

LABOUR MARKET NEWS

Alberta Employment and Immigration

Peace River • High Level



Find a job in finance

Getting started in this challenging and customer-oriented career



Getting a job in the finance industry is more about who you are than what you know. Many employers will gladly provide training to those they consider the “right” people. This makes finance an ideal field for those who are looking for a stable career but never had the opportunity to pursue training on their own, or for those who have trained and worked in other fields but always wanted to give finance a try.

Bob Carpenter, general manager and CEO of Horizon Credit Union in Peace River, has seen this situation happen firsthand. In his previous finance job, one of the vice-presidents was hired from a different career field but he had the skills needed to make a successful transition to finance. While not everyone can walk into a vice-president position, they can use their skills to get their foot in the door and work their way up.

Demand

Banks and credit unions are great places to get started in the finance industry, and the demand for

workers is fairly steady, notes Carpenter. Carolyn Robinson, human resources manager at the credit union, says the demand at their branch may be slightly higher than other places in the area, but she’s still seeing a need for people at other financial institutions as well. “We’re hiring right now because we’re on an upswing, whereas others seem to be hiring part-time.”

Carpenter suggests the part-time hires have to do with filling in gaps here and there, but says part-time employees are generally the first to move up to full-time positions when they become available. Working part-time also helps you get accustomed to an organization and its way of doing things.

Starting out

Most people starting out in banks or credit unions are hired as financial customer service representatives (CSRs). CSRs are also called bank tellers or member service representatives (See sidebar on page 3 for more information on this position).

Training is mostly done right on the front lines by job shadowing experienced CSRs, so new employees can get a feel for how to handle customer’s concerns in a real-life setting. Serving customers can be tough at times, which is why Carpenter looks for a few important qualities when hiring new employees.

“We want people who are upbeat and have a positive attitude,” Carpenter says.



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Are you good with numbers? Consider a career in the finance industry.

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 **Job seekers**

Employers 

Look for the articles that are of most interest to you.

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“We are screening for personality first—we can train someone, but the one thing we can’t change is their personality.”

“We can train someone, but the one thing we can’t change is their personality.”

Those wanting to get into this field should also be skilled communicators, and be able to serve customers efficiently and courteously. They’ll be working with others on a regular basis, so they should be comfortable working as part of a team. They should be detail-oriented, as this business involves crunching numbers accurately, and being a problem solver to help resolve issues within the organization and with customers.

Moving up

Another key to getting a job in finance, particularly with Horizon Credit Union says Carpenter, is showing that you’re looking for a career, not just a job. He wants people who are committed to the organization and would like to work their way up the ranks. Just as moving from part-time to full-time is standard within the credit union, so is moving from an entry-level position to one that’s higher up, he says.

“We like to promote from within because it’s motivational for staff,” says Carpenter.

Not to mention those who have been hired at entry-level have already received their basic

“We like to promote from within because it’s motivational for staff.”

training and proven themselves to be a good fit within the organization. “Again, there’s a focus on personality and related experience (when considering someone for a promotion),” says Carpenter.

Extra credit

For a person who wants to take it upon themselves to get the extra training that may help them move up the ranks faster—and show that they’ve got initiative and commitment to the industry—there are a couple options. NAIT offers a distance learning course in becoming a master customer service representative, and a finance certificate, diploma or post-diploma applied degree that all have flexible learning options. Northern Lakes College also runs leadership courses at various locations in northern Alberta (dates also vary).

Of course, finance is a vast industry and some positions require further training. On page 3, you’ll find a few examples of other



Serving clients is the number one priority in the finance business.

finance-related jobs, and page 8 provides a list of training institutions. If you’re curious about finance, why not check out what’s out there? You’ll be sure to find something no matter what your level of training or experience, as long as you’ve got the right mix of personality and aptitude employers are looking for.

How to find work

Here are a few places to start your job search:

Industry websites:

- Credit Union Alberta Central (www.albertacreditunions.com)
- CIBC (www.cibc.com)
- Bank of Nova Scotia (www.scotiabank.com)
- BMO Bank of Montreal (www.bmo.com)
- ATB Financial (www.atb.com)
- Canadian Western Bank (www.cwbank.com)
- H&R Block (www.hrblock.ca)

Newspapers

The Peace River Record-Gazette (www.prrcordgazette.com) and the Fairview Post (www.fairviewpost.com) newspapers list local jobs in print and on the Career Ad website (<http://careerad.com>). The High Level Echo, The Northern Pioneer, The Banner Post and Mile Zero News newspapers list jobs as well.

Job websites

- Canada-Alberta JOBS website (www.jobbank.gc.ca)
- Workopolis (www.workopolis.com)
- Monster (www.monster.ca)

By phone

Call banks and credit unions in the area and ask to speak to a human resources manager—listings can be found in the online Yellow Pages (www.yellowpages.ca).

Financial customer service representatives (NOC 1433)



Isabelle Scoles

Financial customer service representatives are the friendly faces you see behind the counter at the bank or credit union. They're the ones who look after your everyday banking needs, whether you're depositing or withdrawing money, or have a question about your account. CSRs also sell foreign currency, traveller's cheques, money orders and drafts, keep records of

transactions, and guard against loss (for instance, by spotting counterfeit money).

Just as their duties vary, so does their title. At some institutions they're known as bank tellers, while others, such as credit unions, refer to them as member service representatives (MSRs). Isabelle Scoles is an MSR 2, which means she's been promoted from the entry-level MSR 1 position. She has worked at Horizon Credit Union in the Peace River area for 10 years now, and says she loves her job.

"My favourite part is serving the members," she says without hesitation. "I help them in every sense, in anything that has to do with their account."

At this particular credit union, MSRs do more than the basic duties of the occupation. They might open or close accounts, help with Internet banking, or give information about the credit union's products and services. Their duties increase as they move up the levels of the occupation.

As an MSR 2, Scoles fixes issues with individual accounts and general ledgers, and helps to train those who are just starting out. She didn't have any prior training before getting hired, though she was trained by the credit union when she started and as she moved into her current position. Most employers do require at least a Grade 12 diploma.

The hours worked in this occupation are fairly regular and are usually during the day. Most branches are open Saturdays though and some may be open in the evenings as well, so employees should be prepared to be flexible with their hours if required.

CSRs work on their feet most of the time and should be physically able to do so. They work in a customer service-oriented environment that may be stressful at times, especially during busy hours, so they should be able to handle stress well and be skilled at problem solving.

Part-time and casual CSRs working at credit unions and banks in the area are generally paid hourly, with wages starting out around \$15 per hour. Full-time workers are mostly paid by salary, starting out at approximately \$30,000 per year. Across Alberta, experienced staff earned up to \$18 per hour on average in 2007.

This occupation is perfect for those who don't have experience in finance but would like to give it a try—you just might discover a passion you never knew you had.

Credit/loans manager (NOC 0122)

Credit managers deal with credit services and loan applications. They determine whether a person is eligible to receive credit or loans based on their financial information, and set up repayment schedules when loans are granted. They might also help set credit policies and procedures in their organization.

Credit managers work in banks and credit unions, and other organizations that grant credit such as some retail stores, finance companies and oil companies.

While some employers may offer training, additional training is offered at Grande Prairie Regional College, in conjunction with Athabasca University, which would help with the training requirements for this position. See page 8 for contact information.

Investment advisor (NOC 1113)

Investment advisors handle investments like stocks, bonds, mutual funds, pooled funds and government treasury bills. They're often required to seek out their own client base, but once established, they can generate business through referrals.

Investment advisors work in brokerage firms, which generally require employees to have related post-secondary education and to have successfully completed the Canadian Securities Course through the Canadian Securities Institute (CSI). The Grande Prairie College-Athabasca University Bachelor of Commerce course would qualify as related education, while CSI offers courses online and in various locations. See page 8 for contact information.

Opportunities in insurance

Training and advancement a part of the package



There aren't many career fields out there where you can walk in with little to no training and move up the ranks in just a few years. In the insurance business, however, most places will train you right from the very start and continue to train you as you take on more responsibility in the workplace.

Jeannine Chuckvar, branch manager of Younger and Holmes Ltd. Insurance Brokers in Peace River and Fairview, says the training and advancement opportunities are nearly endless. Having been in the industry for 19 years, Chuckvar knows the long-term benefits it offers—constant learning, advancement, and a steady career working on a team and with the public. Yet, she still has trouble hiring, because most don't realize all the industry has to offer.

“We had advertised a few months ago and had two applicants, so it was a poor response,” she says, adding that in her last hiring effort just a few weeks ago, she had only four applicants.

Despite the turnout, Chuckvar was able to hire someone she felt was a good fit for her team. According to Chuckvar, that's the most important consideration when hiring a new employee, along with having a few key qualities. “I look for someone who can handle the daily stress and demands of the job,” she says. “Someone able to provide customer service and willing to learn.”

The learning process

The learning process at Younger and Holmes starts with about a month of becoming accustomed to the office, learning administrative procedures and so on. After that,

it's time for a new employee to gear up for their General Level 1 licensing exam, which is offered through the Alberta Insurance Council.

Most employers, including Younger and Holmes, cover the costs of the exam and help employees prepare for it. Chuckvar offers her employees three options to prepare: immersion training, where she says they “live, eat and breathe” the exam material for a week; online study; or self-study. Then, it's time to write the exam. Those who receive a passing grade of 70 per cent or better receive a general insurance agent certificate, which allows them to move on to the next phase of their training.

New employees go through what Chuckvar calls a “boot camp session,” where they go to head office to learn the company's culture and meet the CEO.

Training above and beyond

Sooner than later (within a maximum of three years after receiving their general insurance agent certificate), employees must take their General Level 2 Personal exam, after which Chuckvar says they are able to start giving advice to clients.

The training doesn't end there—employers typically offer progressive training to keep their employees' knowledge up-to-date, and employees also must renew their license to practice every year. Younger and Holmes has come out



Jeannine Chuckvar

with its own brand of training, with 42 courses lasting about an hour each. The training sessions are offered via the company's own television station, by teleconference, or online.

This thorough training process helps employees integrate into their new position and into the industry overall. “We're basically taking a non-insurance individual, and within three months, turning them into a fully functioning customer service representative (CSR),” says Chuckvar. CSRs are also known as insurance brokers or agents (NOC 6231).

Advancing your career

At each stage of their training, an employee can move up the ranks, so opportunities for advancement are ongoing. “CSRs start out doing personal auto insurance, then they progress to property insurance, and they can do specific product training too,” says Chuckvar. “There's also commercial insurance once they're experienced enough. They're seasoned when they're about five years in.”

Continued on page 5...

Continued from page 4...

Younger and Holmes is a brokerage, so its employees help customers find the best policy for their specific needs from a variety of suppliers. Those suppliers also hire employees to set up policies—some may offer very specific policies, such as farm and crop insurance, or they may cover all different types. In any case, brokerages and agencies are very closely related, so there are lots of options for those wanting to get into the insurance industry (see sidebar for further information on what insurance brokers/agents do). Once they've moved up high enough, a person may even own or operate a brokerage or agency—more and more higher-level positions will continue to open as baby boomers retire.

Further training

Some companies prefer to hire those who already have initial training. Check out the Insurance

Institute of Canada (www.insuranceinstitute.ca) and the Independent Insurance Brokers Association of Alberta (www.iibaa.com) websites for more details on training, and the Alberta Insurance Council's website for information on licensing (www.abcouncil.ab.ca).

With so many opportunities to learn and advance, the insurance industry offers more than some might realize. If you're looking for a career that encourages professional growth, this could be the perfect one for you.

“At each stage of their training, an employee can move up the ranks, so opportunities for advancement are ongoing.”

How to find work

Here are a few places to start your job search:

Industry websites

- Western Financial Group (Younger and Holmes Ltd. Insurance Brokers and Fimac Agencies are both divisions of this company) www.westernfinancialgroup.net
- The Co-operators (www.cooperators.ca)
- Great-West Life Assurance Company (www.greatwestlife.com)
- SCM Adjusters Canada Ltd. (www.scm.ca)

Radio station

YL Country radio station (94.9 FM in Peace River) announces job ads on the air and on its online job board (www.ylcountry.com/jobboard.shtml)

Newspapers

The Peace River Record-Gazette (www.prrcordgazette.com) and the Fairview Post (www.fairviewpost.com) newspapers list local jobs in print and on the Career Ad website (<http://careerad.com>). The High Level Echo, The Northern Pioneer, The Banner Post and Mile Zero News newspapers list jobs as well.

Job websites

- Canada-Alberta JOBS website (www.jobbank.gc.ca)
- Workopolis (www.workopolis.com)
- Monster (www.monster.ca)

By phone

The online Yellow Pages (www.yellowpages.ca) lists insurance brokerages and agencies in the area—speak to a manager to find out if they're currently hiring (www.yellowpages.ca).

Insurance agent/ broker (NOC 6231)

Insurance agents and brokers have very similar job duties, but there are a few things that set them apart.

Insurance agents represent insurance companies, either as employees or as independent representatives.

Insurance brokers represent their clients, who are people wanting to buy insurance products. Brokers scope out the different options and help clients select an insurance agency that's going to fit both their budget and their insurance needs.

Insurance agents and brokers sell various types of insurance, depending on how far they've progressed in their training and what type of insurance their company deals with. They may sell life insurance or property/casualty insurance policies. Some specialize in more specific types of insurance policies such as medical and dental insurance or farm and crop insurance.

Generally, agents and brokers work regular daytime hours, although overtime and weekend work may be required. They work in an office setting, using computers to enter client information and set up policies—so their computer skills need to be up to par.

They should also be good at sales, as selling insurance does involve promoting products and requires a persuasive nature.

Insurance agents or brokers in the Peace River region can start out making \$25,000 to 30,000 on a full-time basis per year, depending on their credentials. After a few years of experience, that range could grow and be anywhere from \$37,000 to 60,000 annually.

Forestry: Dealing with the downturn



The forestry industry in Alberta has seen better days—sales are lagging, and jobs are suffering.

The U.S. is normally Alberta's number one customer, with 75 per cent of all the province's forest products exported to its southern neighbours. But the decline in the U.S. housing market and the rapid rise of the Canadian dollar against the U.S. dollar have not been good for business.

It's costing too much for Alberta forestry companies to operate in Canadian dollars and sell in U.S. funds—the profit margin has disappeared. Add that to the 15 per cent export tax on every load of lumber, and it's no wonder U.S. sales have decreased.

But forestry is not to be forgotten—the natural resources are there and the jobs will be too, as soon as the industry gets out of its current rough patch. Parker Hogan, director of

public affairs for the Alberta Forest Products Association (AFPA), says this will likely happen around 2010. "It's a high-tech, long-term sustainable industry," says Hogan. "It will come back."

In the meantime, those who want to get involved in this industry can get the training they need.

"Unfortunately, we've had low enrolment because of the state of the industry, but now is probably a good time to be training," says David Blackmore, who runs the Woodland Operations Learning Foundation (WOLF). WOLF, located in Slave Lake, offers training in forest harvest operations and will soon offer distance learning modules for those who can't make it to the campus. More training opportunities can be found on page 8.

Those who already have their training, or who have been laid off due to a lack of work, have another option—find work in a related field



Worker using a handheld computer, which records the height, diameter and number of trees in a given area.

that will help keep their skills fresh while they wait for the industry to bounce back. Check out the chart below for ideas on where you can find employment based on the skills you have.

"The industry will move forward," says Blackmore. "When it does, the industry will have to grow again, and jobs will be available."

Your skill	Related jobs FOR MORE INFORMATION, LOOK UP NOC CODES AT WWW.ALIS.ALBERTA.CA/OCCINFO	More info FIND THE LABOUR MARKET NEWS AT WWW.EMPLOYMENT.ALBERTA.CA/NORTHWEST
Off-road driving and equipment operation (Class 1 or 3 licence)	Oil and gas well or pipeline servicing, transporting heavy equipment to remote areas, heavy equipment operator for road construction and maintenance, right-of-way clearing for pipelines or utilities. (These jobs are specialized aspects of NOC 7421, 7411 or 9232.)	<ul style="list-style-type: none"> •Labour Market News, November 2007 •Labour Market News, October 2008 •Labour Market News, October 2006 •Northern Lakes College programs: Oilfield Operator or Production Field Operator
Working outdoors in the bush safely	Surveying technologist (NOC 2254) or seismic worker (NOC 8615) for oil and gas exploration or utility companies.	<ul style="list-style-type: none"> •Central Alberta Labour Market News, May 2007 •NAIT Geological Technology program
Knowledge of trees: species, health	Pine beetle management, forest technician for environmental consulting firms (NOC 2223), arborist (NOC 2225).	<ul style="list-style-type: none"> •Northern Lakes College Forestry and Harvesting Technician program •NAIT Forest Technology program •Labour Market News, February 2008 (page 6)
Machine operation	Machine operator, for example CNC machinist (NOC 7231), wire process operator (NOC 7265).	<ul style="list-style-type: none"> •Labour Market News, October 2007 •www.tradesecrets.gov.ab.ca
Boiler and power plant operation, process operator, plant maintenance	Power engineer (NOC 7351), process operator (NOC 9232), millwright (NOC 7311), Agricultural industry or gas plants (NOC 9232); Field production operator (NOC 9232)	<ul style="list-style-type: none"> •Labour Market News, July 2007 •Labour Market News, October 2008 •Wood Buffalo Labour Market News, October 2008

Avoiding the vacation blues



Winter is vacation season, the time when people gather up the family and jet off to somewhere hot—away from the snow, away from the cold, and away from the office. Naturally, returning to work after a few weeks of lounging on the beach (or even just lounging at home) can create a shock wave when returning to a pile of work, or participating in meetings when their minds are still in vacation mode.

As an employer, you've probably been there yourself. But you also know how important it is to keep the workflow going, which is why it's essential to have a vacation plan in place. Helping employees plan around their vacation time not only keeps things running smoothly at work, but it makes for calmer and happier employees—and happy employees tend to commit to their jobs for the long term.

“The better you organize, the better you're able to withstand stress,” says Dr. Cheryl Lamerson, professional standards manager at the Canadian Council of Human Resource Associations. “For a company, it's the same kind of issue.”

Lamerson has a few suggestions for how to handle vacations so they cause the least amount of stress for everyone—after all, vacations should not be synonymous with stress!

Tip #1: Cross-train. It's a good idea to cross-train employees before they take off for vacation. That way, employees can step into one another's roles with less trouble when the time comes for one of them to take their vacation time, or even just a sick day—plus employees gain valuable extra skills in the workplace.



Doesn't look like much of a vacation, does it? With some advance planning, your employees—and you—will be able to relax.

Tip #2: Prioritize. If one person is going away and another is covering for them, it's important to sit down together and talk about both of their priorities. You don't want the person going on vacation worried about their projects falling behind while they're away, and the person covering for them shouldn't be overwhelmed with twice as much work on their plate. “There are some things in both jobs that are going to have to be set aside for that period,” says Lamerson. “You can't expect anyone to do 200 per cent.”

Tip #3: Organize. Lamerson says to ensure all your “key” people aren't away from work at the same time. As for how to do that when everyone wants the same vacation slots—Lamerson says some choose to decide who gets it by way of seniority or by using a “first come, first served” mentality.

Tip #4: Be supportive. Everyone needs a chance to refresh and recharge their batteries from time to time. Talk with the person taking

vacation time and go over the plan you've come up with to have someone relieve them while they're gone. Double-check that you've got their responsibilities covered so they're assured that things will be fine in their absence—then you can both rest easy knowing the situation is under control.

Tip #5: Plan for post-vacation. A person is likely not going to be at their professional peak the day after they return from a vacation. They'll need some time to catch up and ease back into their work schedule, so let them—just make sure you plan for it. A few extra days of prioritizing and delegating tasks won't hurt. It's a show of teamwork and understanding, both vital in any company.

A little extra time spent planning and organizing vacations can go a long way. It puts less stress on you and your company, and lets employees get back to resting and relaxing, which is what vacations should be about.

Looking for labour market information?

Education programs for the finance industry

NAIT

- Becoming a master customer service representative – distance and online learning, locations vary (www.nait.ca/program_home_35188.htm) 877-333-6248
- Business administration finance certificate – part-time flexible learning, Edmonton (www.nait.ca/program_home_35590.htm) 800-661-4077

Northern Lakes College

- Advanced skills for leadership – certificate program, six two-day courses, locations vary (www.northernlakescollege.ca/programs/display_program.cfm?programID=ASL) 866-652-3456

Grande Prairie Regional College

- Bachelor of Commerce program, in conjunction with Athabasca University (www.gprc.ab.ca) 888-539-4772

Canadian Securities Institute

- Canadian Securities Course – online or in-class seminars, Toronto (www.csi.ca/student/en_ca/courses/introductory/csc.xhtml) 866-866-2601



Peace River Alberta Service Centre

Alberta Employment and Immigration Offices

Your source for Labour Market Information

Peace River Alberta Service Centre

9715 - 100 Street, Peace River, AB
Phone 780-624-6135

High Level Alberta Service Centre

10106 - 100 Avenue, High Level, AB
(We've moved to the first floor)
Phone 780-841-4315

Peace River Job Corps

Valley Chrysler Building
9603 - 90 Avenue, Peace River, AB
Phone 780-624-7112

High Level Job Corps

10604 - 93 Street, High Level, AB
Phone 780-926-4515

Fort Vermilion Job Corps

4305 - 46 Street, Fort Vermilion, AB
Phone 780-926-4515

Want to see all the employment news and information from the Peace River & High Level areas?
employment.alberta.ca/northwest

Education programs for the forestry industry

Northern Lakes College

- Forestry and harvesting technician – full-time, one-year program, Grouard (www.northernlakescollege.ca/programs/display_program.cfm?programID=FH) 866-652-3456
- Power engineering 4th class program – full-time (eight months) or part-time (12 months), distance learning (www.northernlakescollege.ca/programs/display_program.cfm?programID=PE4) 866-652-3456

Woodland Operations Learning Foundation

- Training in forest harvest operations – distance learning modules soon available. (www.w-o-l-f.ca) 866-293-WOLF

NAIT

- Biological sciences technology, environmental sciences – full-time, two-year program, Edmonton (www.nait.ca/program_home_39181.htm) 780-471-8585
- Biological sciences technology, renewable resources – full-time, two-year program, Edmonton (www.nait.ca/program_home_39314.htm) 780-471-8585
- Forest technology – full-time, two-year program, Edmonton (www.nait.ca/program_home_13427.htm) 780-471-8646
- Power engineering – full-time, 39 weeks, Fairview (www.nait.ca/program_home_14681.htm) 888-999-7882

Portage College

- Forest technician – full-time, six months, Lac la Biche (www.portagec.ab.ca/programareas/index.asp) 866-623-5551
- Forestry crew worker – full-time, one semester, Lac la Biche (www.portagec.ab.ca/programareas/index.asp) 866-623-5551

We want your feedback!

Forward comments, suggestions and requests for articles to:

phone: 780-425-6741

e-mail: eii.webmaster@gov.ab.ca



For information on resources and services about career and education decisions:

Call the Alberta Career Information Hotline at **1-800-661-3753 or 310-0000 (toll free)**

or visit the Alberta Learning Information Service website at

www.alis.alberta.ca