

# MONEY TALK

## SHIFTING TOWARD THE FOUR-DAY WORKWEEK

Better able to concentrate. Having more energy to complete tasks. Enjoying improved work-life balance. The benefits some Americans are experiencing after switching to a four-day workweek are real and causing employers to take notice.

A recent study in the United Kingdom followed the experiences of nearly 3,000 workers across various industries who shortened their work schedules to four days per week. The study was conducted by researchers from Boston College and the University of Cambridge, who reported: "We know that on a variety of metrics, whether we're talking about revenue, [workforce] attrition, self-reports of productivity, employee well-being, and costs, we had really good results."

While there are still concerns among business leaders about practicality and implementation, simply knowing there may be options on the horizon has re-energized many people to approach work with new confidence and optimism.

"In a survey of 2,000 U.S. employees conducted by The Workforce Institute, 82% said they would be interested in a four-day workweek." — *Forbes.com*



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## PART-TIME RETIREMENT

Retirement is a milestone eagerly anticipated by most people. However, traditional retirement may not be the ideal choice for everyone. In recent years, part-time retirement has emerged as a popular alternative, allowing a flexible and balanced approach to the golden years. Fortunately, some employers are taking note and offering part-time options that benefit both the employer and the employee.



### EMPLOYER BENEFITS

- ▶ Retaining workers with key skills
- ▶ Gradually transitioning to the next generation of business leaders with minimal disruption to daily operations
- ▶ Mitigating the impact of “flash retirement” when large numbers of employees reach retirement age at once
- ▶ Reducing payroll costs with part-time salaries
- ▶ Realizing further reductions in costs by training existing employees to fill the retirees’ positions, which is typically less expensive than hiring new employees

### EMPLOYEE BENEFITS

- ▶ Engaging in meaningful work while finding time to pursue hobbies and interests
- ▶ Maintaining a continued source of income and, in some cases, keeping employer-sponsored benefits
- ▶ Remaining mentally active and challenged
- ▶ Delaying required minimum distributions (RMDs) from pre-tax retirement accounts, if allowed in your situation

If you’re considering a part-time retirement arrangement with your employer, be sure to initiate the conversation at least six months in advance. Emphasize the advantages it offers the organization, and be prepared to provide specific details about your preferred structure. Include your desired working hours and the benefits you wish to retain. By approaching this conversation with clarity and collaboration, you can pave the way for a successful working agreement with your employer.



## NAVIGATING THE JOB MARKET WITH CONFIDENCE

A recent *Talent.com* survey revealed 61% of workers are concerned about their job security. That translates into a lot of worry and stress among the workforce. If you find yourself anxious about your employment status, here are some tips to help you confidently navigate your options.

**Take stock of your skill set.** Determine your areas of expertise so you can differentiate yourself from others and clearly define how you will bring value to the current employment landscape.

**Ponder a pivot.** Do research into which industries are struggling and which are growing. If you find

yourself drawn to something different, consider making a switch.

**Network like a boss.** Reach out to past colleagues and managers, seek out people on social media who are in your desired industry, and tap family and friends for additional connections.

**Refresh your resume.** Make sure your recent accomplishments, milestones and quantitative measures of success are up to date and in a polished, professional format.

## QUICK TIPS: READING BODY LANGUAGE WHEN NEGOTIATING

When negotiating a deal, know where you stand by observing these body-language cues.

People who make direct eye contact with you likely have a greater interest in what you’re saying. A slight raising of the eyebrows can also indicate curiosity.

When you reach out to shake hands, keep your palm vertical, which suggests a recognition of equality and respect. If the other person reaches out with a palm facing down, it can signal an attempt to express dominance. Alternatively, a palms-up hand can indicate submissiveness.

Open body posture tends to show receptiveness, while closed postures can signify a lack of interest or discomfort in a situation or encounter.

Maintaining the appropriate distance between yourself and other people can put them at ease and avoid any social misunderstanding that might diminish your message. Standing or sitting too close can be interpreted as a violation of personal space.



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## CHANGE YOUR PRIVACY SETTINGS ON SOCIAL MEDIA

In today's hyper-connected world, social media security matters more than ever. The best way to protect your identity is by tightening your privacy settings. These tips can bolster your online security.

**Manage who can see your posts.** It's best only to share updates with your friends, so make sure your profiles and posts are not public.

**Don't share your location.** Publicizing your current location, especially when you're out of town,

announces your home is vulnerable. Wait to share vacation photos until after you've returned home.

**Be picky about your friends.** Don't accept friend requests from strangers. Scammers commonly establish fake accounts to access personal data.

**Review tags.** If you're tagged in someone else's post, take a moment to review the details. Make sure your friends aren't inadvertently sharing your personal information.

