Breaking the Dress Code

Plus

Budget Planning
Spam, spam, spam...
Christmas Comes Early
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Welcome again to PA Enterprise! And thank you all for your fantastic feedback from October’s PA Enterprise, the very first issue of our e-magazine. We’re very happy with the way it’s going, but fundamentally, it’s down to you – if our readers don’t like it, then we must be doing something wrong. Thankfully we’ve had some very positive feedback so far. Though, please, keep the comments coming, whether good or bad, so we can make sure we’re providing you with the e-magazine you need and deserve!

So, what have we got for you in the second issue? Well, I know it seems too early yet, but Christmas is indeed on its way. At DeskDemon we undertook a user survey to find out how many of you had booked your Christmas parties already. The results were quite surprising – find out how in ‘Christmas Comes Early’. And to continue the theme and prepare you all for the often-infamous event, we have an article on ‘How to Survive the Office Party’, so you’re not the reason that the party is infamous this year.

As the winter begins to draw in, we’ve put together a tasty November menu for you as well as, with all our thoughts going out to warm climates, Tips for Hassle-Free Travel Insurance. And, as we all know that this time of year has the disturbing habit of being ridiculously expensive, we have an article on ‘Budget Planning - It’s Elementary My Dear Watson’, an article on managing your personal budget. It’s full of simple but incredibly effective tips on how to ensure your life isn’t nagged by debt.

Another issue that people are always perplexed by is the dress code. What should you wear at work? Why are clothes such an issue? What do I wear to help and not hinder my chances of success? Our article ‘Breaking the Dress Code’ can’t give the definitive answer to all these questions, but it shows how you can give yourself the tools to do so yourself through seeing clothing as a language. Learn the complexities of the language and you should be well on the way. And with articles on spam, redundancy and project management too we’re keeping you up to speed with business.

So, all in all, we hope you enjoy this second issue of PA Enterprise. There should be something for everyone!

Basma Hadid
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DOES IT FEEL LIKE YOU HAVE TO BE SHERLOCK HOLMES TO SOLVE THE MYSTERY BEHIND BALANCING YOUR PERSONAL BUDGET? ARE YOU LIVING A MYSTERIOUS THRILLER WHERE YOUR REALISATION OF “FINANCIAL INDEPENDENCE AND SECURITY” IS A VICIOUS REPEATING CYCLE OF DEBT? DON’T BE AFRAID… SOMEHOW YOU’VE ENDED UP LOST IN THE “PLASTIC ZONE”. THE “PLASTIC ZONE” IS A SCARY PLACE. BUT YOU’RE NOT ALONE. THERE ARE MILLIONS OF PEOPLE TODAY LIVING THE SAME MYSTERIOUS LIFE IN THE PLASTIC ZONE. REMEMBER PAPER MONEY? YOU KNOW, THAT PAPER WITH CHARLES DARWIN PROUDLY DISPLAYED ON THEM. THEY HAVE VIRTUALLY DISAPPEARED FROM THE PLASTIC ZONE. IS REAL MONEY A FOREIGN OBJECT TO YOU? IS THE BALANCE OF YOUR CHECKING ACCOUNT MYSTERIOUSLY STUCK AT ZERO? IT’S TIME TO SOLVE THE MYSTERY.

THE GOOD NEWS IS, YOU DON’T HAVE TO BE A FINANCIAL WIZARD TO SOLVE IT, AND YOU CERTAINLY DON’T HAVE TO BE SHERLOCK HOLMES. YOU SEE IT REALLY IS AN ELEMENTARY CONCEPT. IF YOU ASK ANY PRIMARY SCHOOL STUDENT THEY’LL TELL YOU THAT YOU CAN’T TAKE 10 FROM 5 UNLESS YOU WANT TO GET INTO MINUS NUMBERS – AND THERE CAN’T BE ANY NEGATIVE INTEGERS IN THIS EQUATION. SIMPLY PUT, YOU CAN’T SPEND MORE THAN YOU HAVE! YOU HAVE TO FIT YOUR LIVING WITHIN YOUR MEANS.

FOR MOST OF US LIVING IN THE PLASTIC ZONE, THIS MEANS MAKING SOME SERIOUS CHANGES TO OUR SPENDING HABITS. IT SEEMS AN IMPOSSIBLE FEAT TO REDUCE DEBT WHILE STILL BUILDING A FOUNDATION FOR YOUR FINANCIAL SECURITY AND INDEPENDENCE. IT CAN BE DONE! AND IT IS “ELEMENTARY MY DEAR WATSON!”

KNOW WHERE YOUR MONEY GOES!

THE FIRST STEP IS TO REALISE WHERE YOUR MONEY GOES. HOW ARE YOU SPENDING IT? THIS REQUIRES A LITTLE RECORDING KEEPING BUT IS NOT DIFFICULT. SIMPLY WRITE DOWN EVERY PURCHASE YOU MAKE, THAT IS NOT A MONTHLY BILL, FOR AT LEAST A WEEK. THIS INCLUDES EVERY CHEQUE, DEBIT, CREDIT CARD, AND CASH TRANSACTION MADE (IF MARRIED, YOUR SPOUSE MUST DO THIS ALSO). WHEN FINISHED, SORT THESE INTO APPROPRIATE CATEGORIES TO PLUG INTO YOUR BUDGET LATER. FOR EXAMPLE, DINING OUT, LUNCH AT WORK, GROCERIES, COFFEE, GASOLINE, SNACKS… WELL, YOU GET THE IDEA.

SECOND, LETS TACKLE THAT DEBT. THE MONKEY ON YOUR BACK WILL ALWAYS INSIST ON BEING FED UNTIL YOU TAKE CONTROL OF YOUR MONEY AND SAY NO MORE! MAKE A COMMITMENT TO STOP USING THE CREDIT CARD. YOU MUST MAKE A DECISION TO INVEST IN YOURSELF FROM NOW ON – NOT THE CREDIT CARD COMPANIES. TAKE CONTROL BY KNOWING WHAT YOU OWE, WHAT YOU’RE PAYING AND HOW MUCH IT IS COSTING YOU. MAKE A LIST. INCLUDE CREDITORS NAME, AMOUNT OWED, INTEREST RATE, AND CURRENT
Minimum Monthly Payment.

Add up all of your current minimum monthly payments. This is your monthly debt reduction payment for the life of the debt. You will pay this consistent amount each month until the debt is paid in full. Roll down freed up monies from one creditor to the next as accounts are paid. For example, your list of payments includes a visa you must currently pay £80 per month. You will make that £80 payment regardless of the minimum due (unless for some reason the payment goes up) until the debt is paid. When it is paid you will take that £80 and apply to another creditors monthly payment. This is the secret to paying them off before you die! And still have time to enjoy a debt free lifestyle.

Next, you have to write down regular monthly expenses. Things like the mortgage, phone, electricity, and car payment – any expense that you pay every month. Insurance payments can be included if you pay monthly payments instead of a lump sum. Some of these expenses may not be the same each month (like the electricity bill). You should figure an average monthly amount for these. If your provider offers a budget plan where your payment can be a consistent amount each month, this makes budgeting these bills much easier. So do it!

Now figure in the variable expenses. These are things like car maintenance, home maintenance, property taxes, income taxes, insurances that are not paid monthly, pet care (vet bills and medicines), your family’s medical expenses. Go through your financial records and write down every expense you can find that did not occur on a regular monthly basis. When you’re done, add the total amounts for the year, divide by twelve, and this will give you an estimate of what you should be setting aside each month to budget these expenses. This is a variable expense monthly allowance to be included in your budget as a monthly expense. You should set aside this amount each month, perhaps in a savings account.

This is one of the most important steps in the budgeting process. The one step most of us forget. The biggest budget busters are these “unexpected expenses”. They’re not really unexpected. Most of us just have a tendency to treat them as if they are unexpected. You don’t plan for them. Consequently you will not be financially prepared when they need to be taken care of. You know that the car and home require some level of maintenance, but do you actually have a plan to pay for that expense? Or, when the hot water heater goes up the spout, will you be forced to resort to the help of the credit card companies? This is what they hope you will do. Of course the property taxes have to be paid. Will you have the payment when it is due?

To reduce debt and maintain a successful budget you have to plan for these “variables”. If not, you will inevitably use the credit cards to bail out and you’ll be defeating yourself. The variable expense allowance in your monthly budget will allow you save for these expenses and will be your defence against creating more debt. This is an essential step in building financial security, investing in yourself and remaining debt free.
Set a reasonable amount for your monthly savings allowance. This will be an emergency fund that can bail you out in case of tragic circumstances such as a serious illness or unemployment. Start with 10-15% of your income and cut back to as little as 5% if you need to balance the budget. But, do save something! Anything is better than nothing. If you have to start small, you should increase your savings allowance to reach at least 10% of your income as your finances improve.

Of course, once you have all of these figures in place you may find that you don't have enough money to cover all the expenses. You are not alone. I was amazed at how much more I was spending than I was earning. It finally made sense to me why I couldn't get ahead; why my debt kept increasing no matter how hard I tried to budget. This is when you have to start eliminating unnecessary spending, trimming down expenses by using some money saving strategies or possibly considering an extra income.

It isn't always an easy process. It depends on how much of your spending is “unnecessary”, how much you're paying out for debt, and how much you want to be free from debt and financially independent.

One thing is certain: if you take control of your money and are committed to living debt free, you will find success. If you just keep doing what you're doing, things will not change, but will inevitably get worse. You will continue to invest in credit card companies, spending money that you don't actually have, and don't have a plan to pay back.

So start with a good spending plan that cuts out unnecessary spending, reduces monthly bills and expenses to the bare minimum and eliminates credit card use. Save money in every area of your budget. Remember, £10 a month doesn't sound like a lot. But, a savings of £10 per month is £120 per year that you can apply somewhere else in the budget.

Every pound you free up helps bring the budget into balance, helps you live within your means. Don’t spend more than you have. It doesn’t get any more elementary than that!

Good Luck and Success! Live Debt Free to Be Free. You Deserve It!

Cheryl Johnson is the publisher of Simple Debt Free Living at www.simpledebtfreeliving.com. Simple Debt Free Living offers a self-help plan, ideas and resources for debt management, household budget planning and frugal and debt free living.
The infamous office party, dotted throughout with pitfalls and hazards. Fortunately help is at hand, with this list of the do’s and don’ts of the office party and how to survive it with your reputation intact or even improved!

Do’s and Don’ts of the Office Party

It’s the infamous occasion during an employee’s career that can determine how much of a success you will be. It can result in your career flourishing and blossoming and make working into an enjoyable experience or it can label you as the office clown who gets drunk at any opportunity and makes a complete fool of him/herself. I am of course referring to the office party, an event that can be both intimidating and nerve-wracking.

If you are one of the people who likes to make a good first impression and keep hold of their job for a prolonged period of time then help is at hand. I have prepared a set of do’s and don’ts to guide you on your way and avoid you making a scene in front of all your colleagues. Follow these instructions and you can’t go far wrong.

Don’ts…

- Don’t pig out on the food buffet. The key is to moderate what you eat and drink. Choose foods high in starch and protein that will help slow the absorption of alcohol into your bloodstream.
- Don’t pass up the opportunity to go to an office party. By not attending you are passing up a chance to enhance your reputation. And once you have arrived stay for at least 30 minutes; don’t make it seem as though you are really uncomfortable being there. However don’t party till the early hours of the morning.
- Don’t use the office party as an excuse to blow off steam. It may be an out of hour’s function, but you may well be meeting clients and other company contacts. Meeting important business contacts once you have had too much to drink will not help you to piece together coherent speech.
- Don’t bring any sort of gag gifts for your boss that

Leading on from the previous point, don’t take advantage of the open bar. Believe it or not your senior managers have spared the expense of an open bar so that employees can relax and have a few drinks – not so that you can prop up the drinks table and end up comatose in the corner.

By Rob Kingdom
you might usually bring to a private party outside of work to thank them for hosting the event. Your boss may easily have a different sense of humour to you and so, even if you think the gift is hilariously funny and would be perfect for him/her, chances are you are gravely mistaken. Your boss won’t think you’re clever or witty so think of other ways to impress him/her.

• Don’t drag out your clubbing attire from your wardrobe. Make sure you confirm the dress code with your manager and other colleagues. The last thing you want to do is turn up to a smart and formal event dressed in something too flashy or revealing.

• Don’t use the dance floor as an opportunity to showcase your latest dance moves you learned in a club over the weekend. There are no talent scouts watching, so the only people you are performing for are your colleagues – who are likely to have a different opinion of your “red hot” moves.

• Don’t spend all night talking about work. You will forever be labelled as the office bore, which is a hard reputation to shake off.

• Don’t under any circumstances get drunk and start flirting with other employees. A reputation as someone who cannot keep their hands to themselves is one you do not want and cannot be shaken off. In fact it is the kind of reputation that will follow you and haunt your career.

• Don’t even consider getting too friendly with any family members of your senior managers. This is one of the key office party faux pas and can have a devastating effect on your career. Providing your boss lets you keep your job, they will only do so to make your life a living hell.

• Don’t monopolise the conversation. Allow others to talk and listen to what they have to say. It is surprising how much more people will respect you if you give them your undivided attention. However, if you disagree with something someone has said then don’t argue with him or her passionately about it.

**Do’s…**

• Do keep conversation upbeat and positive. Don’t spend all night complaining and whinging about work-related or personal problems. If possible, avoid controversial topics of conversation such as religion or politics and definitely stay away from telling inappropriate jokes.

• Do keep one hand free at all times. You will at regular intervals have to offer a handshake to other employees and particularly business contacts from outside work. To help with this, hold your drink in your left hand so you are not offering a cold, wet handshake to people you meet.

• Do mingle with other people at the party. This is a good opportunity for networking and building contacts.

• Do make sure to read invitations carefully. Spouses or significant others are not always on the guest list for office functions. However, if the invite says a guest is permitted then make sure you do not bring an inappropriate guest.

• Do remember that the office party is still a business event. Although it is used to raise the morale of workers and to reward employees for their hard work you must still conduct yourself in a professional manner and with a sense of decorum. Take into account that your senior managers are observing you in a social capacity – chances are they are watching your every move!

• Do make sure to thank the person or persons who have taken the time to organise the event. It shows you have a sense of gratitude and appreciate the effort they have put in. Not to do so will hurt your reputation among managers and employees alike.

• Do inquire about the office policy on providing taxis for the journey home. If that is not the case then do book a taxi home; don’t drink and drive.

• And finally, do remember to enjoy yourself. It’s an office function, but make sure to at least look as though you are enjoying the event!

If you can follow these guidelines closely then you are well on your way to avoiding office embarrassment and are building yourself a good reputation with colleagues and clients.
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Breaking the Dress Code

Clothes are more than just materials to keep away the elements. They are a language all of us instinctively use when forming impressions of others. An awareness of this can help you make the right dress choices at work.

There’s no doubt about it, with suit-jacket and shirt, jeans and trainers, the millionaire entrepreneur can afford to be a free spirit. But what about all of us non-millionaires and millionaires-in-waiting out there? We can’t mix business with leisure with quite such surety and abandon. Should we dress down, dress up or mix it up? Should we follow that exhortation to “dress for the job we aspire to, not the job we have” and if so, does that mean donning jeans, Richard Branson style? Or does it mean upgrading our wardrobe labels? The reality is, unlike the millionaire entrepreneur, we don’t necessarily have much luxury of choice, and getting it wrong can regretfully have a negative effect on our career. An ambitious young person coming into the office in too casual clothes, even though in keeping with the office dress code, may not be taken seriously at all – colleagues may subconsciously dismiss him or her as inexperienced, and therefore not to be promoted.

In many ways it’s unfortunate, but there’s no way to get around it: clothing is a form of language. Like any language, it’s impossible to understand completely – with its ever-changing complexity and repercussions. Perhaps the only answer is all round nudity… but then, happily, the UK climate isn’t best suited to the birthday suit.

The Judge’s Wig

Uniforms and situation-specific attire have been a method of codifying social functions and conditions – of designating rules of behaviour for specific times and places – for as long as humans have been wearing clothes. A judge wears a wig because it symbolises stern, disengaged authority. Recently, there has been some talk of abolishing the wig for judges, to “bring them into the 21st century” and reduce the perception many people have of judges as imposing, socially disengaged figures. And, so the discussion of whether judges should keep wigs or not keep wigs brings up feelings and debate about so much more than the wig itself: of beliefs and understandings of justice and the role of the judge. That is why questions over the Muslim hijab and niqab have become embroiled in a much larger game of power, politics and cultural tension. That is not to say that a judge removing a wig, or a woman removing a veil solves anything; it just shows the emotive power of clothing.
Mixing Business with Leisure

Smart casual, “business casual”, dressing “studenty” in a work context is commonly thought to have come out of Silicon Valley in the 1980s. Its most famous exponents include Apple founder Steve Jobs and, later, Google founders Sergey Brin and Larry Page. To over simplify, young college geeks suddenly found themselves at the vanguard of technology, pulling in millions of dollars, where perhaps months before they had just outsider teens. Having experienced the 1960s watershed, a revolution against reserve, these young individualists wanted to introduce a more liberal, open-minded and less “corporate” version of capitalism. The casual attire, along with the pinball machines and pool tables, meant going to work was fun, not a chore – work should be about play! However, work dress isn’t as simple as dressing up. You can’t just change what you wear to make a work culture better. Casual work attire doesn’t necessarily make a place more enlightened.

In some ways there’s something democratic about school uniforms (admittedly only when excluding the teachers from the equation). It can mean kids who can’t afford the latest trends aren’t stigmatised and bullied – it levels the playing field. But, of course, businesses aren’t democracies, and even if companies expect smartness they don’t request all wear the same tie and blazer: wear the right tie with the right suit and you’re onto a winner, but get it wrong and you’re yesterday’s news.

In that sense, perhaps that’s the democratic appeal of the casual clothes at work – if all employees dress casually, at whatever level, it decreases the sense of hierarchy, the blue collar and white collar distinctions, the sense that if someone’s dresses above your pay packet you may have to pand or bow to them. Allowing everyone to dress down can send the message out that everyone is equally as important in the company: the CEO looks the same as the post room worker.

Of course, though it may introduce a more relaxed atmosphere for a period of time, it doesn’t actually bring workers more power. In fact, studies have shown that casual dress, along with a more recreational environment at work (such as the inclusion of a bar, café or pool table), makes work seem like an extension of home and so induces more work out of employees and coaxes them to work longer hours for less rewards.

Smart v Casual: A Drawn Contest

Work dress can be seen as a patchwork quilt of conflict in many ways…A casual-clothing workplace doesn’t necessarily make for a great place of work. But wear the right thing for you in a workplace, whatever the culture, and you’re on the right track to have a better day and career. So, how should you play it at work? What should you wear? The only thing to do is consult your work rulebook and look around you at your colleagues. See what they are wearing, at all levels of the company.

Remember that clothes are a language and people subconsciously make judgements and create associations about you through the visual language. That’s not to say they’re right in any way about their conclusions – their interpretations are of course open to prejudice and/or their own issues – but it does mean that wearing clothes (as is not wearing clothes) is a political issue. The more you are aware of others and what they wear the better your awareness and understanding of the power of clothing will be. Make sure it works for you, that you feel comfortable and proud, and that you don’t sell your ambitions, or your individuality, short.
Spam increased by 13% in 2005, and average spam levels in 2006 will remain at 2005’s level of 85% of all e-mail traffic, according to spam filtering specialist SoftScan (see www.softscan.co.uk).

Imagine the above statistic of 85% is your inbox. You have been away for the weekend and, upon your return, you decide to check your inbox to see if you’ve any important messages you need to deal with – and to see if your friends have sent you any funny pictures of course. Your inbox total reads 100 unread messages. Wow, you sure are popular! It’s only been a couple of days.

You open your inbox and are immediately downcast as you trawl through the mass of spam – unsolicited e-mails. Out of 100 messages only 15 will be what we call “real” mail. Of course, this is assuming you don’t have any spam filtering service, either with your ISP/mailhost or on your e-mail client.

The advent of ISPs, and the like, using spam filters and automatic virus checkers has certainly made a huge impact on the amount we no longer receive in our inboxes, but these are not infallible. Quite often the people who send spam find ways to circumvent the filters. Also, legitimate mail ends up in the spam/bulk e-mail folders and you have to wade through it all anyway.

Ways in Which to Stop Spam

- Use e-mail filtering on your own computer as well as your ISP’s.
- Only give out your e-mail address to friends, relatives and trusted colleagues. Use web-based e-mail for anything else. Be aware, though, that spammers use a lot of web-based e-mail services such as msn and yahoo and as such some websites do not accept registrations from these.
- If you send an e-mail to all your friends, don’t put them all in to the “to” field: use Bcc (Blind carbon copy).
- Make sure your e-mail software is set to not show images, and disable HTML mail: use plain text instead.
- Run anti-spyware programmes regularly.
- If you wish to join a website or forum, only use it if it gives you the option to hide your e-mail address.
- Don’t click the opt-out link in an e-mail; if it is from a reputable site, go to the site and search for their opt-out link that way. If it is spam, all it will do it verify your e-mail address as valid.
- Report spam to the sender’s ISP.
There is a wealth of information on the Internet on how to deal with unwanted e-mails. It is worth your while spending a little time to research.

**How to Deal With the Stress of Spam**

It is very annoying, time consuming and stressful having to deal with all that spam. It takes time out of your day in which you could be doing something else. So, how do you keep yourself from getting too stressed whilst wading through it all?

This is a question I can’t answer, as we all respond to and deal with stress differently. However, I can tell you how I have managed to actually find time to laugh at the vast amounts of spam I receive.

After sending any spam that dared to invade my inbox to the spam folder, I then go into the spam folder to check for legitimate mail. Once that’s done, I take a minute to look at the sender’s name on all the spam. These are automated random names, designed to look as though they are from real addresses or people, but some of them are humorous and so I look through to find the funniest. It only takes a couple of minutes, but laughing at it takes the stress away from having it at all, and then I can get on with the rest of my time online relaxed. Don’t let spam bother you, deal with it, laugh at it and then forget it.

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*Sue Neve is a graduate of the university of life. She can regularly be found trying to educate others, through discussion, about how to understand the society around them. Articles can be found at www.the-rant.co.uk.*

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It’s become a bit of a cliché to point out that Christmas decorations and advertising seem to appear in the shops earlier and earlier each year. The fact that people grumble about it must mean that, regardless of whether this is actually true, they must arrive too early already, and any earlier arrival can only be a bad thing.

Last May I noticed decorations up in the centre of a town I was staying in and truly believed the final step had arrived – year round Christmas decorations. Just as I began to panic that the sky was going to come crashing down someone told me that the decorations were still up due to a worker dispute. I was relieved. But, still, I hope they left them up – a few months more and they’d have to put them up again anyway.

In reality, there must be some equation that disqualifies Christmas decorations and advertising from being year round: a point has come in which Christmas...
fatigue outweighs any yuletide cheer and its accompanied spending. Father Christmases hanging about high streets at the height of summer, sweating away under their fake beards and red overcoats, wouldn't be a happy sight… though Australian Father Christmases have to suffer this very torture every single year.

The Christmas Party
A DeskDemon poll has just been undertaken to find out when PAs book, or plan to book, their office Christmas party. The results show that 35% had already done so, and another 34% planned to in the next few weeks (i.e. by the beginning of November). This all makes sense – planning and organising Christmas parties can be a real headache, and getting hold of a good venue on the day you want can prove to be a struggle.

However, the interesting statistic is that 31%, just under one third of those polled, planned to leave it until the last minute! First of all, well done! You’re putting up a fight against the increasing colonisation of the year by Christmas. You’re showing that you can’t be frightened or panicked into obsessing over Christmas in advance. And secondly, are you mad? It’ll be a complete nightmare to find a place at the last minute and it’s very possible that they’ll try to charge more. They’ll give you soggy, stale food and the venue will look better suited as a storage space!

In all seriousness, the poll perhaps shows the mixed feelings Christmas provokes in us. Everyone was once a child, and generally Christmas is something magical for children. Deep inside, somewhere, we carry that nostalgia, even as we find the grown-up modern Christmas, with its explosion of advertising and consumerism, bewildering…two thoughts, side by side, as we plough our way into the crowds and fight for our right to buy presents. The fact is, winter festivals and celebrations have been around in Britain, and many places in the world, for thousands of years. There’s something about human nature that needs an event to produce a spark in the cold, to bring people together when nature shuts up shop until spring. If we remember just that as the important thing at Christmas then we can’t go far wrong. It’s not about the presents or shops or decorations, it’s about people. So why not find that perfect venue and book it early, just for that reason!

Visit DeskDemon’s VenueDesk Section (www.venuedesk.com) to help you find the right venue for your office Christmas party!
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www.christmas-connections.co.uk
Redundancy – New Ageism Rulings May Lead to Complications and Discrimination

By Margaret Stead

As part of the raft of regulations introduced by the Government on 1st October, the qualifying upper age limit for redundancy payments and the right to claim unfair dismissal has been scrapped.

For each complete year of continuous service between the ages of 18 and 21, employees receive half a week’s pay. For each complete year of continuous service between the ages of 22 and 40, they receive one week’s pay. For each complete year of continuous service after the age of 41 you will receive one and a half week’s pay.

Previous rules stated that once an individual reached 64 the amount due was reduced by one-twelfth for every complete month they were over 64. This meant that if you were 65 or over you were not entitled to any payment for the extra years. This issue will no longer arise.

However, the service-related qualifying periods to make claims and the use of length of service, with its 20-year cap, in calculating payments will remain.

Whilst there is a great deal of support for the decision to scrap the age limit in the calculation of compensation, observers believe that the 20-year cap on length of service is unfair and arguably indirectly discriminatory.

Also, the default retirement age will be set at 65, making it legal for a company to retire an employee if they go about it with the correct procedure.

With regard to redundancy, a Government consultation paper on the new regulations states that a policy objective is to encourage culture change whereby employers retain workers past retirement age “Because they recognise the continued valuable contribution that they can make, not because it is cheaper to make them redundant.”

However an alternative view is that the setting of a default retirement age will encourage some employers to retire workers once they reach 65 rather than face higher redundancy costs should this situation arise once the worker is over the default retirement age.
In our opinion, older workers should receive ‘Affirmative Payment’ recognising their length of service and taking into account that a person made redundant after the age of 50 is eight times less likely to return to work than a person made redundant at a younger age (Employment and Older People: Help the Aged Policy Statement 2004) Employment lawyers suggest that employers should now check their redundancy schemes and, as with the statutory scheme, remove any unjustifiable age-discriminatory provisions. Employers should also be careful of selecting employees for redundancy in a way that could be considered discriminatory. Redundancy selection based on “flexibility” or “last in, first out” could be construed as discriminatory and should be examined sooner rather than later.

The biggest impact the legislation will have is on dismissal procedures. As the upper age limits for claiming redundancy or unfair dismissal is extended beyond the normal retirement age it is advisable for the employer to set a new retirement date.

Failure to do this will increase the risk of the employee claiming that the real reason for any future dismissal is not retirement, but for some other reason such as “redundancy” or “capability”. In such a case, according to Richard Butler International Lawyers, “The dismissal would be unfair, unless the statutory procedure has been followed.” Failure to follow the proper procedure on retirement could expose the employer to an unfair dismissal claim resulting in a basic and compensatory award of a maximum of £58,400 (as of February 2006) or possibly an order for reinstatement or engagement.

Employers should decide their position on age, audit employment policies for age bias, particularly considering, for example, recruitment and benefit schemes, access to training and opportunities for promotion, equal opportunities and redundancy policies. A planned retirement procedure should be formulated and a “duty to consider” procedure. Employers should start now, as eradicating ageist attitudes and implementing change will take time.

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Carrot and Coriander Soup

Serves 4

Ingredients:
- 50g/4 tbsp butter
- 450g sliced carrots
- 2 sliced leeks
- 1 tbsp ground coriander
- 1.2 litres/5 cups chicken stock
- 150ml / ½ cup Greek-style yogurt
- Salt and ground black pepper
- 2-3 tbsp chopped fresh coriander for garnish

1. Melt the butter in a large saucepan. Add the carrots and leeks stirring well making sure the vegetables are coated with butter. Cover and cook for 10-15 minutes, until the vegetables begin to soften but not colour.

2. Stir in the ground coriander and continue cooking for 1 minute. Pour in the stock and season with salt and pepper. Bring to the boil, cover and simmer for about 20 minutes, until the carrots and leeks are both tender.

3. Allow the soup to cool down, then puree in a blender until smooth. Return the soup to the saucepan and add about 2 tbsp of the yogurt, taste the soup and adjust the seasoning again to your taste. Reheat gently being careful not to boil the soup.

4. Ladle the soup into bowls and add a spoonful of the remaining yogurt into the centre of each. Scatter over the fresh coriander and serve immediately while hot.

TIP: Use homemade chicken stock for this soup for added flavour rather than stock made from cubes.

Haddock with Parsley Sauce

Serves 4

Ingredients:
- 4 Haddock fillets (each approx. 175g)
- 50g/4 tbsp butter
- 150ml / ½ cup fish stock
- 150ml / ½ cup milk
- 1 Bay leaf
- 4 tsp plain flour
- 4 tbsp cream
- 1 egg yolk
- 3 tbsp chopped fresh parsley
- Grated rind and juice of ½ lemon
- Salt and ground black pepper

1. Place the fish in a frying pan and heat 2 tbsp of the butter, the milk, the fish stock, the bay leaf and the seasoning, and heat over a moderately low heat to simmering point. Reduce the heat, cover the pan with a lid and pouch the fish for about 15 minutes, depending on how thick the fillets are, until the fish is tender and the flesh begins to gently flake.

2. Move the fish to a served warming plate very carefully, cover the fish and keep warm while the sauce is being made. Return the cooking liquid to the heat and bring to the boil while stirring. Simmer for about 5 minutes and then take out the bay leaf.
Melt the remaining butter in a saucepan and add the flour, stirring continuously for 1 minute. Remove from the heat and gradually stir in the fish cooking liquid. Return to the heat and bring to the boil stirring continuously. Simmer for about 5 minutes, stirring frequently.

Remove the pan from the heat; blend the cream into the egg yolk, then stir into the sauce with the parsley. Reheat gently, stirring for a few minutes; do not allow the sauce to boil. Remove from the heat, add the lemon juice and rind, and season to taste with salt and pepper. Pour about 3-4 tsp on top of the fish, and pour the remaining sauce into a warmed sauceboat and serve with the fish.

TIP: Serve the fish with boiled baby potatoes, carrots and green beans.

Baked Stuffed Apples

Serves 4

Ingredients:
- 4 cooking Bramley apples
- 1 egg yolk
- 25g/2 tbsp butter
- 5ml/1 tsp clear honey
- 50g chopped dried apricots
- 75g/1 cup ground almonds

1. Preheat the oven to 200°C/400°F/Gas 6. Beat together the egg yolk, butter, honey, apricots and almonds.

2. Remove the cores from the apples using a large apple corer. Score a line with the point of a sharp knife around the circumference of each apple.

3. Grease a shallow baking dish and arrange the cooking apples in the dish.

4. Divide the apricot mixture among the cavities in the apples, then bake in the oven for 45-60 minutes, until the apples are fluffy.

TIP: Drizzle honey on the apples before serving.

Did You Know?
There are more than 7,000 varieties of apples
Travel insurance is essential for any trip abroad. But we so often don’t have the right cover. There are some things everyone should look out for when buying travel insurance, to help make it, and your trip, hassle-free.

1. Take a Closer Look Before You Buy
   Many people assume that there’s little difference between most travel insurance policies. In reality, the quality of cover, options included and excesses you’ll have to pay will vary. This might seem trivial now but will be crucial should you need to claim.

A lot of disputes arise because people think they’re covered and discover too late that they’re not. So before you simply opt for the cheapest premium, take a closer look and make sure you’re comparing like with like.

In particular, be sure to check:

- **Policy excess**: don’t just compare premiums; check how much of a claim you would have to pay. If the excess is £50 per item that means you have to pay the first £50 of any claim for each item you are claiming for.
- **The maximum you can claim for individual items**.
- **The level of medical protection you have**, particularly in countries like the USA where medical costs can be higher.
- **What you’re not covered for**, such as pre-existing medical conditions.
- If you’re covered for lost or stolen cash and how much.
- If loss is covered as well as theft.
- If 24-hour emergency assistance is included or optional.

A comprehensive list of insurers can be found in the Travel Insurance Index.

2. Disclose Any Existing Medical Conditions
   Your travel insurance policy is a contract between you and the insurance company based upon “utmost good faith”. As such you have a duty to disclose anything that may affect the acceptance or terms of a policy, any exclusions or its price.

Be completely open and honest about your medical history and any activities you’re likely to take part in, whether you think they’re risky or not. As with any insurance policy: if in doubt declare it anyway. One of the most common defences made by insurers when declining a claim is that information was not disclosed or not correctly disclosed. Declare everything and document it.

3. Take a Copy Document With You
   Most good policy travel insurance documents will confirm the claim procedures to follow in the event of theft or loss, what you are covered for and, most importantly, who to call in an emergency. Having this information to hand can save a lot of unnecessary stress if you need help whilst away. ➤
4 **Document Any Valuable Items**
Take photos and keep receipts for expensive items such as jewellery or cameras you plan to take with you on holiday. Having proof helps enormously if you claim for these high-value items.

5 **Report Any Thefts or Losses Quickly**
Any losses or thefts should be reported immediately to the local police. Get an accident report number or similar documentary proof that you’ve officially reported the loss and, if you’re on a package holiday, again quickly report the situation to the hotel or travel company rep.

If your bag is lost, stolen or damaged at the airport, report it immediately and get a receipt from the airline or baggage handler.

6 **Be Prepared for Medical Claims**
The old E111 forms have now been replaced by the European Health Insurance Card (EHIC) which entitles the holder to free medical treatment within Europe, equivalent to that available on the NHS. Application forms are available from Post Offices and should be submitted at least ten days before you travel. This is based upon agreements between EU countries and qualifies visitors for the same medical treatment as local citizens.

Before you leave, check your policy document or contact the insurer to confirm what precise steps your insurance company requires you to take in a medical emergency. If you have to buy any treatments or medicines, again keep receipts and original prescriptions if possible.

7 **When You Get Home**
If you need to make a claim, examine the small print, contact your insurer and work out what you can claim for. Gather and submit all supporting documentation via recorded delivery (keeping copies for yourself) as evidence of your claim. Submit receipts, photographs and copies of any police or medical reports you have received.

Keep copies all correspondence and make detailed records of every phone call, including the name of the person you spoke with and the time of your call.

8 **What if Your Claim is Declined?**
The insurer could decline your claim for many reasons. For example, most policies won’t cover alcohol-related incidents and, like all insurance, you must take “reasonable” care of your belongings.

Your first step is to appeal against the decision, providing detailed and specific points for your argument, backed up by any additional evidence. If you feel you have been poorly treated you can take your case to the Financial Ombudsman Service.
SuDoku has had a whirlwind few years, becoming a worldwide phenomenon. And who are we to stop a good thing? Here’s a DeskDemon SuDoku for you to have a go at. If you’ve not played before, the object of the game is simply to insert numbers into the blank squares so that each row, column and 3-by-3 box contains the digits 1–9 just once. It might be easy to explain, but it’s not always that simple to do.

Solutions:

Did You Know?
The origin of the name of the number puzzle ‘sudoku’ is written ‘suudoku’ in Japanese. The character “Su” means “number” and “doku” means “single”
Project management is no easy task. But, if you follow certain steps, take certain precautions and prepare for various contingencies, you have a vastly greater chance of successful completion.

Managing a project can be daunting. Whether planning your wedding, developing a new website or building your dream house by the sea, you need to employ project management techniques to help you succeed. I’ll summarise the top 7 best practices at the heart of good project management, which can help you to achieve project success.

Define the Scope and Objectives
Firstly, understand the project objectives. Suppose your boss asks you to organise a blood donor campaign, is the objective to get as much blood donated as possible? Or, is it to raise the local company profile? Deciding the real objectives will help you plan the project.

Scope defines the boundary of the project. Is the organisation of transport to take staff to the blood bank within scope? Or, should staff make their own way there? Deciding what’s in or out of scope will determine the amount of work that needs performing.

Understand who the stakeholders are, what they expect to be delivered, and enlist their support. Once you’ve defined the scope and objectives, get the stakeholders to review and agree to them.

Define the Deliverables
You must define what will be delivered by the project. If your project is an advertising campaign for a new chocolate bar, then one deliverable might be the artwork for an advertisement. So, decide what tangible things will be delivered and document them in enough detail to enable someone else to produce them correctly and effectively.

Key stakeholders must review the definition of deliverables and must agree they accurately reflect what must be delivered.

Project Planning
Planning requires that the project manager decides which people, resources and budget are required to complete the project.

You must define what activities are required to produce the deliverables using techniques such as “work breakdown structures”. You must estimate the time and effort required for each activity, dependencies between activities and decide a realistic schedule to complete them. Involve the project team in estimating how long activities will take. Set milestones which indicate critical dates during the project. Write this into the project plan. Get the key stakeholders to review and agree to the plan.
Communication

Project plans are useless unless they’ve been communicated effectively to the project team. Every team member needs to know his or her responsibilities. I once worked on a project where the project manager sat in his office surrounded by huge paper schedules. The problem was, nobody on his team knew what the tasks and milestones were because he hadn’t shared the plan with them. The project hit all kinds of problems with people doing activities they deemed important rather than doing the activities assigned by the project manager.

Tracking and Reporting Project Progress

Once your project is underway you must monitor and compare the actual progress with the planned progress. You will need progress reports from project team members. You should record variations between the actual and planned cost, schedule and scope. You should report variations to your manager and key stakeholders and take corrective actions if variations get too large.

You can adjust the plan in many ways to get the project back on track but you will always end up juggling cost, scope and schedule. If the project manager changes one of these, then one or both of the other elements will inevitably need changing. It is juggling these three elements – known as the project triangle – that typically causes a project manager the most headaches!

Change Management

Stakeholders often change their mind about what must be delivered. Sometimes the business environment changes after the project starts, so assumptions made at the beginning of the project may no longer be valid. This often means the scope or deliverables of the project need changing. If a project manager accepted all changes into the project, the project would inevitably go over budget, be late and might never be completed.

By managing changes, the project manager can make decisions about whether or not to incorporate the changes immediately or in the future, or to reject them. This increases the chances of project success because the project manager controls how the changes are incorporated, can allocate resources accordingly and can plan when and how the changes are made. Not managing changes effectively is often a reason why projects fail.

Risk Management

Risks are events that can adversely affect the successful outcome of the project. I’ve worked on projects where risks have included staff lacking the technical skills to perform the work, hardware not being delivered on time and the control room at risk of flooding as well as many others. Risks will vary for each project but the main risks to a project must be identified as soon as possible. Plans must be made to avoid the risk, or, if the risk cannot be avoided, to mitigate the risk to lessen its impact if it occurs. This is known as risk management.

You don’t manage all risks because there could be too many and not all risks have the same impact. So, identify all risks, estimate the likelihood of each risk occurring (1 = not likely, 2 = maybe likely, 3 = very likely). Estimate its impact on the project (1 = low, 2 = medium, 3 = high) and then multiply the two numbers together to give the risk factor. High risk factors indicate the severest risks. Manage the ten with the highest risk factors. Constantly review risks and lookout for new ones since they have a habit of occurring at any time.

Not managing risks effectively is a common reason why projects fail.

Summary

Following these best practices cannot guarantee a successful project but they will provide a better chance of success. Disregarding these best practices will almost certainly lead to project failure.

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