.” This may ring pejorative to untrained ears, and maybe even a little nefarious, but scheming is Rich’s personally preferred phrase for *brainstorming*, which is always a prized card up your jobless hand—an ace up your sleeve. In other words, Rich utilizes snippets of his jobless free time to, in essence, divine his future. He simultaneously goes back to school to earn his MBA degree. Importantly, Rich also takes full advantage of his unemployment freedom to have a fair share of good times. A big baseball fan, he visits ballparks in cities ranging from Pittsburgh’s now obsolete Three Rivers Stadium to Chicago’s historic Wrigley Field. In between bouts of traveling, he inaugurates Monopoly and Clue board game tournaments with his friends and neighbors.

As fate would have it, Rich’s final jobless stint—which he doesn’t realize at the time is his last ride into the unemployment sunset—comes attached to a veritable pot of gold. (And no, it has nothing to do with any kind of generous severance package.) Rather, tired of toiling for others in the corporate rough-and-tumble, Rich opts to go into business for himself. The only questions that remain are: What kind of business should it be? What kind of business *will* it be?



Rich's unemployment-inspired quality time enables him to feel, among many things, a health and wellness tsunami stirring beneath the surface of the consumer consciousness. He briefly considers opening up a restaurant that sells salads *and salads alone*. He researches all of the minutiae that such an undertaking would entail, and even has potential business names at the ready: Salad King and Land of a Thousand Salads top the lengthy list. Eventually, the logistics of a venture of this width and breadth prove too problematic for him at his relatively young age and limited resources. Salad King would necessitate some serious venture capital and a few ready, willing, and able risk-takers to invest in a wholly unique kind of eatery for a different day. Remember: this is the late 1970s. And suffice it to say that lenders brandishing sacks full of money to breathe life into this trailblazing idea, including family and friends, are hard to come by.

To make a long story short, Rich speaks with a neighbor of his who owns and operates a small pet food and supply shop on Manhattan's Upper East Side. This entrepreneur fervently believes that the pet care trade is an up-and-coming sector of commerce, even though most people regard it as a grubbing way to earn a buck. He importunes Rich to get in on its ground floor before it's too late.

And so, with a younger partner to help pay the bills and fulfill the workload, Rich makes the quantum leap and purchases a mom-and-pop shop that sells cat and dog merchandise. It is located on a busy boulevard in the New York City borough of Queens and called Pet Nosh. This modest acquisition of an existing store with an established cash flow enables Rich to subsist—although quite meagerly at first—while building up the business. His mother nevertheless refers to his entrepreneurial adventure as a “hobby,” and anticipates that her son will soon come to his senses and return to the *cornucopia of benefits and lifetime of security* that America's corporate world bestows upon its employees.

Fast-forward seventeen years to 1996: Rich and his two business partners sell their eight pet food and supply superstores to retail chain Petco for \$19.1 million. Fast forward five more years to 2001, Rich is back in the very same business for another go-around, and is today successfully competing against the Goliath retailer who bought him out lock, stock, and barrel, as well as with the industry leader, PetSmart. His new superstores are called Pet Goods ([PetGoods.com](http://PetGoods.com)).

The abiding lesson to be gleaned from this rags-to-riches story is that Rich transformed job loss (in his particular case, multiple job losses) into a career and business that has made him a few dollars along the way. He also had oodles of fun orchestrating his next moves. And this isn't to intimate that his course is right for you, or even remotely practical for your particular life circumstances and interests. It's meant only to exemplify what you need to do while traversing the unemployment bridge. That is, take an inventory of who you are right now and ask yourself what you would like to happen in both your immediate and long-term futures. You've got to visualize what you want your new beginning—post-unemployment—to resemble. It's your call. You've experienced an unmistakable ending (the loss of a job), and now it's time to assess where you can go from here—where, in fact, you want to go from this point onward.



## Unemployment Benefit #1

You are no longer in earshot of a “Mexican Hat Dance” cell phone ringtone all day, every day.



## EXERCISE

### Endings as Beginnings: Jobless Test Number One

Ask yourself and honestly answer these questions to acquire a genuine feel for the impending course you want to chart:

1. Do you want to remain in the same job field that you were previously in?
2. If you answered “yes” to #1, which of the following best describes your reason for wanting to remain in the same job field?
  - Distinctive skills and/or a specialized education you already possess
  - A genuine love of the job field
  - The salary your job field offers
  - Other:
3. Are you poised and ready for a complete job sea change?

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4. Are you willing and able to work in a different job field?

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5. If you are, do you have any particular areas in mind?
6. What are they?
7. Is a business of your own something you’ve always wanted?

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8. Is being your own boss practical considering your current life circumstances (family responsibilities, finances, etc.)?\_\_\_\_\_
9. Are you open to just about *anything*—a new job, career, or business in whatever strikes your fancy or comes your way?

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10. Are you prepared to re-enter the “traditional” working environment?

11. Does a “nontraditional” working situation sound tempting?

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12. Do you really want to work at all?

Thoughtful answers to these questions will expose your unique bottom line as it relates to your particular destiny. In point of fact, there are innumerable unemployment turnaround stories in Jobless Land. There are countless people who fast found themselves swept up by something totally new, exciting, and rewarding. Indeed, a spanking new job, career, or business—that only yesterday you never saw coming—could be in your crystal ball. But then again, maybe that’s not at all what you desire. Whatever scenario eventually plays out, you want to be able to say, without any hesitation on your part, that having been jobless is what augured your new beginning and bestowed upon you the ultimate unemployment benefit.

## **Worst-case Scenarios Often Aren’t that Bad**

Before you can spank the bottom of your job loss progeny—your *new beginning*—you’ve naturally got to confront head-on a stable of very understandable fears. To help you accomplish this not inconsiderable task, let us return to the college classroom for one last lesson—specifically, to a course called Essentials in Marketing. The instructor is a man by the name of Dr. Andre San Augustine. And one of the course’s requirements is the dreaded oral presentation.

Dr. San Augustine fully appreciates that human nature equates a speech in front of a group of people as something on par with crossing the ocean in a leaky skiff, facing a firing squad, or, perhaps eating a live scorpion to survive in the tradition of Bear Grylls. So, prior to his students delivering their respective presentations, the professor poses this question as the crux of his lecture: “What’s the worst thing that can possibly happen to you while making your presentation?” He adds, “You’re not going to die.” And so it goes with your myriad jobless fears. *You’re not going to die.*

That said, now is as good a time as any for you to identify your innumerable unemployment fears and link each one—very specifically—with what you deem a worst-case scenario. By completing this somewhat involved and thoughtful exercise, you’ll more than likely be surprised that the worst-case scenarios envisioned are often not that bad. Before proceeding with this assignment, contemplate these three generally accepted truths:

1. **You are among a longstanding fraternity—the unemployed.** You are not alone in being jobless in the here and now. And recorded history is chock full of persons who lost their livelihoods and then made some nifty rebounds.
  2. **There are solutions to virtually every problem that you encounter.** If you do what you have to do in confronting each one of them (and, granted, some of these solutions may not be especially appetizing as they relate to your psyche and pride), you’ll make it to the *other side* in one piece. (And you won’t need John Edward to conjure up your late Aunt Hazel or your childhood teddy bear to get you there.)
  3. **Adversity more often than not makes us stronger and more resilient human beings.** You’ll be alive and well when you get your next job, forge a new career, or start a fresh business.
-



## EXERCISE

### Let Go and Go Forward

It's critical that you both get over the loss of your previous job and begin hunting for your next one psychologically unshackled. What follows is a series of questions that'll assist you in coming to terms with the particulars that you didn't like about your last job or career path. Simultaneously, your answers will shine light on the very things that you want to steer clear of in your next employment incarnation:

1. What prescribed job tasks did you least appreciate in your last place of employment?
2. What work relationships did you find counterproductive?

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3. What aspects of your compensation did you think were subpar?
4. What job responsibilities did you consider too great? Too trifling?
5. What job roles did you play that were underappreciated or unappreciated altogether?
6. What else bugged you about your last job?

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(If there aren't enough lines here, feel free to continue your list on the back pages of this book . . . and breathe a sigh of relief that you escaped from that horrible time-suck of a job in one piece.)

If you honestly and thoroughly answer these questions, you'll have the written evidence you need to divorce yourself from your past employment and plot your future with confidence.



## Unemployment Benefit #2

Instead of being a bit player in your co-workers' decidedly uninteresting soap operas, you can watch more compelling soap operas on television.



## EXERCISE

### Jobless Fear Factor: Worst-case Scenarios

This exercise is divided into the five categories listed below. It asks that you put down on paper your biggest fear or fears as it relates to each one of them. After enumerating your fears under the various classifications, connect them—one by one—with what you deem a *realistic* worst-case scenario that could arise (e.g., FEAR: Won't be able to pay next month's rent on time. WORST-CASE SCENARIO: Landlord will harass me with phone calls).

To assist you in this exercise, ask yourself questions like these to first identify your fears and then facilitate the painting of your worst-case scenario pictures:

#### Financial Obligations

1. For how long can I meet my financial responsibilities without a source of income?

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2. Where can I generate part-time income while simultaneously looking for a full-time job?

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3. If need be, do I know people who could lend me money in a pinch?

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4. What are the areas in my life where I can make sacrifices to tide me over until I find work?

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### Personal Relationships

5. Will my family and friends support me emotionally in forging a new start?

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6. Do I know people who can help me find my next job, career, or a worthwhile business opportunity?

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7. How will a temporary loss of income impact the various relationships in my life?

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### Health and Wellness

8. Will my health suffer when I am unemployed because of lifestyle changes?

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9. Will I be able to maintain medical coverage when I'm out of work?

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### Job Safari Pitfalls

10. Will my current skills be enough to land me a quality job in the near future?

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11. Am I emotionally ready to make a big job or career change?

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### Competitive Edge

12. Am I sharp enough to beat out the stiff competition for good jobs?

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13. Have my interview skills gotten rusty?

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## **If You Think You Have It Bad...**

In the rooms of many twelve-step programs, sentiment like this is regularly spoken: “The worst problem in the room is yours—because it’s happening to *you*.” In other words, you may hear a heaping helping of horror stories from others—folks who have had and have it much rougher than you do—but, still, your little sliver of the world and particular problems matter a whole lot more to you. And while you may supremely empathize with your fellow weary world travelers, the problems that hit home the hardest are understandably your own.

Nevertheless, the expression “Misery loves company” resonates with us when we are down and knocked for a loop. So, while we are wading through the important bailiwick of this thing called attitude, we’d be remiss by not prying open the “If You Think You Have It Bad” file and revisiting the Great Depression, a time in our nation’s history (and indeed the world’s history) when unemployment, underemployment, and widespread despair were omnipresent. Chew on these stubborn facts:

- In 1933, unemployment hit 24.9 percent of the population.
- Between 1929 and 1933, money supply contracted 31 percent.
- More than 10,000 banks failed between 1929 and 1933. This figure represented 40 percent of the total number of lending institutions.
- Thousands of depositors lost their life savings due to bank failures—to the tune of \$2 billion!
- In 1933, President Franklin Roosevelt declared a bank holiday to cut short a run on banks by panicked depositors.
- Industrial stock prices lost more than 80 percent of their value between 1929 and 1933.
- The nation’s Gross National Product (GNP) fell 31 percent in the first four years of this economic descent to end all economic descents.

Perhaps you can take a smidgen of succor in knowing that the jobless environment in which you presently find yourself—which, to be sure, is no bed of roses—is nonetheless a whole lot more hospitable than it was during the Great Depression years. And you won’t need to sell apples and lemons or pencils on the street—as some forlorn folks did in those days of yore—to earn a few hard-to-come-by pennies, nickels, and dimes. Among today’s multiple income-generating possibilities, you can sell things on eBay, for instance, to narrow any financial gaps generated by your unemployment. If you qualify, you can receive unemployment insurance. There are job fairs to help you locate work. The list goes on and on. In fact, there are more helping hands around these days than ever before, and we’ll be enumerating both what they are and where they can be accessed throughout the pages of this book—so, by all means, keep reading.

## **Feel Proud to Be a Jobless Statistic**

As previously noted, you are in esteemed company as a charter member in good standing of the Jobless Society. Joblessness happens to the best of us. It is not quite the ultimate equalizer that dea

is, but it's pretty darn egalitarian when it puts out its well-tread welcome mat. Look upon unemployment as an adult worker bee's rite of passage. Wear your unemployment status with pride because there's absolutely nothing to be ashamed of.

## What Do You Do Now?

We are very often defined by what we *do* in life—by our jobs, careers, or businesses. Our workloads are who we are in the probing eyes of many others, and little else matters. And so, not surprisingly, unemployment raises a few self-esteem concerns. What if, God forbid, someone asks you what you *do* or how you earn your living, when you're living the life of an intrepid job or career *seeker*? Here are some possible answers to that oft-posed question:

- *I'm between jobs* (a safe and benign old favorite).
- *I'm looking for a better-paying job* (bland but truthful in many instances).
- *I'm plotting my next career move* (rings a touch more active and bolder to the ears).
- *I'm presently a jobless statistic* (which you are).
- *I've been downsized to a couch potato* (sad but true).
- *I'm tired of paying taxes and thought I'd take a time-out from earning taxable income* (a capital idea).
- *I thought I'd use some of my retirement time while I still have my own teeth* (solid food for thought).
- *I'm in a work stoppage* (who could argue with that?).
- *I'm an unemployment benefits collector* (if the shoe fits ...).
- *I'm a jobless engineer seeking a change in careers* (a noble endeavor).

## Unemployment: Membership Has Its Privileges

Men and women who have taken a life blow or two (or three) are more apt to experience their greatest career successes, instances of personal redemption, and other lofty life feats. History tells us as much. In life, you have to be tested to earn your flight wings, so to speak. With a little adversity to draw on as your energy source, you are more likely to be a life achiever than somebody who has known no crises or encountered no real obstacles.

That said, if you consider your unemployment status as loaded with benefits beyond a government paycheck, you'll parry this life blow with the dexterity of Muhammad Ali in his prime. You are in essence a survivor on the Jobless Island. But in your very own personal reality show, you want to be voted off this island—eventually, at least. Being the last man or woman standing in the sand is not the prize. Leaving in one piece, better for having weathered the jobless time spent, is your ultimate goal. What's imperative is that you scrupulously look for the potential benefits of unemployment while you're unemployed, because they really do exist.



### EXERCISE



## Membership Has Its Privileges and “Unemployment Benefits”

1. Are you spending more time with and getting to better know members of your family circle (husband, wife, children, et al)?
2. Are you saving money courtesy of no longer commuting to work? (Fewer gasoline purchases amounts to *not* feathering the nests of OPEC members, enhancing oil company bottom lines, and contributing to obscene executive bonuses.)
3. Are you catching up on your sleep (which scientists say is essential to healthier living)?\_\_\_\_\_
4. Are you seeing and getting to know neighbors with whom you rarely spoke previously (or whom you never even knew were your neighbors)?
5. Are you exercising more courtesy of your newfound flexible schedule—perhaps going to the gym, jogging, bicycling, or taking long walks?
6. Are you eating better—more healthy foods in less stressful settings—than when you were on the job? (Polishing off a greasy sandwich at your desk at work or purchasing fare at a fast-food joint during a harried lunch break is a recipe for clogged arteries and every conceivable ailment.)\_\_\_\_\_
7. Are you discovering the artist within you by working on craft projects or other artistic endeavors that you never had the time for before?\_\_\_\_\_
8. Are you taking note of the little things in life that you never noticed in your fast and furious world of work, work, work?
9. Are you taking an interest in community affairs and local issues that you never previously contemplated or had the time for?
10. Are you finally free from the tyranny of an unappreciative and parsimonious employer?\_\_\_\_\_

If you answered yes to one or more of the above questions, you’ve uncovered some of the benefits of being unemployed—and there are many more where those came from!

## Survivors: A Who’s Who of the Formerly Unemployed

As a dues-paying member of the unemployment fraternity, you are in the company of more than a few good men and women. Recruitment, in fact, is multiplying like rabbits as you read these words. In addition, the alumni in this esteemed assemblage are at once a numerous and remarkably diverse cast of characters. (We’ve briefly touched on this very subject in this chapter—i.e., that you are not alone in your jobless straits—but it pays to drive this point home.)

Yes, their names are legion—both the present unemployed as well as the formerly unemployed. So to tie a neat bow around this chapter about the importance of a positive attitude—which simultaneously paying homage to the celebrity culture in which we live—we’re going to exhume a sundry crop of currently famous folks who previously experienced a moment or two as jobless statistics. Again, what their individual stories underscore is that prosperity—to paraphrase the lamented President Herbert Hoover—is often just around the corner. But, just like the stars of the down-and-out-nonentity-to-well-to-do-celebrity tales you’re about to encounter, you too have got to keep on walking the straight and narrow, accentuating the positive along the way, until you reach the

corner.

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Now, let's have a little fun here and permit several formerly jobless souls—who are now familiar faces (or familiar names, at least)—to introduce themselves to us in the tradition of the long-running, immensely popular, and historic game show known as *What's My Line*. You are hereby christened panelist in *What's My Unemployment Line*, and your job is to hazard a guess, based on their individual tales from the jobless side of the tracks, who each one of these formerly unemployed—and not prominent—men and women is.

### ***What's my unemployment line?***

My savings are nearly depleted. A nest egg for the future is nowhere to be found—there's barely an embryo of savings in the bank. On past tax returns dating back almost two decades, my occupation is listed as “actor.” But, alas, my phone is not ringing off the hook with job offers.

So, what's shocking about this scenario, you ask? Doesn't the preponderance of the population of California consist of aspiring actors and actresses? Perhaps, but the reality is that I'm living in a true bed camper in the golden state's San Fernando Valley. What galls me is that I, only recently, boldly went where no man has gone before. And now I'm compelled to take any job that comes my way—even appearing at private parties—just to pay my bills and support my family.

### ***Care to hazard a guess as to who I am?***

I'm **William Shatner**, Captain James T. Kirk of the Starship Enterprise. And yes, things got pretty bad for me after *Star Trek* was cancelled. The Trekkie phenomenon didn't take flight until years later courtesy of the show being discovered by the masses in reruns. I now refer to my jobless stint as “the period.” But look how things turned out. You know me now as Denny Crane on *Boston Legal* and the peripatetic spokesperson in Priceline commercials.



### ***What's my unemployment line?***

To live closer to my sister, I have just moved from Portugal to Edinburgh, Scotland. Born and raised in England, I recently ventured to Portugal to teach English as a foreign language. While living there, I met a Portuguese television journalist, married him, and had a child. Our marriage, however, was short-lived and we separated.

Sans both a marriage and a job, and with a daughter to raise on my own, I try to get my life in order. I have long fancied myself a gifted writer and have been developing a multi-layered fantasy story about a young boy with certain innate qualities beyond the capacity of mere mortals like us. I want to complete the manuscript now more than ever and see it published in book form someday. I apply for a governmental grant to help me do this. The Scottish government comes through with a helping hand—and their modest munificence enables me to see the project through to its conclusion.

During this topsy-turvy period of time, I am also diagnosed with clinical depression and receive government assistance to help me pay my bills. With my finished book manuscript now making the rounds in literary circles, I receive several rejections, which are never welcome salutations. Finally, the children's book division of the British company Bloomsbury agrees to publish my book in the United Kingdom. American rights to the title are subsequently purchased by Scholastic, which introduces my work to the vast readership in the land of the free and home of the brave.

## ***Care to hazard a guess as to who I am?***

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I'm **J. K. Rowling**, author of the *Harry Potter* fantasy series of books. Things looked pretty grim for a spell. But I endured and the breaks started coming my way. I am now one of the wealthiest people in world. *Forbes* magazine says that I'm the first person to reach the billionaire stratosphere *solely* by writing books. Not bad for a formerly unemployed person collecting welfare.



## ***What's my unemployment line?***

I am living in an apartment with no furniture to speak of and no telephone. I dropped out of high school to forge a career as an actor. I repeatedly go to auditions, but don't know how much longer I can survive in my present state of increasingly conspicuous deprivation. I desperately need a well-paying job.

Fortunately, one particular audition offers me a glimmer of hope. I'm told that NBC is seriously considering me for a starring role in a new sitcom, and that they'll be calling me with a decision shortly. But the trouble is: I don't have a phone! I'm compelled by necessity to give them the number of a phone booth near my less than humble abode, pretending it's my home phone. I tell the folks at the network to call me between the hours of four and five o'clock in the afternoon—when I'm home from my busy day. (The scenario just laid out, believe it or not, took place before answering machines became commonplace, let alone voicemail and cell phone technology, which were more than a decade down the road.)

Camping out in the phone booth for the specified time period, I actually get the call I've been hoping and praying for, and am offered a part in a television sitcom. It subsequently becomes a big hit. Simultaneously, I also star in a few big screen blockbusters.

## ***Care to hazard a guess as to who I am?***

I'm **Michael J. Fox**, star of *Family Ties* and the *Back to the Future* movie trilogy. I was jobless and broke when I landed the role of Alex Keaton in *Family Ties*, which ran for seven years. Since that time, more than a quarter of a century ago, I've done lots of television and movies, including starring in the long-running, award-winning sitcom *Spin City*.



## ***What's my unemployment line?***

I've just been fired from my job for, in essence, talking too much and saying an impolitic thing or two. Funny, I'd been discharged from past positions for similar infractions. But, I suppose, that's the nature of the industry I work in.

I must admit that during these stretches of joblessness, things occasionally got pretty tight for me. I once visited a convenience store to buy a few needed grocery items, tried to pay with my credit card, and had the plastic money chopped up in front of me—as well as fellow store patrons—by an over-

conscientious clerk.

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Never one to throw in the towel in the field I always wanted to make a name in, I get another job. Things work out a little better for me during this go around. For one, I no longer employ a name that is not my own—like Rusty Sharpe or Jeff Christie. Now I can be my own man and host a radio program where expressing my opinions is what I get paid to do, and saying an impolitic thing or two won't get me fired.

### ***Care to hazard a guess as to who I am?***

I am **Rush Limbaugh**, immensely popular and always controversial host of *The Rush Limbaugh Show*, a nationally syndicated radio broadcast heard all across the fruited plain. From as long as I can remember, I always wanted to be a successful radio deejay. I persevered through periodic firings and joblessness to become the undisputed king of talk radio.



### ***What's my unemployment line?***

I've just been let go from my first reporting job because while covering stories I was less than successful at masking my emotions and keeping my personal opinions at arm's length. And not to pile on here, but I've had a pretty rough upbringing. As a young girl, I took solace in assuming the imaginary role of interviewer by probing the hearts and souls of my corncob doll and the vociferous and curious pack of crows that regularly visited my family home.

But my aforementioned job loss doesn't get me down—it is merely a temporary blip on my career radar. In fact, it serves as a bridge to what I really want to do and what I am most qualified to do.

### ***Care to hazard a guess as to who I am?***

I am **Oprah Winfrey**, multiple Emmy Award-winning host of *The Oprah Winfrey Show*, the highest-rated talk show in the annals of television. I am also the first African American billionaire, not to mention a brand unto myself. I firmly believe that “luck is a matter of preparation meeting opportunity.”



### ***What's my unemployment line?***

I marry my drug counselor, who most definitely helped me kick a habit that would have eventually cast me asunder, and then I divorce him. I am jobless for occasional stretches of time. I am also the recipient of governmental assistance at various points in my early adult life. Intermingled with my unemployment episodes are a panoply of jobs, including working in a funeral parlor prettying up the dearly departed, sweating profusely as a bricklayer under the baking hot sun, washing dishes in a fast-food joint, and counting out money in the guise of bank teller.

Although I toil in a variety of lowly jobs, my life goal is to become a comedienne and actress someday. And through all of my trials and tribulations, I never lose faith that my heartfelt goal will be realized. Eventually, I help found the San Diego Repertory Company. It is there that I take an unusual stage name that sticks to me like glue—whoopee!

## ~~Care to hazard a guess as to who I am?~~

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I am Caryn Johnson, better known as **Whoopi Goldberg**. I am one of only four actresses to have won an Emmy, Grammy, Oscar, and Tony. I have also attained a prominent seat on *The View*—a not-too-shabby résumé for an unemployment alumnus.



Sure, we've just focused our rhetorical howitzers on celebrities, mainly amid the glitter and glare of Tinseltown. There are, however, untold business success stories that are the offspring of struggle, including periodic and, in some instances, lengthy periods of unemployment and all of the uncertainties and high anxieties that come with it.

Take **Ray Kroc**, the man who transformed a fast-food hamburger restaurant into an international phenomenon and one of the most identifiable brands on the planet. He wasn't born with a silver spoon in his mouth—not even a plastic one. Kroc grew up in Chicago, Illinois, the son of Czech immigrants and toiled in every job imaginable, including paper-cup salesman and piano player. He lost many jobs and experienced bouts of unemployment.

Ray Kroc eventually became a traveling salesman who extolled the mind-blowing virtues of multi-speed mixer machines. This particular job brought him into contact with two brothers: Richard and Maurice McDonald, the founders of the original McDonald's fast-food restaurant. Let's just say that the rest of the history ...

Meanwhile, **Milton Hershey**, born on a small farm in Pennsylvania Dutch Country, quit school with only a fourth-grade education under his belt. As a youth, he served in an apprenticeship with a Lancaster, Pennsylvania printer, but lost his position when he purposely permitted his hat to tumble into a printing press, wreaking havoc on the job at hand. Subsequently, he served as an apprentice with a maker of candies. Years later, he tried his hand at a candy-making business of his own, then another and another after that with less than sweet results. But Milton Hershey persevered. Ever hear of Hershey's chocolates? How about Hershey, Pennsylvania?

Joblessness happens to a cross-section of one and all in the twenty-first century, just as it did in the days of yore. For most people, unemployment is just a blip—a learning experience—ushering in a new chapter in their lives. By maintaining a positive attitude during your joblessness, you are most definitely poised on the precipice of something new and exciting. So, just roll with the punches, and you'll not only elude the jabs that come your way, but you'll end up a stronger, more durable fighter for future bouts.

## **Unemployment Funnies**

Come hell or high water, it pays to maintain a sense of humor in life. Death and dying are fodder for all kinds of jokes. So, it should come as no surprise to you that job loss and stretches of unemployment spur their share of humorous anecdotes, one-liners, and jokes. Just remember the old saying, "Laugh and the whole world laughs with you; cry and you cry alone."

## **Unemployment Sleep Number**

What's your unemployment sleep number? In case you're wondering, this number has nothing to do with the squishy quality, or lack thereof, of your mattress. It refers to how many hours of sleep you get courtesy of not having to go to work in the morning. So, what is it: ten, twelve, fourteen?

## **Lost and Found**

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The truth is sometimes stranger than fiction. Ted gets the bad news that he's just been laid off. He meets his longtime co-worker, Paul, in the hallway shortly thereafter. Noticing something amiss, Paul asks: "What's wrong? You look like you've just seen Lord Voldemort." Ted answers, "I've just lost my job." Matter-of-factly, Paul responds, "It'll probably turn up in lost and found—everything else does." (Paul, an allergy sufferer with perpetually clogged ears, obviously lost something in the congested translation.)

## **Embarrassing Moment**

"Hey, your pink slip is showing!" Don't let this happen to you. Dress for success, even when jobless—even if you're purchasing your clothes at a Salvation Army thrift shop.

## **New Age Joblessness**

Spotted on the highways and byways are wearers of T-shirts sporting such slogans as:

- Will Work for a Tofu Hotdog
- Will Work for an iPod
- Will Work for a Panini Sandwich
- Will Work for a Peppermint Latte
- Will Work for a Fuzzy Peach Smoothie

## **Unemployment Inflation**

During the Great Depression, the query made legendary by desperate jobless souls was: "Brother, can you spare a dime?" That same question today—adjusted for inflation—would be: "Brother, can you spare \$1.20?" or, on second thought, "Brother or sister, can you spare \$1.20?"

## **There's Always a Bright Side**

For women on the unemployment rolls, look on the bright side of joblessness: There are no glass ceilings where you stand now.

## **Unemployment Benefits ... German Style**

The world's oldest profession is perfectly legal in Germany. Located next door to an unemployment office, one particular firm in this resilient profession offers healthy discounts to the jobless minion. One unemployed fellow—and highly satisfied patron—remarks at his good fortune: "Before I could only have my fun once every couple of months, if that. But now I can go twice a month for rockbottom price, and the quality of the service still remains the same." An employee of the firm confirms the customer's assessment: "We give them the same service, just without the long talks that we usually do to get a client going. At that price we can't afford to waste that much time."

## **Tax Deferment**

So, you finally found a foolproof way to reduce your tax burden and stick it to the IRS. Losing your job is a sure-fire tax saver every time.

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## **Politicians Say the Darndest Things**

When it comes to unemployment, politicians are known to weigh in. Harry Truman once said, “It’s a recession when your neighbor loses his job; it’s a depression when you lose your own.” Former British Prime Minister Edward Heath opined that “unemployment is of vital importance, particularly to the unemployed.” A truer statement was never uttered. “In the long run, the right answer to unemployment is to create more jobs,” said George W. Bush during a presidential radio address. Who can argue with that logic?

## **New World in the Morning**

Losing your job, or voluntarily leaving a job you didn’t much care for, has been known to cure morning sickness. It’s also been known to combat rude awakenings. When you’ve long equated the rooster’s clarion call with a day of drudgery, unemployment removes the equivalent of a daiquiri hangover.

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**PART ONE**  
***TAKING CONTROL***



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sample content of No Job? No Probl!: How to Pay Your Bills, Feed Your Mind, and Have a Blast When You're Out of Work

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