



Dear Nina,

You may be considering making a change in your career in the near future, but you keep putting it off while waiting for "things" (mainly the economy) to get better. Your immediate network may not have any opportunities for you right now, adding to your hesitancy. In addition, it's likely that your workload is a lot heavier now than it was a few years ago, leaving you with little to no time to devote to a job search right now.

Well, that is where Fountainhead Staffing comes in handy. As your trusted source for insight into the local marketplace, we can help you to stay abreast of those opportunities that might be of interest to you, taking the hard work in finding a new job off your hands. We will also aid you throughout the interview process as well. While we're not saying it's easy by any means, working with Fountainhead will allow you to continue to stay focused on your current job while providing you support and motivation through the transition stage to your new career.

Sincerely,

Fountainhead Staffing



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Trivia Questions

1. Can you guess what another name for a "citrullus lanatus" is?
Hint: family, cucurbitaceae
 - a. Lipstick
 - b. Mosquito repellent
 - c. Watermelon
 - d. A type of orange juice
2. The movie "Night of the Living Dead" (also known as "George A. Romero's Night of the Living Dead") was released in what year?
 - a. 1959
 - b. 1968
 - c. 1974
 - d. 1980
3. Which baseball player had his uniform number retired by three teams?
 - a. Greg Maddux
 - b. Nolan Ryan
 - c. Rodney Cline Carew
 - d. Roland Fingers
4. Who is the only person to have worn the uniform (as a player or manager) of all four Major League Baseball teams in New York City in the 20th century?
 - a. Joe Torre
 - b. Dallas Green
 - c. Yogi Berra
 - d. Casey Stengel

[Answers](#)

Financial Literacy, Literally

Featured Author, Molly Montgomery, CPA

September 15, 2008. While this date might not ring a bell for some, what happened on that day certainly holds a place in history that will not be forgotten by most. Lehman Brothers had over \$630 billion in assets when the company filed for Chapter 11 bankruptcy protection in 2008, making it the largest bankruptcy in U.S. history to date.

To put things into perspective: Washington Mutual had nearly \$330 billion when they filed for bankruptcy just two weeks after



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Lehman's financial failure, General Motors had roughly \$82 billion in assets when they filed for Chapter 11 protection in 2009, and MCI WorldCom and Enron had \$104 billion and \$65 billion respectively. The Lehman bankruptcy and the market's reaction, while significant, were only a small contribution to a multitude of issues this country has had to deal with over the past few years. The recent financial crisis not only exposed crippling vulnerabilities within the financial sector of the U.S. economy, it also exposed the financial vulnerabilities of many individual consumers. As the economy dropped off the edge of a cliff, businesses and individuals who did not have a solid financial foundation in place were impacted, and many were destroyed.

Following the financial crisis and the debilitating recession that this country recently went through, Congress passed the Dodd-Frank Act with a significant goal of overhauling the financial system and rebuilding consumer confidence. Among other things, the Act established the Consumer Financial Protection Bureau (CFPB). This independent agency was delegated the arduous task of protecting the financial well-being of American consumers. The CFPB plans to provide this protection by regulating consumer financial products and services, which should significantly reduce problematic lending practices and make financial products easier to understand. While this type of protection is warranted, it is unlikely that any government agency will be able to provide adequate protection for consumers who do not understand how to make appropriate financial decisions. Regardless of how clear a loan document is, if a person does not know how to calculate the amount of debt they can afford to take on, that loan document is useless. Consumers have to learn how to protect themselves, and that part is up to each of us.

This article was written as a blog post by Molly Montgomery, CPA, and author for the Arizona Society of Certified Public Accountants (ASCPA). As Molly states, the ASCPA blog is available to help add that extra layer of protection by promoting financial literacy. Future posts will bring awareness to how significant the problem of financial illiteracy is, share information about volunteer opportunities, discuss ways to teach personal finance to children, provide legislative updates and connect you to resources that will prove to be helpful in your own quest of finding ways to improve the financial condition this country.

About: [Molly Montgomery, CPA](#)

Molly Montgomery is a Certified Public Accountant in Arizona and Virginia and is in the Economic Advisory Services group of Grant Thornton LLP's Phoenix office. Molly specializes in forensic accounting, fraud and investigation services as well as litigation and dispute consulting services. Her past experience includes providing financial statement and compliance audits for public and private companies of all sizes, providing business advisory services to small businesses and providing tax compliance and consulting services. Molly earned a Master's degree in Taxation from Arizona State University's W.P. Carey School of Business and a Bachelor's of Business Administration degree in Accounting from Radford University. She had over eight years of experience in public accounting prior to joining Grant Thornton as an Advisory Services Associate.

The views expressed in this post are solely Ms. Montgomery's personal views, not the views of Grant Thornton LLP or its clients, and the information provided as to Ms. Montgomery's affiliation with Grant Thornton LLP is solely for purpose of identification and may not and should not be construed to imply endorsement or even support by Grant Thornton LLP of the views expressed herein.

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ASWA October Meeting

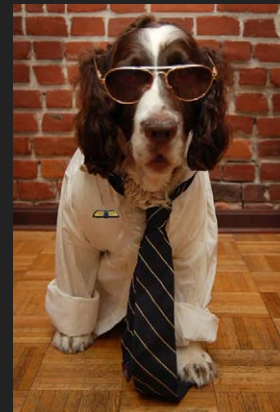


Don't forget to RSVP to the American Society of Women Accountants (ASWA) October 25th meeting! The evening will include networking, dinner, and a presentation by Nina Cormier of Fountainhead Staffing on "How to Stay Competitive in the Job Market as an Accountant". This session will cover the recent trends in the accounting job market and how to make the most of both your job search and long-term career. This is also ASWA's annual student night, where current college students will receive a great discount.

Please visit [ASWA's website](#) to RSVP online or contact their Membership Director, Shelby Williams via [email](#). RSVP's are due by Friday October 21st, so don't delay!

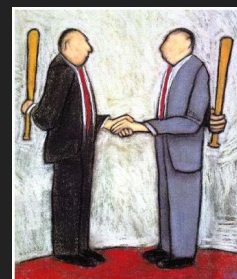
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- Trick or Treat -
Hey, throw me a bone here!

Interview Tip



As a candidate being interviewed,

tax and advisory services to public and private clients around the world. The firm's Economic Advisory Services Practice provides forensic accounting and investigation services, litigation and consulting, valuation, recovery and reorganization, intellectual property services and forensic technology services.

About: [ASCPA](#)

The Arizona Society of Certified Public Accountants is the premier professional association for CPAs in Arizona, with approximately 6,000 members, including CPAs in business and industry, public practice, government, nonprofit and education. The mission of the Society is to enhance the success of our members and lead our profession.

To review this article (October 18, 2011) and follow the ASCPA's blog, visit: www.ascpa.wordpress.com



you may feel like you're in the hot seat, but if you can match your interviewer's personality and mannerisms in conversation, then you'll both feel more like old friends, which potentially could help you land the role. To make the interview seem less like an interrogation and more like a conversation, it often depends on how good the candidate can mirror the interviewer's speed of speech, tone, breaths, and depth of answers. If you have the ability to reciprocate in conversation under the same pacing technique, your chances of being on the same page as the interviewer will most likely increase as well.

Trivia Answers

1. c
2. b
3. b
4. d

[Questions](#)

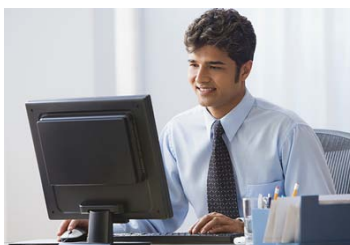
Editor: [Nina Cormier](#)



The Deadly Sins of Email

Creating Legal Documents with Every Text

Here at Fountainhead, we write emails just as often as anyone, especially when requested as a preferred method of contact for our working candidates. No doubt we all find ourselves guilty of composing emails from time to time that are misinterpreted, blunt, or vaguely written. What follows is a list of the most common sins of email writers, according to [Mindy Chapman](#), a popular speaker and attorney on civil rights compliance and employment law.



1. Too Vague - "Do it."
Do what? Be more specific, because strings of emails can go on and on, while the main topic of whatever "it" was, is lost in translation.
2. Insulting - "How could you have done this?"
This is not something you want put to written record and it is too heavy to ask in an email.
3. Illegal - "Don't tell Sue about the insider tip to pick up those options."
Really - why would anyone want this on record?
4. Cowardly - "You're fired."
This should always be done in a face-to-face conversation.
5. Never Ending - Subject Line Reads: RE: RE: RE: RE: RE:
There are entirely way too many threads to follow here, simply restate the relevant information.
6. Sarcastic - "Nice fumble there, boss."
If read out of context or during the wrong timing, it's not funny.
7. Too Casual - "Hey buddy, you down for going out for some drinks?"
"
Limit that conversation to personal emails.
8. Time-Wasting - "Check out this kitty that chases a laser all day!"
Time to get back to work.
9. Policy Violations - "Buy my friend's car, pictures attached."
Promoting personal items or pressuring the sale of items to employees is usually against company rules.
10. Inappropriate - No example needed, I'm sure.

Because the nature of emails lend themselves to the instant creation and distribution of information, often we unintentionally or unconsciously let our "business guard" down. When that happens, we are oblivious to the fact that sometimes the messages that we are firing off in emails can (and will) be translated very differently on the other end. Attorney Chapman notes that when doing so on a work email, one is creating potentially legal documents with each outgoing message that could be held against them in court.

So does that mean that we can send out one large apology now to cover any future mishaps? Unfortunately, I don't think so.



News Highlights

National

U. S. Pulls Plug on Long-Term Care Program

The Obama administration said it is unable to implement a long-term care insurance program that was part of the 2010 health overhaul, effectively ending the program before it started.

The initiative, known as the Class Act, was included in the law to help

Americans cover the cost of aid for daily-living needs if they became unable to care for themselves. The program, a top priority of the late Sen. Edward Kennedy (D., Mass.), is the first big part of the health overhaul to get killed, and is expected to embolden critics of the law.

[The Wall Street Journal](#), Louise Radnofsky, October 15, 2011



Hedge-Fund Manager Rajaratnam Sentenced to 11 Years in Prison for Insider Trading

Raj Rajaratnam was sentenced to 11 years in prison, one of the longest sentences ever handed down for an insider case. The 54 yearold co-founder of Galleon Group was convicted of five counts of conspiracy and nine counts of insider trading in May.

Federal prosecutors had sought a sentence of 19 years and seven months to 24 years and five months for the former hedge-fund titan. Rajaratnam's lawyers, citing health problems, among other factors, had urged the judge to consider a much more lenient sentence.

[The Wall Street Journal](#), Susan Pulliam and Chad Bray, October 12, 2011

WSJ/NBC News Poll: Cain Vaults to Lead in Poll

Former corporate executive Herman Cain has catapulted to the lead in the race for the Republican presidential nomination, as GOP voters grow disenchanted with Texas Gov. Rick Perry and remain wary of former Massachusetts Gov. Mitt Romney, a new Wall Street Journal/NBC News poll finds.

Drawn by Mr. Cain's blunt, folksy style in recent debates, 27% of Republican primary voters picked him as their first choice for the nomination, a jump of 22 percentage points from six weeks ago.

[The Wall Street Journal](#), Neil King Jr. and Jonathan Weisman, October 13, 2011

U.S. Charges Two Iranians With Trying to Kill Saudi Ambassador

U.S. authorities said they charged two Iranian men on suspicion of

plotting to assassinate the Saudi Arabian ambassador to the U.S. The plot was directed by elements of the Iranian government, U.S. authorities said.

[The Wall Street Journal](#), Evan Perez, October 12, 2011

California Governor Brown Signs Dream Act

California Governor Jerry Brown on Saturday finished signing the California Dream Act, under which California students who are undocumented immigrants will qualify for state-funded financial aid for college.

The controversial bill is the highest-profile act to expand undocumented students' access to higher education after a federal Dream Act, which would have given undocumented students a path to short-term permanent residency status, failed last year to attract enough support in Congress.

[The Wall Street Journal](#), Vauhini Vara, October 10, 2011

Raiders Owner Al Davis, A Football Pioneer, Dies

Al Davis, the Hall of Fame owner of the Oakland Raiders who was known for his rebellious spirit, has died at age 82, the team announced Saturday. It wasn't immediately clear when and where he died.

It was Mr. Davis's willingness to buck the establishment that helped turn the NFL into the most successful sports league in American history. Mr. Davis was a key figure in NFL history. That was most evident during the 1980s when he fought in court and won for the right to move his team from Oakland to Los Angeles.

Mr. Davis was the last commissioner of the American Football League and led it through personnel forays that helped force a merger that turned the expanded NFL into the colossus it is today.

[The Wall Street Journal](#), Reed Albergotti, October 9, 2011

U.S. Economy Added 103,000 Jobs in September; Unemployment Rate Held at 9.1%

The U.S. economy added 103,000 jobs in September, with the private sector contributing 137,000 jobs. Payroll data for the previous two months was revised up by a total of 99,000. The unemployment rate, which is obtained from a separate household survey, held at 9.1% for the third month in a row.

The results were better than expected. Economists surveyed by Dow Jones Newswires had forecast that payrolls would rise by 60,000 last month, with the unemployment rate at 9.1%. A broader measure of the unemployment rate, which included people who stopped looking for work and those settling for part-time jobs, rose to 16.5% in September from 16.2% the previous month.

[The Wall Street Journal](#), Ben Casselman, October 8, 2011

World Mourns Loss of Steve Jobs

Technology and design admirers flocked to Apple stores worldwide on Thursday to express their sorrow at the death of Steve Jobs, the visionary who transformed the daily lives of millions. The Apple co-founder who inspired the Macintosh computer, the iPod, the iPhone, and the iPad died on Wednesday at the age of 56, after a long battle with pancreatic cancer. He had stepped down as Apple chief executive in August.

[Fox News](#), October 6, 2011

Local

Glendale Awarded Super Bowl XLIX in 2015

NFL owners voted today to have Super Bowl XLIX in Arizona in 2015. The NFL owners picked Arizona over Tampa, Florida, for the game at league meetings in Houston. It will be the second Super Bowl held at

University of Phoenix Stadium in Glendale and the third held in the Valley. Today's vote is a big win for the Arizona Cardinals, who spearheaded the Valley's effort to get the big game.

Phoenix Business Journal, Mike Sunnucks, October 11, 2011

Phoenix Foreclosure Rate Down From a Year Ago
Home foreclosure rates in the Phoenix area were down in July compared with a year earlier, according to new data from CoreLogic.

The Phoenix area had a foreclosure rate of 3.55 percent in July, a decrease of 0.83 percentage points from July 2010, when the rate was 4.38 percent. Foreclosure activity in metro Phoenix was higher than the national foreclosure rate of 3.44 percent in July, but the national rate represented an increase of 0.24 percentage points from a year earlier.

Phoenix Business Journal, Adam Kress, October 11, 2011

About Us

Fountainhead Staffing specializes in the placement of Accounting and Finance professionals. The founding partner, John Spencer, is an experienced CPA with both "Big 4" public accounting experience as well as private industry accounting experience. The associates at Fountainhead Staffing possess a combined total of over 40 years experience in the recruiting profession. We are experts in the local staffing market and we are here to help!

Fountainhead Staffing
7150 East Camelback Road
Suite 237
Scottsdale, Arizona 85251
www.fountainheadstaffing.com
(480)248-2300

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