

## In an uncertain world, workers need a Plan B

by Michael\_Kinsman

Several years ago, I was summoned to a meeting with three of my editors.

At the time, I was working in a satellite office and I had little idea of what was going on at the main office. But when my boss, her boss and his boss called me to a meeting, I knew it wasn't good.

They set up a meeting at a restaurant and we agreed to meet there at noon.

All I could think is that they were going to fire me and they had arranged to do it in a public setting so I couldn't yell and scream and jump up and down.

I got nervous on the way to the meeting not because I feared being fired, but because I realized I didn't have a Plan B.

That's the way it is in life. Most of us think we have a Plan B in place for our careers, yet when the chips are down, that semi-formulated Plan B kind of melts away.

But there is no excuse these days not to have a Plan B.

No one's job is 100 percent secure and no one can predict what economic or technology changes are going to do to our workplaces in the months or years ahead. We are living in a time of dramatic workplace churn and we need to adjust our attitudes to deal with it.

In their book, "I Didn't See It Coming" (Wiley, \$24.95), two former broadcast executives and a professor of industrial/organizational psychology make the case that we all may face turmoil in our jobs, that there are warning signs around us that we often don't recognize or take to heart, and that there are things we can do to prepare ourselves if our work world crumbles.

Executives Nancy C. Widman and Amy Dorn Kopelan and Dr. Elaine J. Eisenman lament that professionals often get blindsided in their jobs because they aren't grounded and respectful of the risks that exist in every business environment.

One of their soundest ideas is to develop an exit strategy from our jobs.

That might sound rather like Harvard Business School jargon, but it is important to everyone to be prepared.

They offer four elements that we should put in place:

- Create an exit fund. Having a financial cushion in case your displaced seems sound enough, yet how many of us have stockpiled cash for that day?

- Organize a personal board of directors. Pull together a group of advisers - outside of your workplace - who know your strengths and weaknesses. But make sure these people don't have an emotional link to you.

- Increase your marketability. Think realistically where you want to be in a few years, make sure you have the skills to get there and then draw up a game plan for getting there.

- Leverage your contacts. It's tough to keep up professional contacts, but if the day arrives when you need them, the extra work you put in will be well worth it. These are the people that are going to help you rebound.

As it turns out, I didn't lose my job that day I had the ominous meeting with three editors. We had a wide-ranging discussion about the future and I got a free lunch.

But on the way back to the office, I decided it was time to get busy with my own Plan B.

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