

*Must read for Professionals, Managers & Executives (PMEs)

**Turn your Know-how
into Income!**

No Job?

No Sweat!

HAN KOK KWANG

BESTSELLING AUTHOR

So what if you don't have a Degree? & No Job? No Problem!

No Job? No Sweat!

Turn Your Know-How into Income

HAN KOK KWANG

First published 2022

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To get more copies of this book to empower your friends and/or organisation, visit the book website:

www.nojobnosweat.com

No Job? No Sweat!

Turn your Know-how into Income

Author: Han Kok Kwang

Publisher: Personal Mastery Resources

Front cover image: Jacob Lund

Book design: Charles Han

Published by: Personal Mastery Resources

22 Sin Ming Lane #06-76

Midview City

Singapore 573969

Website: www.personalmaster.com

Email: Info@personalmaster.com

ISBN: 978-981-18-2602-3

Dedication

*My Dream Team
Linda, Kylie & Charles*



The good people who stood by me

Thank you 😊

Advance Praise for “No Job? No Sweat!”

“No Job, No Sweat” is a thumbs up must read, whoever you are, wherever you are. Singaporean best-selling author, international NCDA master trainer and career development guru, Han Kok Kwang, couldn’t have said it better: *shift your mindset to #NJNS mode*. In this ever-changing VUCA Artificial Intelligence (AI) world accelerated by the global COVID pandemic, Han offers hope for job-hunters and career changers through his excellent #NJNS income generating strategies.

Carla Siojo

Past President, Asia Pacific Career Development Association

Knowdell Certified Job & Career Transition/Development Coach

Acting President, Association of Placement Practitioners of Colleges and Universities

Han definitely knows how to choose a career to win from his talents. He knows how to navigate in the new world of work with no sweat! He knows how to see from a unique perspective and turn AI & Automation into your advantage! Now you can also find success your own way, by simply applying what you will learn in “No Job? No Sweat!”

Anm Pek

CEO & Founder, QuestLife,

Character-based Gamification Creator

Han's book, "No Job? No Sweat!" is a fascinating read. It takes the best, most up-to-date and valuable information in the job search field, adds a creative approach, and provides a path through the major pitfalls and mental blocks to point others in the right direction. I would recommend this book to anyone considering a job change.

Marilyn E Maze, PhD

Financial Administrator

Founding Executive Director

Asia Pacific Career Development Association

"No Job? No Sweat!" is a must-read book for professional, managers and executives to turn your know-how to into income! In the book, you will learn the latest tips to navigate in the new world and build a rewarding career in corporate! Enjoy reading and take massive action after learning!

Steven Koh

CEO, Trillion Pte Ltd

Founder, Community of Learning

1st Singaporean graduate of the Facebook Community Leadership program in Berlin

Han's "No Job? No Sweat!" is a grounded perspective, together with rich know-how suggestions to respond to the Artificial Intelligence (AI) challenge in the world of work.

Claire Ouyang, Ph.D.

President, Macau Career Development Association

No Job? No Sweat! (NJNS) is a must-read book written by best-selling author and award-winning career development coach and human resources professional, Han Kok Kwang.

NJNS provides practical tips to support individuals to manage their career in an uncertain world where digital disruption and automation displaces or reconfigures jobs and job security is a thing of the past. But new work opportunities emerge. The NJNS mindset orients individuals to identify problems that companies need to solve and use their know-how to create new work and income earning opportunities, as employees, explorers or entrepreneurs.

The practical advice and guidance in NJNS will be of value to:

- Students close to graduation in high schools, vocational colleges and universities and recent graduates.
- Adults facing career transition (anticipated or unanticipated).
- Career coaches and counsellors seeking new practical ways to support their clients' career development.
- Career service managers and librarians wanting to stock career library shelves with innovative career development self-help publications.

Dr Catherine Hughes

Co-Chair APCDA News Committee

*Founder and Career Development Consultant, Grow Careers, Australia
Sessional Course Leader, Graduate Certificate in Careers Education and
Development, RMIT University*

There are three types of people: Those who make things happen, those who watch things happen, and those who wonder what happened. People who are working in their dream careers don't wait for things to happen, or hope someone will open a door for them. Instead, they step up and lead their own journeys, create their own experiences and carve their own paths. Han (Kok Kwang) is one of them! He is constantly making things happen, doing things he doesn't feel like doing, and making difficult choices to stay relevant in his profession. This book is not for everyone. It is for people who want to make things happen. If you want to be a winner, grab it before your competition do!

Terence Chiew

Author, "Most Valuable Professional: What every employee ought to know about staying employable"

This book comes with practical and actionable advice for professionals, managers and executives (PMEs) to navigate fast-changing job markets disrupted by automation and AI. Whether you are a fresh graduate starting out in a new job, a seasoned executive taking the next quantum leap in your career, or a veteran professional reinventing yourself, Han's book is an invaluable resource for you to achieve and manifest your career ambitions.

His breezy conversational writing style cuts through dense human resources jargon and enables readers to easily digest and apply his nuggets of wisdom in their professional careers. I highly recommend Han's book and can't wait for the next one!

Terelyn Sodo

CEO, Terelyn Crystals & Founder, HEM Meditation

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Foreword

I've known Han (Kok Kwang) for close to 10 years now, sharing the same industry in training for close to 40 years between us. Though our subject matter differs, we share a common goal of inspiring people to become a better version of themselves.

Throughout my working life of almost 35 years, I have led a life of transformation. After my National Service, I signed on a contract with Ministry of Defense in late 1987 for six years.

I was convinced that is not a place of lifelong employment. I exited in late 1993 to join a retail photo finish chain lab supported by Kodak, a household name in the 80s and 90s. I witnessed an era of decline and soon I knew I had to move again after the infamous Asia Financial Crisis in 1997.

In 1999, I ventured into the MICE industry and began to learn from the Big Boys about event marketing. Another six years went by until I chanced upon the Romancing Singapore project in 2005. I became one of the pioneers in Singapore Dating Industry. It was a period of great fun and learning the social networking and the Public Relations game. Again, with the rise of social media, I knew it was time to exit the industry before I became irrelevant.

Consequently, in 2009, I became a corporate trainer and for the next 12 years till the present, I am seeing how the industry is evolving. It is more important now than ever in the pandemic situation.

What has my work history have to do with the book?

Firstly, the title and sub-title resonate with me. There were at least 4 times in my life where I took myself out of the job. It is not

because I was uncomfortable with my job. It was because I found myself getting too comfortable. I knew work life is a journey of learning, developing, and discovering. When any one of these three elements is missing, I became extremely aware of the dangers of being irrelevant.

Each job enabled me to master core skills which I need in the next job. Each period of my life, I attracted wonderful people who became mentors, coaches, mastermind group members and advocates of my career.

Han and I share many common experiences. We are both lifelong learners. We both are Jack of many Trades and Masters of Several. We both helped many people during periods of national crisis like the Subprime Crisis in late 2008 and also during the Covid-19 crisis. We travel to many places to share our passion and expertise with the people who need to realign their vision in life.

Han is the best person to write this book with a sweet mixture of experience and expertise. He is someone who walks the talk.

In this book, he talks about keeping scores in each stage of your career. He shares the wisdom of dividing your work life into 6 stages. The mentorship framework he provides in the book should be taught in the universities before graduation. The lifelong learning institute should invite Han to be one of their advisors for career portfolio development. I wish I had this wisdom when I was figuring out my way.

I understand not everyone is able to decipher what life is presenting to us at various points of our life. When you are climbing up the corporate ladder or a budding entrepreneur, we need to build something rewarding so that we can pay it forward when the day comes.

As someone who is almost 55 at the point of writing, I recognize there is a common trait among many successful people. They play the game of leverage well throughout their career. They know when to learn, when to unlearn, when to relearn, when to apply, and when to teach someone else.

Smart people learn, wise people seek out lessons. Successful people are builders of life. They build their career and skills. They network to prepare themselves for the next level.

Much like a game where you need to clear one stage to progress to the next. We need to pass and clear all the obstacles in the current stage to earn the right to progress.

This book is a reliable compass to those who are lost, or simply need some clear guidance. If a framework is what you need, this book has provided the structure. If you are tired and need some encouragement, this book has inspiring case studies to renew your strength.

I am honoured to be the evangelist for this book, and a happy advocate for what Han is doing. This book is not just another milestone in his career. It is part of his legacy.

A legacy of not sweating when you lose your job. A legacy when you know a better offer is on its way. A legacy where you know you are preparing yourself enough and opportunities will be knocking at your door soon.

May you be inspired to develop your own legacy after reading this important work by Han!

Andrew Chow, CSP®

Lifelong Learner, Key People of Influence

[linkedin.com/in/ideasandrew](https://www.linkedin.com/in/ideasandrew)

Message

Han (Kok Kwang) has put together a masterful piece of writing which is very creatively set out. I like the way the book is divided into four distinct parts.

Part one, 'Navigating the new world of work' looks at the various stages of one's life and career – starting with the 'Paper-Chase' – and on through to the 70's of the 'Game Changer'. As someone in this last category of my life and career, it forced me to reflect on the purpose of this book! Having been through all the 5 former career stages, I wish that I had this book - which would have served as a useful guide to help me navigate my life in my early career days.

In fact, I was well into my mid-career before I received any professional advice to help me chart out my life more effectively. This book has it all there and is particularly useful – as it can be for someone just starting off in their career to someone experiencing mid or late career challenges.

I met the Author, Han, decades ago when he had just published his first book. This latest of his several books is his 'Crowning Glory'. And, now as he mentions in this book, we live in a VUCA world – an acronym for 'Volatile, Uncertain, Complex and Ambiguous', we can now add a 5th letter, H, for Hyper-Connectivity (thus VUCAH).

What the Author has addressed most aptly, are the effects of the world of technology, especially AI, Deep Learning and Robotics. Unless we live the life of a 'Hermit in a remote cave, we can no longer escape the increasing effects of such technologies on almost all aspects of our working lives.

Han addresses these challenges very well and helps provide a solid basis for almost all career stages. That is 'Hi-Tech' which of course must be balanced with our 'Hi-Touch' soft skills. Here the role of our mindset as the starting point is included effectively in this book.

Mindset is the precursor for our motivation (Will) and career progress. Yet, we can have all the needed 'Skill' but without a requisite amount of 'Will', we cannot achieve success. As quoted in the book, "Where there is a will, there is a way". Finally, as the Author puts it so well, life is a game. And like most games, we play to win!

This book is in itself a winner and will help all readers win success in their career or multiple careers, if they choose.

Prof Dr Peter Shephard

Chairman, Oxbridge Institute-UK

Trustee, Cambridge Global Learning

About the Author

Han Kok Kwang

Han Kok Kwang is inspired by the corporate renaissance man ideal. He has empowered over 100,000 individuals from 21 countries in their career journey through his books, programs & LinkedIn posts. He also raised over \$110,000 (after \$ for \$ matching by the Government) for Charities and a school through his book sales. Academically, he has earned his PhD and MBA.

Professionally, Han has won awards for excellence from national associations across 4 different domains, 22 years apart:

- 1997: Won the **National Human Resource Professional of the Year Award** with his Team, awarded by the Singapore Human Resource Institute
- 2002: Won the Inaugural **National Life Long Learner Award** awarded by MediaCorp Radio & Ministry of Manpower.
- 2017: Won the **Best Personal Brand Award (Entrepreneur category)** awarded by the Marketing Institute of Singapore
- 2019: Won the **Outstanding Educator of Career Professionals Award** awarded by the Asia Pacific Career Development Association

However, it wasn't smooth sailing getting here. **Han** had to survive the darkest hour when all hope seemed lost, as you will find out in the book. Moral of the story? When life hits you hard, don't back down. Life will back off. A Pioneer in career

development in Singapore, he has thrived both as senior corporate manager and as his own boss for over 30 years. The following are some of his career highlights:

- Wrote 2 Bestsellers, **“No Job? No Problem!”** & **“So what if you don’t have a Degree?”** that inspired thousands of readers
- Empowered & certified the 1st 10 batches of Employability Coaches in the Employment & Employability Institute (e2i) in Singapore, who went on to **assist over 40,000 Singaporeans** during the global financial crisis in 2009-2010
- **Empowered over 1,000 Officers** from the Singapore Armed Forces, the Singapore Police Force, the Singapore Civil Defence Force & the Singapore Prison Service to career transit confidently since 2005
- **Empowered over 600 Educators** from Nanyang Polytechnic to level-up over 60,000 students in their careers via effective career conversations since 2016

Han enjoys blazing the trail in learning and exploring new domains, and hopes to inspire you to do the same! Among his many Firsts are:

*** 1st Certified National Career Development Association (NCDA, US) Master Trainer** in Asia

*** 1st Certified Personal Branding Strategist** (REACH, USA) in Asia

*** 1st Legacy Partner Lifetime Member**, Asia Pacific Career Development Association

*** 1st Master Trainer** to certify the **Pioneer batch of Career Advisors from the Premier Digital Tech Institutions** in Malaysia

*** 1st Master Trainer** to certify the **Pioneer US Global Career Development Facilitators (GCDF)** in the

- Ministry of Defence
- Ministry of Education
- Ministry of Social & Family Development
- VITAL (Shared services arm of the Singapore Public Service)
- Nanyang Technological University
- Singapore Management University
- Singapore Institute of Technology
- Singapore University of Technology and Design
- Singapore University of Social Sciences
- Yale-NUS College
- NUS Residential College
- ESSEC Business School, Asia Pacific, and many savvy corporate professionals

Now that you know the impact of his work, discover what he has learned over 30 years in the Trenches. Where his experience fits, leverage them to excel in your Career. Continue your career conversation with **Han** on LinkedIn. Carpe Diem!

Prologue

*“Never give up. Today is hard, tomorrow will be worse,
but the day after tomorrow will be sunshine.”*

Jack Ma, Co-Founder of Alibaba

At age 12, I was the top 3 students in my primary school. That got me into the oldest school in Singapore. It kept me very busy because we have proud traditions to maintain. My best memory was being a member of the school's elite military band, because we won Gold every year in the national band competition. The next 6 years whizzed past until my General Certificate of Education Advanced level (high school) examinations. Then National Service (NS) beckons: a rite of passage for all Singaporean guys.

I remembered that moment clearly. The Advanced level results were released about three months after we enlisted for NS. I was barely 19. We were decked in army fatigues when we went back to school to collect our results. It was supposed to be a non-event because our school's reputation precedes us. Getting into university was the default choice. But life had other plans. I didn't get through my Advanced level. I was shocked! To add insult to injury, I was shocked two more times when I retook the Advanced level examinations.

After my Advanced level misadventure, I started my career way back on the track. My peers with top honours Degrees were right in front. I had a Diploma, not a Degree. I hit the glass ceiling 3 times. Eventually, I broke through. I got promoted without a

Degree. At one point, I even earned 4 promotions in 5 years, in 3 different companies! Though climbing the corporate ladder was rewarding, autonomy and freedom has a certain allure for me.

After 13 years, I left the corporate cubicle to start my new career adventure as a solopreneur. Like all adventures, the beginning was crazy tough. It was challenging every day because I was on my own, without the corporate support systems. But I took every setback as a learning experience. Once I found my niche, it was fun. Since then, I've thrived for over 20 years. I'm in the business of career development. Face-to-face workshops are a given.

When the COVID pandemic struck in early 2020, I was like a deer caught in headlights. Once safe distancing and remote working measures kicked in, all my deals were cancelled. Revenue plunged to zero! Government support was virtually impossible to get. After three months, hope turned to despair. As a Low Tech guy, I totally have no clue how to run live classes online. I don't even use slides in my usual classes! When you hit rock bottom, the only way is up. I pivoted to training online, which was harder than hard. But as life goes, when we don't have a choice, we will find a way. I bit the bullet, went all in and learn all I can (code for make all the mistakes fast). I bounced back and thrive. From participants' feedback, their learning experience in my virtual Zoom sessions are as effective as face-to-face classes!

Fall down seven times, get up eight.

Japanese proverb

This Japanese proverb is the story of my life. I've compiled the lessons learnt in the Trenches into this book so that you can

decide which role fits you better: Employee or “do your own thing”. Going without a job is for the crazy ones. Besides being good at what you do, you must have courage and self-belief. Most importantly, you need people who believe in you. And don’t forget luck. Luck is simply “the harder you work, the luckier you get”!

If you want to explore life beyond a full-time job without the constraints of 9-6, an “all-seeing” boss and office politics, read on. You will find out if you have what it takes. You may even decide to listen to yourself after all these years and take ownership of your life. Why?

Because since young, you were in the Game. Enrolled by your “well-intentioned” parents.

The rules were simple. Work hard. Get into a good school. Pick the right course. Edge up through enrichment classes. Take extra papers. Enrol in extra-curricular activities. Boost your resume with internships and exchange programs. Graduate with top honours. Be set for life.

You followed the Game plan. You toiled like crazy. Finally, you got your Degree. So what?

Your classmate has one. Your cousin too. Probably your neighbour also. In fact, almost one in two has a degree, if you add the Degrees from Private Education Institutes (PEIs), private universities and “foreign talent”. Unless yours is from a renowned Top University, your Degree is merely an entry ticket to the ultra-competitive work arena.

In May 2013, National Development Minister Khaw Boon Wan said Singaporeans do not need to be university graduates to be successful. What is more important is that they get good jobs after leaving school, Mr. Khaw told

some 160 students and young adults in an Our Singapore Conversation dialogue." If they cannot find jobs, what is the point? You own a degree, but so what? That you can't eat it. If that cannot give you a good life, a good job, it is meaningless," he added.

Fast forward to today. The hunger for a Degree is insatiable. To thrive in a Post-COVID Volatile, Uncertain, Complex & Ambiguous (VUCA) world, mental capacity is critical. It's also impossible to fight the deeply entrenched mindset of Society where a Degree had always been seen as a ticket to success.

But times have changed.

When there are so many Degree holders, a Degree becomes a commodity. Commodities have no competitive advantage. Unfortunately, a Degree is still seen as the default route to success because old habits die hard.

This is a great opportunity if you can see beyond a Degree! To succeed in your career and to have a rewarding life, you must know your strengths. Play to your strengths in your chosen niche. Strive to be the one and only, not one of the many "same same" in the market. Your success is defined by you. It is not a destination where you arrived one day and then cruise for life. Success is always work in progress. To win BIG in your Career, you need more than a Degree. This book shows you how.

Don't just read the book. Study it. Apply the lessons learnt. When you do, you will prosper. Setting a goal won't make your goal come true. Only massive action will.

Fall down seven times, get up eight. Make this the story of your life too.

Introduction

When the COVID pandemic struck, the workplace was disrupted. Working from home became a norm. When you can work from home, you can work from everywhere, as long as you have Internet Connectivity and the Know-how to get the job done. The world is your oyster, is now for real.

At a “Future of Singapore” forum on 13 August 2021, the Deputy Prime Minister of Singapore Heng Swee Keat said:

"the reality is that it is not possible to 'bubble wrap' Singapore's workers from foreign competition and still expect to succeed. Compounding the matter is the normalisation of remote work due to the Covid-19 pandemic, and the recognition that working from home is just one step away from working from anywhere. Employers can easily seek out the best skilled workers from all parts of the world. This means foreigners do not have to be in Singapore to compete with us. It would be increasingly difficult, if not impractical, to confine opportunities by geography."

This message is relevant to workers in every country.

There is no job security. The only security is your ability to solve problems for companies, wherever they are. When you can do this, you will always have a way to earn income and build a rewarding career.

I wrote this book to ***empower you to take charge of your career trajectory and prepare for an uncertain future, whether as an employee or potential own boss. In an uncertain future, job loss would be increasingly common due to disruption.*** Whether it is caused by new technology, another pandemic or the economy, you must be prepared.

As an employee or your own boss, a #NJNS mindset is crucial for you to thrive in an uncertain future.

A mindset is a mental attitude. It is your worldview. It is how you live and respond to obstacles. It is what you do when life don't go your way. The key components of a #NJNS mindset are the 3Rs:

- **Resilience** when bad news hit
- **Resourcefulness** to find a solution, and
- achieving **Results** to showcase your can-do spirit.

For an employee, an example of a #NJNS mindset would be staying strong when job loss hits, pivoting to a new job or a new way to earn income with confidence, and bouncing back stronger.

For an entrepreneur, an example of a #NJNS mindset would be staying strong when the business gets disrupted, pivoting to a new way of doing things or a new business with confidence, and bouncing back stronger.

A #NJNS mindset does not happen overnight, but today is a great day to start. To develop a #NJNS mindset, think critically. Don't believe everything you read or hear, especially in the media. Test them out for yourself. If you are unsure, find a role model that you have affinity with. Be guided by the "rugged society" concept that our founding Prime Minister, Mr. Lee Kuan Yew, envisioned for Singapore. With physical fitness, business acumen and mental resilience, you can overcome whatever challenges the future may throw at you.

This book is organised into 4 sections to prepare you for an exciting adventure in the future of work, where having relevant Know-how gives you more security than having a job.

In **Section A**, you will navigate the New World of Work with the understanding that the future is already here. You learn to augment your work performance with Artificial Intelligence & Automation to create an unfair advantage and develop your #NJNS mindset! You will discover Han's 6 corporate career stages and what you can do to excel at each stage.

In **Section B**, you will learn the T.A.O. of Job Search to get a Good Job Fast. You will discover that the hidden market is the fastest way to get a job with little competition, and why job boards are not designed to get you a job fast.

In **Section C**, six experienced corporate players will share career tips from the Trenches to help you win in your career in a post-COVID world, especially for young Professionals, Managers and Executives (PMEs), older PMES and transiting uniformed personnel.

Finally, in **Section D**, you will discover the secrets of a Profitable Gig Professional using a proven 3-step formula. You will explore five Gigs, each of which can earn you \$100K a year. You will also experience the life of "being your own boss" through 2 case studies and feel the full impact of their concerns and freedom. Once you internalise a #NJNS mindset, you don't need a job to have a successful career!

No Job? No Sweat!

PART A

Navigating the New World of Work

Turning Artificial Intelligence (AI) & Automation into your Advantage!

“The Future is already here. It’s just not evenly distributed.”

William Gibson

To win in the future of work, play to your strengths and move fast to embrace AI to augment your work performance. In simple terms, AI is a science and engineering of making intelligent machines (a term coined by John McCarthy from Stanford University). AI is about making machines or software mimic and eventually supersede human behaviour and intelligence. Automation is making a hardware or software that is capable of doing things automatically, without human intervention. When you combine the two, that’s virtually the future of work.

According to McKinsey Global Institute’s research, AI could deliver an additional output of \$13 trillion to the world economy by 2030, which would boost global GDP by nearly 1.2 percent a year. Acting as a capital-hybrid, AI can aid the growth of both the economy and humans. It will definitely have a revolutionary impact on the decision-making process.

Exacerbated by the increasing demands of businesses and customers in a Post-COVID world, the role of humans may be secondary to Technology in an ideal frictionless value chain of business. But you don’t have to be a helpless victim of AI & Automation driven job-loss.

Since AI & Automation will be the norm, speed is of essence. Invest time, resources and effort to prepare for your next role today. Do your due diligence. Or you may lose your investment if you picked the wrong role. When your role becomes redundant,

you will too. For instance, self-driving cars. In a few years, they could replace drivers, driving instructors, and anyone who drives for a living. Job losses could be massive in the supporting industries behind drivers, such as insurance, food, petrol stations, car-related expenses etc..

Thus, before you rush to upskill, take a step back. Scan the environment and understand the global trends. Any skill that helps a company grow profitably, digital or otherwise, cannot be wrong. Do your research on future trends. Make sure you are updated when you decide your choice of work today, because many jobs will not be around tomorrow.

This is due to the speed of adoption of AI & Automation by companies to maximise operational efficiency and profits. If you are unsure whether your desired job will be “replaced” by AI & Automation” soon, check out the quiz on this website:

<https://willrobotstakemyjob.com/>

If your quiz result shows a low probability of robots taking your job, don't celebrate yet. Do your market research because AI & Automation are already embedded in almost every job. It is simply a matter of degree. But it won't be as dramatic as the machines you see in the Terminator and Star Wars movie series. They are more subtle because they run in the background. They are already around you now. Think Siri, Alexa, Google, YouTube, Facebook, LinkedIn, Instagram, Twitter, etc...

AI makes our lives more efficient every day because AI powers many programs and services that help us do everyday things such as connecting with friends, using an email program, or using a ride-share service. If you have reservations about the use of AI, it may be comforting to know that most of us have been using AI

on a daily basis for many years. That's when the danger begins. Familiarity breeds complacency. You are like the frog in slowly boiling water. You won't know it until it is too late.

The following is just a sample of AI already in action today:

1. Navigation Apps e.g. Waze
2. Rideshare Apps e.g. Grab, Uber
3. 3D Modeling e.g. Google Research
4. Facial Recognition e.g. Yitu Technology
5. Smart Assistants e.g. Alexa, Siri
6. Spam Filters e.g. Google
7. Media Recommendations e.g. Facebook News Feed
8. Online Banking e.g. Ant Financial
9. Autonomous Vehicles e.g. Tesla
10. Household Items e.g. Smart appliances etc...

For AI & Automation to work optimally, you need data. Data is at the core of most of the new disruptive technologies today. In essence, it's about how you generate data, analyse data, and store & secure data to best achieve business objectives.

AI makes it easier for users to locate and communicate with friends and business associates. From tweet recommendations to fighting inappropriate or racist content, AI is the secret sauce behind Twitter to enhance their product. They process lots of data through deep neural networks to learn over time what users' preferences are.

Deep learning (advanced machine learning) helps Facebook draw value from a larger portion of its unstructured datasets created by

almost 2 billion people updating their statuses 293,000 times per minute, which is mind-blowing! Most of its deep learning technology is built on the Torch framework that focuses on deep learning technologies and neural networks.

Instagram uses big data and artificial intelligence to target advertising, fight cyberbullying and delete offensive comments. As the amount of content grows in the platform, AI is critical to be able to show users of the platform information they might like, fight spam and enhance the user experience. However, did you know that you are only shown what you like to see so that you stay online? Over time, imagine what that will do to your worldview?

In such an echo chamber environment, your perspective could become so narrow with no room for alternative views! The US presidential election of 2020 was a good example of how extreme views can be reinforced by what the people saw daily in their AI-generated news feeds. Machines don't think. They have no sense of right and wrong. They simply do what they are programmed to do: keep you on their platform for as long as possible.

Chatbots recognize words and phrases in order to deliver helpful content to customers who have common questions. Sometimes, chatbots are so accurate that it seems as if you're talking to a real person. Apple's Siri, Google Now, Amazon's Alexa, and Microsoft's Cortana are digital assistants that help users perform various tasks, from checking their schedules and searching for something on the web to sending commands to another app. AI is an important part of how these apps work because they learn from every single user interaction. The day will come when chatbots are so advanced that they are indistinguishable from

human service persons. Imagine how many customer service and call centre jobs will be lost?

Self-driving and parking cars use deep learning, a subset of AI, to recognize the space around a vehicle. Technology Company Nvidia uses AI to give cars “the power to see, think, and learn, so they can navigate a nearly infinite range of possible driving scenarios.” The company’s AI-powered technology is already in use in cars made by Toyota, Mercedes-Benz, Audi, Volvo, and Tesla, and is sure to revolutionize how people drive and enable vehicles to drive themselves. When this is launched at scale, imagine the number of Private Hire Car, Taxi and Truck drivers who will be out of work. If you don’t think it’ll happen soon, simply google “self-driving vehicles” and be updated.

Amazon and other online retailers use AI to gather information about your preferences and buying habits. Then, they personalize your shopping experience by suggesting new products tailored to your habits. Music services use AI to track your listening habits. Then, they use the information to suggest other songs you might like to hear. For example, Spotify offers suggestions for new discoveries, new releases, and old favorites based on your listening habits. After billions of transactions with you and your fellow shoppers worldwide, the AI will know you better than you know yourself. When online becomes the default shopping option for everything you need, imagine how many shopping malls and shops will close? Imagine the thousands of downstream jobs that will be lost, like cashiers, retail assistants, customer service personnel, mall maintenance and service staff, etc...?

Beyond that, imagine when the AI in your favourite shopping platforms knows you so well that they become your personal shopper/decision-maker. “Who you are is who the machine

thinks you are, which is also who they want you to be” That’s the frictionless design pursued by every algorithm-driven shopping platform. Bit by bit and without you knowing, AI may one day run your life.

In 2017, Lee Kai-Fu, a former executive from Google, Microsoft and founder of venture capital firm Sinovation Ventures, said that “Robots are likely to replace 50% of all jobs in the next decade”. In hindsight, that number of 50% was too conservative. According to David L Shrier, author of “Augmenting your career: How to win at work in the age of AI”, what he heard among corporate leaders at the World Economic Forum (WEF) meeting in Davos in 2019 suggested labour dislocation of 99%! They aim to put 99 out of 100 jobs in the rubbish bin. Not just jobs in the traditional industries but in every field of human endeavour. In fact, 99% may not be ideal, because human workers have all kinds of needs and demands, compared to AI who runs 24/7 without complaints. Ignore this at your own peril.

Kevin Roose, Tech columnist of the New York Times, corroborated this after speaking to many venture capitalists and bosses in Silicon Valley and business while researching his book, “Future Proof: 9 rules for humans in the age of automation”. His conclusion? Yes, AI & Automation have the potential to make life better for humans and create many new jobs. But the reality is less promising. AI without humans makes better business sense and profits. As a result, Roose called himself a Sub-Optimist on the role of humans in the future of work because he saw firsthand what was happening on the ground. Many people leading the AI charge are not trying to free humans from toil and hardship. Rather, they aim to boost their app’s engagement metrics or to

maximise efficiency of their operations. In essence, to automate everything, if possible.

Machine learning is the primary driver that transforms automation from something that can do rote and repetitive work to something that can do more kinds of creative, sort of cognitive work. Many people still think of AI & Automation as the thing that will replace people in factories. Reality check: Many factories are already automated. Many blue-collar jobs are long gone.

The scary enemy is usually the unseen ones. In this instance, Robotic Process Automation (RPA) is the silent job displacer. These “digital workers” software work in the background silently. As a result, they have made redundant thousands of workers in backend operations in Finance (e.g. Accounts receivables/payables processing), IT (e.g. Automated reporting), Call Centres (e.g. Ongoing customer engagement), Supply chain (e.g. Procurement data management) and HR (e.g. HR Spend analysis and reporting).

RPA is a technology designed to automate business processes that are rules-based, structured, and repetitive, thereby freeing up people to focus on more value-adding business activities. This move towards greater automation will impact every industry.

What does RPA look like in practice? In the early days, they were simple functions like the “auto-complete” used in web forms. Today’s RPA tools have evolved into customer service chatbots (for less complex customer queries).

Other applications of RPA include:

- Transferring paper forms to a digital system

- Inputting and processing insurance claims
- Processing credit card applications
- Inputting new customer data into CRM systems
- Scheduling client or patient appointments
- Answering simple and repetitive tech support queries
- Processing transactions
- Retrieving information from other digital systems

To prepare for the onslaught of RPA, get educated fast. It would be better for you to manage the RPA, rather than be the one being replaced by RPA. Simply google “RPA companies” and the leading providers will appear. Go learn whatever you can from their websites. For example, RPA solutions provider [UiPath](#) has created an online academy with a number of free training courses. The future will be won by those who know first and act fast.

Now robots are also capable of doing more managerial tasks. The research from the Brookings Institution at Stanford showed that AI could affect work in virtually every occupational group. In fact, the present analysis suggests that better-educated, better-paid workers along with manufacturing and production workers will be the most affected by the new AI technologies, with some exceptions. Their analysis shows that workers who are university graduates will be at least 4 times as exposed to AI as workers with high school education. The people most at risk of replacement from AI are PMEs doing sales projections, data analytics and other cognitive work. No job is safe from AI.

According to MIT professor Daron Acemoglu and Boston University’s Pascual Restrepo, part of the problem is what they

call “so-so technologies”: Advances that disrupt employment and displace workers without generating much of a boost in productivity or quality of service. Examples are self-checkout kiosks at grocery stores or automated customer service over the phone. Acemoglu added that automation technologies, by their nature and design, displace workers from the jobs they were previously performing. Technologies that replace workers while increasing productivity can be painful, but they deliver value. “So-so technologies” don’t even do that, and they’re not really improving productivity or reducing costs. The net effect is job loss without new roles being created, driving higher unemployment as a result. Thus, “so-so technologies” are worse than no tech!

The bottom line is this:

“Executives, not algorithms, decide whether to replace human workers. Regulators, not robots, decide what limits to place on emerging technologies like facial recognition and targeted digital advertising. The engineers building new forms of AI have a say in how those tools are designed, and users can decide whether these tools are morally acceptable or not.

This is the truth about the AI revolution. There is no looming machine takeover, no army of malevolent robots plotting to rise up and enslave us. It’s just people, deciding what kind of society we want.”

In his book, “The war on normal people”, Andrew Yang (Founder, Venture for America and US President democrat candidate 2020) spoke about his encounter with a venture capitalist:

“A company came to me with a software product that helps fast-food workers get scheduled for shifts more efficiently across multiple locations. Any given

worker can be optimally assigned a shift across several nearby stores. But when I went to a couple of fast food companies and asked if they would use this kind of software, their response was, 'We're not trying to schedule our workers more efficiently. We're trying to replace them altogether.' So I didn't invest in that Company. Instead, I invested in a couple of companies that make smoothies and pizza with robots and delivery."

AI & Automation driven job loss is happening today, not in some distant future. Your best protection is, thus, to be updated with the latest in the world of work, especially on what's hot and what's not. This will enable you to make informed decisions about your career choices that'll impact your life because the robot-proof job is a myth.

"We humans are neural nets.

What we can do, machines can do."

Geoffrey Hinton, Godfather of Deep Learning

According to the World Intelligence Congress, AI, virtual personal assistants, and chatbots will replace almost 69% of the manager's workload by 2024. Andres Oppenheimer, author of the book, "The Robots are coming!", documented in detail how the Robots are coming for the jobs listed below:

- Journalists
- Service Workers
- Bankers
- Lawyers
- Doctors
- Teachers

- Factory Workers and
- Entertainers.

Candidly, no job is safe from AI & Automation. Robots i.e. intelligent systems are taking over a significant portion of the jobs above. For instance, “robot writers” are already writing articles at the Century old Washington Post, the newspaper owned by Jeff Bezos. Creator, formerly Momentum Machines, is revolutionizing the way food is prepared and served. Using sophisticated robots, Creator can perform gourmet culinary techniques beyond what is possible for manual cooking, yet at mass-market price points.

Zume pizza may have been a cautionary tale for robot chefs, but the next generation of xrobotics might just succeed. With much of their role automated, Teachers will become motivators, counselors and personal therapists. In essence, jobs will be disrupted. Unless you adapt, innovate and pivot to a new role, you may become collateral damage. If you think your job is safe in the new age, think again. With AI & Automation delivering higher productivity, higher speed and lower cost, it’s super tough to keep up. For instance,

- If AI & Automation can handle the bulk of work in your department at a cheaper cost, would your department still be needed?
- If AI & Automation can do most of your job at a small fraction of your cost, would your Company still keep you?
- If your role is removed, would anyone notice?
- If your role is vacant, would your boss re-hire you?

- If you lose your job tomorrow, how fast can you get a new one?

Turning AI & Automation into your Advantage

Not everyone can be a data scientist or an AI programmer. As a smart PME, you can reduce your risk by augmenting yourself with AI & Automation, and turn them into your Advantage.

To stay relevant, think like the big bosses. How do you use AI & Automation to level up the performance of your industry and company? Imagine. Reframe your thinking! Take the time to think ahead. Take it that AI & Automation has taken over your job. Take time to attend AI & Automation events. Immerse yourself where the action is. Make an action plan based on your strengths. Act to stay ahead of the curve. If you fail to plan, you are planning to fail.

The 7 fastest growing technologies at the point of writing are:

1. Internet of Things (IoT)
2. Cloud storage/computing
3. AI and machine learning
4. Additive manufacturing (3D printing)
5. Augmented and virtual learning
6. Robotic process automation (RPA)
7. Blockchain

IoT, with the fastest growth potential, is ranked #1. If you are not a Techie, i.e. Technology inclined, you don't have to take up Deep Tech careers. You won't enjoy it and you're unlikely to do well.

However, businesses will always need roles for the non-Tech or Tech-lite roles. That's where you aim to excel. Don't explore too many technologies. You'll be confused.

Less is more. Focus on the Technologies you have affinity with. Research those that the leading companies are using. Invest time and effort to learn about them. Don't be a one-sector specialist (e.g. One trick pony). Mash up your new learning with your current Know-how. Then strive to be the best at what you do. Find a domain that you can dominate! If you cannot find an existing domain to dominate, create a new one! Better to be the 100th person in a fast-growing new domain, than be the 100,000th person in a crowded domain, because it'll be so hard to stand out! Know your interests. Know what you do well. Most importantly, following your results is a smarter move than following your passion.

“Everybody is a genius. But if you judge a fish by its ability to climb a tree, it will live its whole life believing that it is stupid.”

Origin unknown

AI's presence is ubiquitous. Even the supervising and performance coaching roles by managers could be handled by AI. By looking at samples of how AI is already being deployed at the workplace, move quickly to embrace the relevant AI & Automation to augment your work performance, as follows:

Using AI for workplace productivity

IBM Watson AI services and APIs can help you design, build & deploy AI-powered applications on the web as they are proficient in applying AI and building AI solutions.

<https://www.ibm.com/sg-en/watson>

Using AI for marketing

Machine learning is used to help organizations make smarter marketing and operations decisions. They also provide predictive analytics to accurately forecast sales and foot traffic at each store hourly so that organizations can optimize *staffing & delivery* levels at times when customers need the most help.

www.Percolata.com (AI for marketing)

Using AI for managing people at work

It is critical to understand *how* work gets done within an organization. By connecting existing corporate data to actionable metrics, indicators, and algorithms, Humanyze delivers the most comprehensive and objective measurement of the workday while protecting the privacy of your employees.

www.humanyze.com

Using AI to optimize teams at work

You can promote better ways of working without creating extra work and empower employees to develop new skills in the flow of their work. Personalized nudges make it easy to learn every single day. Help teams get better and better together. Track nudge

engagement and adjust nudge focus areas to ensure your top initiatives don't get stuck.

www.humu.com

Using AI for writing

You can leverage Open AI's mission to ensure that artificial general intelligence (AGI) highly autonomous systems that outperform humans at most economically valuable work benefits all of humanity, by speeding up your writing, or even write for you.

<https://openai.com/>

Using AI for career guidance

Bob the AI Career Coach, can assist you in any of the following situations:

- Hiring in my industry is down due to the Covid pandemic
- It's a tough **job market** for the role I'm looking for
- Being **motivated** enough to look for this job
- Getting the **degree** or **training** required for the job
- **Getting started** on my job search
- Improving my job search methods

<https://uk.hellobob.com/intro>

Using AI for emotional support

XiaoIce is a cutting-edge artificial intelligence system designed to create emotional bonds with its 660 million users worldwide. The start-up spun off from Microsoft last year and is now valued at over US\$1 billion after venture capital fund raising, Bloomberg reported. According to chief executive Li Di, XiaoIce is the largest and most advanced system of its kind worldwide. It was designed to hook users through lifelike, empathetic conversations, satisfying emotional needs where real-life communication too often falls short. "But providing companionship to vulnerable users does not mean that XiaoIce is a substitute for specialist mental health support - a service that is drastically under-resourced in China.

The system monitors for strong emotions, aiming to guide conversations onto happier topics before users ever reach crisis point, Mr. Li explained, adding that depression is the most common extreme emotional state encountered.

<https://www.xiaoice.com/>

The above is a small sample of what AI can do in various fields and professions. To find out if your field is next, simply google "AI in _____" (fill in the blank with your field). You may be amazed at what you find.

Do your due diligence before rushing in. Coding may be hot today, but anything that is systematic and procedural can be codified, and easily automated. Thus, coding could be the next blue-collar job. If you are a non-technical person, explore the "no-code AI" landscape. No-code AI is a category in the AI landscape that aims to democratize AI. No-code AI means using a no-code development platform with visual, code-free and often drag-and-

drop interface to deploy AI and machine learning models. No code AI enables non-technical users to quickly classify, analyze data and easily build accurate models to make predictions.

Be a fast mover in using AI & Automation to augment your work performance as a smart PME, similar to how you can drive a car without knowing how to build one. The best way to thrive in the new world of work is to get educated. Use AI & Automation to augment your performance. Make them your unfair advantage. Though many people may be hesitant now, resistance is futile. AI & Automation will soon be the norm, because it makes business sense in minimizing cost.

That's why bosses of global corporations are pushing for them. Be decisive. Embrace AI & Automation today. You will be far ahead in the game when the masses buy in. As it is, you are already using AI in your life on platforms like Google, LinkedIn, Facebook, Waze and Netflix. Simply extend their use to your work.

Don't know where to start? Hop over to YouTube and watch videos relating to AI & Automation. Be informed about the fastest growing technologies. Get a better sense of how these technologies are impacting the workplace. Once you are informed, you can make better decisions.

Knowledge is not power, unless applied. Do it fast. Your future is at stake.

The future is already here.

Ride the wave, or be swept under!

No Job? No Sweat! (#NJNS)

To win in a new world of work with fewer jobs, a #NJNS mindset is crucial! To get you into #NJNS mode, check out the difference in the mindset between most people and the #NJNS Champions:

Norm mindset	#NJNS mindset
Employability	Employment
Future Ready	Market Relevant
Lifelong Learning	Lifelong Earning
Attend Training	Apply Learning
Open Market	Hidden Market
Government Subsidy	Self-Ownership
Find a Job	Solve a Market Problem
Certification	Client Results
How good you are	What you can do for the Company
Paper Chase	Performance Driven
Follow the Crowd	Do What Works
Self Interest	Corporate Empathy

Once you embraced a #NJNS mindset, you begin to see the world differently. Instead of FOMO (Fear Of Missing Out), you see opportunities. Instead of waiting passively, you actively make things happen. Since we spoke at length about AI & Automation

replacing jobs, let's examine why know-how and jobs are important.

Know-how: practical knowledge or expertise on how to accomplish something

Job: a paid position of regular employment

Income: money that is earned from doing work or received from investments

Question #1: “Why do you want a job?”

That is my favorite question to the audience whenever I run programs for those in career transition, whether by choice or circumstances. The answers ranged from blank stares, job satisfaction to prospects for growth. Rarely do I get a response that they want a job because of income (money). In fact, that is THE reason why 99% of the people want a job, to earn income. Income to pay the bills, to buy stuff, to fulfill obligations etc... Without income, you cannot do much in life.

When I tell the audience there are many other ways to income, the question that always follows is, “But I’m not the entrepreneur type”! One civil servant even told me that he doesn’t engage in indecent transactions to earn income. Such is the power of the human imagination - Income without a job means indecent transaction!?

When I probed further, the truth emerges. Income without a job is not in their reality. It is never considered because the system (labour market) in many countries provides more than enough jobs. They simply cannot imagine how they can earn income without a job because no one ever told them it could be done. In their employee days, this was never a concern. It’s like they were

given a fish to eat (job), but no one ever taught them how or where to fish (survival). When they lose their jobs, they panic.

Question #2: “Who taught you job search?”

This usually got everyone thinking as they thought hard about how they started. Some say it's their school career services advisors. Others say their seniors or family and friends. But, most of the time, it was simply doing what everyone else did, like looking at job advertisements, whipping up a resume, submitting an application and wait. No one even thought about why jobs exist.

The challenge for you? Think beyond jobs. Focus on developing solutions to problems. Once you do that, you will find many opportunities in the market. Organizations everywhere are looking for solutions to problems, be it people, process, or efficiency problems. They are paying hundreds of thousands of dollars to consultants to do feasibility studies and to put up proposals.

If you can do the same for a fraction of the fee, they will be most willing to come to you! The gap between an employee and an entrepreneur is very wide. Very few employees can become successful entrepreneurs overnight. But there are many options they can consider, like freelancing and project work, just to name two. You can start small with minimal capital and build it up.

Many people live in a black and white world. Due to society's conditioning, you are either an employee or an entrepreneur. However, the opportunities are always in the grey areas! It's been more than 20 years since I left the corporate world. When I finally

understood why businesses exist, it moved me from an employee mindset to a “#NJNS” mindset.

Businesses exist to serve paying customers and provide a solution. They hire you, as an employee, to do the job. They pay you a monthly compensation (i.e. your salary). A business is like a middleman! If you can serve the same customers with a similar solution, you can go straight to the paying customer and bypass the middleman. If you can see the possibilities, you are ready for a #NJNS mindset.

To embrace a #NJNS mindset, expand your mind. Think beyond a job. When you can do that, you don't need a job to earn income. You can turn your Know-how into income! This won't be easy because more than 80% of the population are employees! You may be ridiculed and ostracized but please persevere. It builds your resilience and resourcefulness. Basically, there are 3 ways to earn active income: **Employee, Explorer and Entrepreneur.**

As an **employee**, you are given a job by the employer. You do not own anything. Your job can be taken away from you anytime, even if you are a Chief Executive Officer (CEO). Job security is an illusion. Nowadays, a company's lifespans are often shorter than an employee's lifespan. A study by McKinsey found that the average lifespan of companies listed in Standard & Poor's 500 was 61 years in 1958. Today, it is less than 18 years. McKinsey believes that in 2027, 75% of the companies currently quoted on the S&P 500 will have disappeared.

The system trains you to be an employee. Out of 10 people you meet, chances are more than 8 are employees. It's simple. From your first day at school until you graduate years later, you were being taught by teachers, lecturers and professors. They are virtually all employees. Being an employee is the only thing they

know. Thus, it's only natural that they teach you to be what they do best: an employee! But one key thing is missing: they can't teach you how to get a job in today's world because it's been a long time since they went job searching. They may be in for a rude shock should they lose their job.

As an **explorer**, you are self-employed. You own your job. No one can take your job away from you. But if you don't work, there's no income. Examples include self-employed individuals like real estate agents, financial advisors, coaches, professionals in private practice like doctors, accountants, etc...

Explorers can operate at 3 levels:

- Gig Worker (e.g. Grab driver, Deliveroo, Ghost worker)
- Gig Professional (e.g. Domain expert, Consultant)
- Gig Master (e.g. Independent Project Manager)

To win any game, first, learn the game. To succeed in a Gig Economy as an Explorer, understand the rules. As discussed earlier, you have 3 basic options:

1. **Gig Worker** e.g. For Uber, Grab, Deliveroo, Food panda etc... (essential & minimal skills) You don't need specialized skills, but you need stamina and endurance. That's one reason why it attracts the younger crowd.

There is an alternative Gig worker described in the book "Ghost Work: How to Stop Silicon Valley from Building a New Global Underclass" by Mary L. Gray and Siddharth Suri. These workers are the ones that decide

- if a picture that was flagged is obscene or not (is that a thumb, or something obscene?);

- if something constitutes hate speech when the algorithm can't tell;
- if a person posing as an Uber driver is really a registered Uber driver, etc.

A ghost worker is a new kind of worker who bridges the gap between what AI can and cannot do. As the authors, Gray and Suri, noted, “the great paradox of automation is that the desire to eliminate human labour always generates new tasks for humans.” Ghost work is the bridge between AI and an automated future. The usual narrative of humans being replaced by robots is made complicated by Ghost work, because workers are now reduced to a new underclass who are generally invisible, poorly paid and have few protections. The book is the culmination of a five-year anthropological study of workers in the US and India using four "ghost work" platforms to make a living, such as Amazon’s Mechanical Turk (MTurk), Lead Genius, Microsoft’s Universal Human Relevance System (UHRS) and Amara.org.

Ghost Work is the latest in 50 years of employment trends in the US with employers seeking to avoid the employment laws and classifications that would require them to contribute to social security, employment taxes, or other benefits like health insurance. Uber has said that classifying their workers as employees rather than contractors would increase their labour costs by 20 to 30 percent. It is widely reported that more than 50 percent of Google's workforce is contract labour. Avoid Ghost Work if possible, as there are few development opportunities and the pay is relatively low. Strive to be a Gig Pro or a Gig Master instead.

2. **Gig Pro (Professional)** e.g. you command a premium because you possess in-demand special skills like data analytics, virtual/digital communications, latest programming languages, cyber security, etc. It's not about what you know but the results that you can deliver with your know-how (Essential & higher skills)
3. **Gig Master** e.g. You could be an experienced corporate manager or Gig Professional who knows how to connect the dots and get things done for a decent fee, like a project manager. You are like the main contractor who outsources/contracts your work out to other Gig Professionals via sites like Upwork, Freelancer, Fiverr etc... If you are visionary enough, you could easily be a "CEO" of a Start-Up. All the pieces to build your ecosystem are already available today at a very affordable price. When you can put together a formula that works and it scales, you could be the next Unicorn, a start-up with a billion dollar valuation!

If you aspire to be a Gig Pro/Master, immerse yourself in your preferred playground. Join groups that are relevant to your expertise and hang out among your successful peers. Take action. Seek and you shall find. Ask and you shall receive. Fishing for deals is both an art and science. If you want to fish, go where the fishes are. But first, learn how to fish. Beyond that, learn to use the right bait to attract the right fishes. The B2B (Business to Business) market is very different from the B2C (Business to Consumer) market.

Let's be inspired by the story of Jack Ma, Co-Founder, Alibaba. According to Jack, failure is a way of life for him since he was young. Although he failed his university entrance exam twice, scoring less than 1% in maths, he eventually passed and began studying English at the Hangzhou Teacher's Institute. After graduating, he applied for 30 different jobs but was rejected for all of them. Out of the 24 people who applied for KFC, Jack was the only one to be rejected.

He also applied for the police force. He was again rejected and told that he was 'no good'. He was finally able to find a job as an English teacher, earning as little as \$US12 each month. His life changed when he discovered the Internet during a trip to the USA. He saw the Future and he went all in. Today, Jack Ma is one of the richest men in the world and a Hero to many small businesses who benefited from his platform!

Like Jack Ma, you can be a Hero too, in your own way. A Hero is simply one who is admired for their courage or outstanding achievements. A Quiet Hero is simply an ordinary person who took an extraordinary path. You take active ownership of your life and career. Knowing that skills drive performance and performance builds your future; you are a hungry and motivated learner. You will pay for your own upskilling if the program is not Government funded. You take pride in personal ownership. You are generous in sharing what you have learnt to benefit others. When you succeed, you become a **Hero**, as epitomized by Joseph Campbell's The Hero's Journey:



From zero to “Hero” (employee)

1. You are moving along fine (Ordinary world)
2. You get a new boss and got passed over for promotion (Call to adventure)
3. You feel the loss and want your old life back (Refusal of the call)
You decide you want to fight for what is rightfully yours
4. You have some ideas and seek the help of a senior staff within the 45ecognized45n (Meeting of the mentor)
5. You decide to upgrade yourself and work doubly hard (Crossing the threshold)

6. There are lots of challenges along the way, as you experienced both successes and failures, and pressures at & off work (Test, Allies, Enemies)
7. You continue on the path (Approach)
8. And eventually, you were 46cognized and promoted (Reward)
9. That betters you (Apotheosis – becoming the best you during the journey)
10. And you return as a changed person, aka Hero (Resurrection)
11. With your Prize, you energise and transform your workplace (Return with elixir).

You can be the Hero of your own story, but only if you want to! When you return triumphant to your ordinary world, you do so with an extraordinary mindset because you are transformed. May you find the courage to pursue your dream, for real.

You may think “I’m Nuts!” believing you can be a Hero. You don’t think you are, because you are just an ordinary person trying to make an honest living. Well, today is your lucky day.

Mark Twain said: *“The two most important days in your life are the day you are born and the day you find out why.”*

When you open your mind and acknowledge your talents, you can be a Hero, for real. But first, you must believe. If you don’t believe in you, why should others believe in you?

You only live once. Start today because tomorrow never comes. Today is the beginning of a new you. Own it. Talk is cheap. Talk does not get you results. Only action will. No venture. No gain.

Entrepreneur is the 3rd option. You're an entrepreneur when you start your own business. It could be a small business or a start-up. You develop a system to keep the business running, so that you don't have to be physically present. Components of the system include people, standard operating procedures (SOP) and performance indicators. What gets measured gets done.

This will enable the business to continue to function, regardless of staff turnover. Anyone can follow the SOP and gets things done. No one is indispensable. Your huge payday is when you exit via an Initial Public Offering (IPO) or a buyout, because you own a system that can be sold.

To succeed as an Explorer or Entrepreneur, 3 Cs are essential:

- Competence (Ability to solve client problems)
- Confidence (Courage to reach out to prospective clients and offer your know-how)
- Clients (People who trust you and "buy" your products/services)

The default choice to earn income used to be a job. Now you have 3 options. Now you can choose. Candidly, it takes as much time and effort, if not more, to search for a job, compared to becoming an Explorer or Entrepreneur. The difference? As an Explorer or Entrepreneur, you are in control of your career. You take 100% of both your gain (profit) and blame (loss).

It boils down to your personality and your values. Think for yourself. Think of what's best for you and your loved ones. When you make it, you will be in a position to help others. But if you don't, you have to live with the consequences. Can you take it? Only you know the answer.

Reality check: Most people are held back by their peers (birds of a feather flock together) and fear, which is False Evidence Appearing Real.

What can you do? Seek real evidence by joining groups of successful people you aspire to be like. Let their results and positivity rub off on you. Before you know it, fear will be replaced by excitement and a can-do spirit.

Life is fair. You get what you fight for. If you opt to go the #NJNS way, make sure you go all in. But do so only after your due diligence. Aim to earn in 4 years what others may take 10 years. Otherwise, don't bother. It's crazy hard to thrive without a job. However, whatever doesn't kill you makes you stronger. Don't wish life was easier. Make yourself stronger!

When you get it, you'll truly understand, "No job? No Sweat!"

"Whether You Think You Can or You Can't, You're Right"

Henry Ford

You want massive results?

Take massive action today!