



## **JOSEPH'S PEOPLE, LTD.**

A Network of Faith Based Support Groups For  
Unemployed & Underemployed Workers

460 Manor Avenue, Downingtown, PA 19335  
Hotline (610) 873-7117

Web [www.josephspeople.org](http://www.josephspeople.org)

This Resource Guide contains information developed to help the several thousand people who have come through Joseph's People's door. This publication was designed by, and is the property of, Joseph's People, Ltd. All rights are reserved. No commercial use is permitted.

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Version 000309

**Joseph's People, Ltd.  
460 Manor Avenue  
Downingtown, PA 19335**

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Founded 1995

# CHAPTERS

(Meeting times and dates can change; new chapters form  
Please check our web page for up-to-date details)  
[www.josephspeople.org](http://www.josephspeople.org)

## **JOSEPH'S PEOPLE – Downingtown**

St. Joseph Parish  
338 Manor Avenue (Route 322)  
Parish Meeting Room behind the school  
(610) 873-7117 HOTLINE Leave a Message  
Meets 2nd & 4th Tues. of each month at 7:30 PM

## **JOSEPH'S PEOPLE – 252**

St. John Chrysostom, Sponsor  
Wallingford, PA  
Call Rick Schilling (610) 873-7117  
Meets at Media Presbyterian Church  
1<sup>st</sup> & 3<sup>rd</sup> Tuesdays of the month  
(See Get Works)

## **JOSEPH'S PEOPLE – Mainline**

Bob Schubert, Leader  
Call (610) 755-2398 for Times and Places  
Of Meetings

## **JOSEPH'S PEOPLE – Get Works**

Media Presbyterian Church  
30 E. Baltimore Pike, Media, PA 19063  
Contact Sue Kaiden (610) 873-7117  
Meets 1<sup>st</sup> & 3<sup>rd</sup> Tuesdays of the month  
Hassler Chapel @ Media Presbyterian 7-8:30 pm  
(Door to the left of main entrance down walkway)

## **JOSEPH'S PEOPLE – St. Francis**

St. Francis Church, Sponsor  
Springfield, Delaware County, PA  
Call Art McGuire (610) 873-7117  
Meets 2<sup>nd</sup> Wednesday of month at 7:30 pm  
Parish Rectory 136 Saxer Ave., Springfield, PA

## **ON THE WEB**

[www.josephspeople.org](http://www.josephspeople.org)

## **EMAIL**

[Info@josephspeople.org](mailto:Info@josephspeople.org)

## **YAHOO GROUPS**

JP Downingtown  
GetWorks

## **RESOURCE GUIDE**

Version 000309

## JOSEPH'S PEOPLE

### MISSION STATEMENT

We, the Leadership Committee of Joseph's People, inspired by the example of St. Joseph the Worker and supported by our faith community, are dedicated and committed to offering support, guidance, and job counseling services to the people of our community who are unemployed or are seeking full employment. We do so without regard to the religious affiliation or lack of religious affiliation of those seeking our help. We are an inter-faith mission.

#### Support

We pledge to provide our membership, to the best of our ability, with spiritual and emotional support, financial guidance, and friendship throughout their period of unemployment.

#### Guidance

We pledge to provide our membership with the tools and resources necessary to pursue an effective and successful job search.

#### Counseling

We pledge to provide spiritual counseling, advice, guidance, and direction to those members of the community who are struggling because of unemployment and who need assistance to deal with their crises.

*PRAYER TO ST. JOSEPH THE WORKER  
(For employment)*

*God our Father and our Creator, You bestow on  
Us gifts and talents to develop and use in accord with Your will.*

*Grant to me, through the intercession of St. Joseph the Worker,  
As model and guide, employment and work, that I may with dignity,  
provide for those who depend upon me for care and support.*

*Grant me the opportunities to use my energy and my talents and  
abilities for the good of all, and the glory of Your name. Amen*

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## **Helping Joseph's People is a rewarding experience.**

**Have time or talents you could share?** We are always looking for skilled volunteers. Could you be a speaker; help critique resumes; lead prayers; search for jobs for us; represent Joseph's People in your church, parish or synagogue; counsel those in need; find resources? Call our hotline (610) 873-7117 and one of our volunteers will call back to speak with you about our work. Visit our web page and sign up online.

**Know about job openings?** We maintain a Joseph's People "members only" database of jobs provided by local firms that have employment opportunities. Visit our web page to see the companies who support us. Become a "Friend of Joseph's People." Our members are excellent employees and hiring them good business. You can also send your jobs to us through our web page. [www.josephspeople.org](http://www.josephspeople.org).

**Donations:** Donations to Joseph's People are actually used by our members, not resold. Our members need computers they can use and autos they can drive. We can use both. Can you make a financial contribution? Joseph's People, Ltd. is a 501 ©(3) non-profit organization and all gifts are tax deductible within the regulations of the US Internal Revenue Code

**Would you like to donate or designate Joseph's People as your United Way charity?** Joseph's People is a designated Write-in agency with United Way of Southeastern Pennsylvania (agency code #10862), United Way of Chester County (they do not issue an agency code) and United Way of Delaware (agency code #8444). You can specify the Joseph's People organization with your United Way contributions. Please also ask your employer about any matching gift program, and ask if that amount is also sent to the designated United Way Agency.

Pray for us and tell your family, friends, and business associates about Joseph's People.

*Lord, take me where You want me to go;  
Let me meet who You want me to meet;  
Tell me what You want me to say, and  
Keep me out of Your way.*

# JOSEPH'S PEOPLE



## WHO WE ARE

We are a family of faith based support groups that began at St. Joseph Church in Chester County, PA in February of 1995. Since that time, we have helped more than 4,000 people to recover from the loss of their jobs. Joseph's People, Ltd., our parent organization is a chartered IRS 501(c)(3) Pennsylvania non-profit corporation/IRS 501.

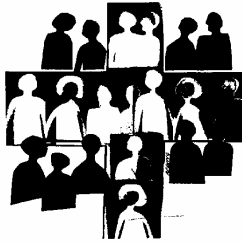
It does not matter where you live, what religion you are or are not, how long you have been out of work, or what kind of work you need. All are welcome.

Joseph's People chapters provide their services free of charge. We ask three important things of our members. First, we ask that you help other members and share your experiences by participating in the groups. Second, we ask you to return and share the good news of your success in becoming fully employed with others and explain how you accomplished it. The third is to keep the experience of losing your job and of your participation in Joseph's People in your heart and help others along the way whenever you can in whatever way you can.

Although we try to cover all of the problems you may face, there are always new ones cropping up. If there is something you need, but it is not in this Blue Resource Guide, let us know. Out there is somebody else with the very same need we will try to find a resource.

One or more churches or a synagogue in the community sponsor Joseph's People Groups. If yours would like to host a Joseph's People, or get more information about our work, please call (610) 873-7117. The need is great, and the work is rewarding. You can make a real difference in the lives of the people in your own community. CALL TODAY! We welcome your help, whether you are in need yourself or have moved on. Joseph's People is 100% run by volunteers. If you have a special skill, let us know. We can guarantee you that sometime, somewhere, somebody will need it.

*Everyone has inside him a piece of good news.  
The good news is that you don't know how great you can be!  
How much you can love! What you can accomplish!  
And what your potential is! Anne Frank*

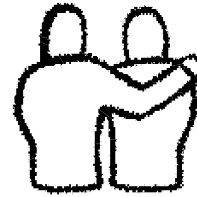


## WHAT WE DO

Joseph's People is dedicated to helping workers who are either unemployed or underemployed obtain a job that provides a family supporting income. We help people to rebuild their lives and return to work successfully from the pain of being without a job to support themselves and their families. ALL of the people who work in Joseph's People groups are volunteers. They are dedicated to helping you. Our work includes such activities and services as:

- ❑ Chapter meetings held frequently and consistently each month for networking, and speakers providing expert information on the latest job hunting tips.
- ❑ Prayer support within the ministry and from other groups.
- ❑ Networking. Sharing information and resources among members. Help to maximize your connections and open new avenues of opportunity.
- ❑ "The Journey". A Joseph's People, Ltd. exclusive workbook that provides a plan for getting a job and preparing for your future in the new world of work.
- ❑ Chapter Email Yahoo Groups. Sign up to receive notices of jobs, job fairs, helpful suggestions, news about companies that are hiring, trends in employment, sources for information, and resources such as health and life Insurance, job hunting resources, training resources, food resources, etc.
- ❑ Web Page. [www.josephspeople.org](http://www.josephspeople.org)
- ❑ This Blue Resource Guide that lists training, education, job hunting resources, including online resources, health and life insurance, emotional help, emergency and food resources, housing, repairs, and any other items thought to be of assistance. The Guide is updated yearly.
- ❑ Review and critique of resumes
- ❑ Counseling on job search, interviewing, and preparing an action plan.
- ❑ Access to discount network of Career Counselors
- ❑ An automated job resource data base containing jobs specifically provided to Joseph's People from helpful employers and our member network.
- ❑ Emotional support and referrals to counseling.
- ❑ Help with financial problems and personal family budgets.
- ❑ Act as a bridge between those in need and church, parish or synagogue community members who are either in business themselves or have access to employment opportunities.

# WHAT TO DO When You Become Unemployed WORDS OF WISDOM



*It's what you learn after you know it all that counts. Judith Kelman*

## HERE ARE SOME THINGS YOU CAN DO THAT WILL MAKE THE EXPERIENCE LESS DIFFICULT:

- ❑ Sign up for COBRA coverage immediately, even if you can't afford it or don't think you will use it. COBRA coverage lasts for you and your family for up to 18 months. Explore it thoroughly AFTER you sign up. Signing up costs nothing and there is no penalty to you if you don't use it. However, if you do not sign up, you forfeit your right to COBRA. If you were laid off after Sept. 1, 2008, you may qualify for a 65% COBRA subsidy during 2009. Contact your employer to let them know you are interested.
- ❑ Get written recommendations from people you respect; supervisors, or others who worked with you; including customers & vendors.
- ❑ Ask your employer to provide resources, such as professional job services, take advantage of every possible benefit you can obtain or are offered.
- ❑ Apply for unemployment immediately. Benefits can begin a week after you're laid off, and typically last up to 26 weeks. In 2009, there are extensions that can give you up to 49 weeks of benefits. You can sign up online at [www.dli.state.pa.us](http://www.dli.state.pa.us). Or call 1-888-313-7284.
- ❑ Find out about food stamps. Yes, you can own a home and get food stamps. You can get \$131 to \$176 per family member, per month. Check to see if you are eligible.
- ❑ If you or your spouse is disabled and unable to work, you may qualify for disability benefits from Social Security. Apply for them immediately.
- ❑ Ask about workers compensation. If you were injured on the job, you may receive these benefits.
- ❑ Sell items you don't want or use. Hold a tag sale or yard sale, go to a consignment shop, and sell off those things that are of no use to you, but can bring immediate cash.
- ❑ Share your home with a roommate, or rent out that spare room.
- ❑ Negotiate better terms with your credit card company. Explain the situation and ask for a lower interest rate and a payment schedule you can afford. Contact a credit advisory firm early on to prepare for future problems BEFORE they arrive.
- ❑ Contact your mortgage lender. Explain that your crisis is temporary. Some lenders will refinance the loan or arrange a new payment schedule.

- GET HELP. The more immediate your response to that loss of income or a job, the less likely you are to have serious financial problems. Don't wait until you are in serious trouble. Sit down and lay out a one-month, three-month, six-month, nine-month, and one-year plan, just in case.
- Sit down with your family - all of your family, including the kids. Explain what has happened. Discuss together how you can cut expenses. The loss of a job affects every family member. Kids are less frightened when they are part of a family event, even a difficult one. They will feel calmer and more empowered by being able to help you. Don't refuse their help.
- Cut expenses immediately. You'll be surprised how much money you waste until you start doing this. Some areas easily cut are groceries (clip those coupons, cook instead of going out or ordering pizza, etc.), cable TV, magazines, newspapers, phones, auto insurance (call and reduce it because you no longer commute to work). There are others, think about them. While your income is severely reduced, those dollars are critical.
- Be aware of the effect of your unemployment on your spouse. You need emotional support, but so may your spouse. Your spouse is always welcome to participate in Joseph's People. We exist to help you and your entire family.
- Put together a new Resume that reflects every conceivable positive quality you can muster in a short and concise way. Be consistent in your facts. Get advice from professionals, books, and the Internet on how to do this properly. Remember to have a "scannable" version for on-line applications. ASCII TEXT (non-formatted) is the best way to get that resume read by hiring managers when you apply on-line. You can have a nicely formatted version that you present in person at the interview.
- If your employer offers a special early retirement package or incentive package to get you to leave, DO NOT SIGN ANYTHING until you have it reviewed by a lawyer and understand fully what is involved. There are laws protecting you and you need to know what the ramifications of such a contract might be. This is particularly true if the contract includes a provision that says you give up your right to sue your employer in return for a better settlement.

***Cowardice asks the question, 'Is it safe?'***  
***Expediency asks the question, 'Is it politic?'***  
***And Vanity comes along and asks the question, 'Is it popular?'***  
***But Conscience asks the question 'Is it right?'***

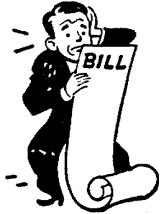
***And there comes a time when one must take a position that  
is neither safe, nor politic, nor popular, but he must do  
it because Conscience tells him it is right.***

-- Martin Luther King



## SOME THINGS TO AVOID

- ❑ Do not copy any documents or take any documents or property from your employer to which you are not clearly entitled. If you have any doubts, or you feel any questions whatsoever might be raised, get permission in writing.
- ❑ Do not burn ANY bridges. Words spoken in anger now may cost you dearly later. Leave with respect, and make it clear you expect to be treated fairly.
- ❑ Do not withdraw money from retirement accounts, 401 (k), etc. It is likely that, if you do, you will owe taxes and possibly incur a penalty. Borrow against this account if you must. Seek expert tax advice whatever you do. There are free volunteer tax advisors. Find one.
- ❑ Don't file for bankruptcy. This can be a problem with a mortgage and even with a new job. Many large companies do investigations, including credit. Don't unload your home. Selling a house should be a last resort. Remember that you cannot get a new mortgage without a job. Don't get stranded. There is a PA State program that can help you.
- ❑ Don't go into hiding. You have ABSOLUTELY NOTHING to be ashamed about! Remain connected to relatives, friends, professional networks, church groups, and other social organizations. NETWORK, NETWORK, and NETWORK. The more people know that you need a job, the more likely that they can help you find one. Get everyone you know searching everywhere they can for leads for you.
- ❑ Don't leave professional organizations because of dues. Keep them current if you can. Offer to volunteer or try and work on reduced dues if you can't.
- ❑ Don't stop working. Finding a new position is a FULL TIME JOB in itself. Get up every day, get dressed, get on the phone, and go to sources of information like your library...work, work, and work at this new challenge as conscientiously as you did at the job you left. If you had not worked at your old job, you would not have been successful. If you do not work at looking for a job, you can't succeed. Get busy.
- ❑ Don't write post-dated checks. They may be deposited and cashed anyway. This is PARTICULARLY TRUE with creditors.
- ❑ Don't get a debt consolidation loan. Trading unsecured debt on credit cards for secured debt on your home is a very bad idea.
- ❑ Don't pay for expensive job training, career counseling or moneymaking opportunities. A lot of unscrupulous firms target people in financial distress with the promise of great jobs and high incomes. Many are scams. Don't waste your precious money. There are excellent free and low cost programs to help you. If anyone offers you something that sounds easy and almost too good to be true, it PROBABLY IS!



## HANDLING FINANCIAL ISSUES & CUTTING COSTS

Losing your job or working for lower wages than you previously earned puts a huge financial strain on you. Almost everyone shares this experience. It is emotionally and even physically draining. Read the section in this guide on what TO DO and what NOT TO DO for some suggestions about finances. Don't wait until you are in serious trouble before taking control of your financial situation. Investigate your options, talk to people, and find out what you can and can not do. Knowledge is power and knowing will alleviate some of your stress.

### **UNEMPLOYMENT BENEFITS:**

For information unemployment benefits and unemployment compensation law, go to <http://www.dli.state.pa.us/> Hit the "Quick Link" on the right hand column that says "Unemployment Compensation." This site, maintained by the PA Dept. of Labor and Industry is kept up-to-date so it is a source of information on an on-going basis. You may sign up on line or call 1-888-313-7284.

### **PENNSYLVANIA Here to Help Website.**

The state of Pennsylvania recently created a website designed to make it easier for you to find assistance with all types of issues, including unemployment, housing, food and utility assistance, mortgage issues, health care and more. Go to [www.heretohelp.pa.gov](http://www.heretohelp.pa.gov).

### **NACA NATIONAL ASSOCIATION OF CONSUMER ADVOCATES:**

[www.naca.net](http://www.naca.net) Their web page is full of critical information and links to places to help you with the financial and creditor problems that develop when you are underemployed or unemployed. They can even find you a free lawyer. Visit their Consumer Resource Center that provides a wealth of information and help: <http://www.naca.net/help-protect-consumers/>

### **DO NOT SELL YOUR HOUSE!:**

Until you have completely investigated and exhausted all other possibilities. Do NOT wait until you are many months behind in your mortgage payments to seek help. The PA Homeowner's Emergency Mortgage Assistance Program (HEMAP) is available through the Housing Finance Agency. They help people who have lost jobs keep ownership of their homes. If you have equity in your home, this State loan fund can lend money to make your mortgage payments. They will hold a second mtg. on your home, but you can pay that back when you are employed. For information, call (717) 780-3940 or Hotline (800) 342-2397. Visit their web site that includes additional information relating to rights under foreclosure. Explore legal remedies with a lawyer. <http://www.phfa.org/consumers/homeowners/hemap.aspx>

*Every new day begins with possibilities.  
It's up to us to fill it with the things  
that move us toward progress and peace. Ronald Reagon*

### **CREDIT AND DEBT:**

Job loss creates financial problems. Debts and credit issues are a major source of stress. You have more remedies and are more protected than you may imagine. To be effective at handling your financial difficulties you need to educate yourself about your rights. There are two important documents you need to read:

**The Fair Debt Collection Practices Act** lays out all the legal remedies and protections you have against creditors and **The Fair Credit Reporting Act** lays out all the remedies and protections you have against credit reporting agencies. Both of these documents are available online from the Federal Trade Commission [www.ftc.gov](http://www.ftc.gov)

Here are just a few examples of your legal rights:

Did you know that a debt collector cannot:

- Call a debtor before 8:00 A.M. and/or after 9:00 P.M.;
- Contact a debtor at their place of employment;
- Contact a debtor more than once in a twenty-four (24) hour period;
- Make representations that a collector is an attorney in a law firm;
- Threaten you in any way (either of criminal action, taking of debtor's property, or physical violence);
- Make a second collection effort before thirty (30) days from first notice;
- Make second collection effort after the debt is disputed and before verifying the debt in writing;
- Fail to confirm the debt in writing;
- Report disputed information to credit agencies;
- Fail to report to credit agencies that the debt is disputed; and,
- Contact you directly after given notice of representation by a lawyer.

### **Creditor Reporting Agencies:**

All consumers are legally eligible to obtain one free annual credit file disclosure from each of the national credit reporting companies every twelve months. If you have received a negative credit response, they must provide you a copy of your report for free immediately. You can request your report directly from them. Avoid the many services that say they will do this for you. They charge a fee. The national credit reporting companies cannot charge you. The ONLY free service recognized by the FTC is: [www.annualcreditreport.com](http://www.annualcreditreport.com)

Experian	(888) 397-3742	<a href="http://www.experian.com/">http://www.experian.com/</a>
EQUIFAX	(888) 395-3134	<a href="http://www.equifax.com/">http://www.equifax.com/</a>
TRANS UNION	(800) 916-8800	<a href="http://www.transunion.com/">http://www.transunion.com/</a>

*Affluence separates people. Poverty knits 'em together  
You got some sugar and I don't; I borrow some of yours.  
Next month you might not have any flour;  
well I'll give you some of mine.*

*Ray Charles*

### **CONSUMER CREDIT COUNSELING SERVICES:**

These are local, non-profit organizations affiliated with the National Foundation for Consumer Credit. Their services include: budget counseling, debt counseling, debt re-payment programs, and educational programs. If you are in serious trouble with creditors, CCCS may be the best help you can get. They can negotiate with your creditors to develop a debt repayment plan. In many instances creditors will reduce or waive finance and interest charges. Best of all, they can become an interface between you and the creditor so that you no longer receive those nasty phone calls. Their services are free. CCCS has almost 1,000 locations nationwide. To locate your closest office call (800) 989-2227. [www.nfcc.org/](http://www.nfcc.org/) There are local offices in West Chester, (610) 692-4354 Phila. Norristown, Pottstown, Media & Lancaster.

### **CREDIT CARDS:**

If you have credit card balances and a good credit rating, you may want to transfer them to credit card that is interest free for 12 months to avoid interest payments. Most credit card companies (Chase, Citibank, Discover) offer this option. Be sure to pay the minimum balance on time every month to retain your interest free status! Some credit cards also give you up to 5% cash back bonuses on purchases at gas stations and other stores. The Discover Platinum card, Citi Dividends and Chase Cash Plus cards all offer this type of program.

**FREE OR INEXPENSIVE BANKING:** Credit Unions are often cheaper than banks and offer great services. To find a credit union visit [http://www.creditunion.coop/statej\\_o.html](http://www.creditunion.coop/statej_o.html) Many banks offer special programs. One example offers customers 50 years of age or better: FREE checking for age 50 and over, FREE order specialty checks annually, Interest earned and credited monthly, Unlimited check-writing, No per check fees, 50% Discount on safe deposit box where available, (Contents NOT FDIC Insured), FREE Check Card, FREE unlimited ATM transactions, FREE touch tone banking, FREE online account access and FREE Online Bill Pay.

### **IRS JOB HUNTING DEDUCTIONS:**

Your job hunting expenses may be tax deductible. If you want to take advantage of this benefit, you need to know how they are handled by the IRS. Their office can give you guidance about how to document your expenses. Find out beforehand so you are doing this correctly. Call the IRS Volunteer Income Tax Assistance (VITA) Program (800) 829-1040. Be sure to document the name of the person you spoke with, the question you asked and the answer you received. You can also check this out on their web page [www.irs.gov](http://www.irs.gov) Search under "Job Search Deductions" Read Publication #529.

**U-PROMISE PROGRAM:**

Join the U-Promise program to automatically receive money towards college savings when you make eligible purchases of participating products and services from leading companies. You can automatically save when you use your registered credit, debit, grocery & drugstore cards; shop online; and use our special programs. It's safe and secure - there's no catch. The money you accumulate in your U-Promise account can be put in a formal college savings plan or a regular savings account. Go to [www.upromise.com](http://www.upromise.com)

**LOW COST CHILD CARE:**

For information on costs and programs to get subsidized care for your child. (610) 344-5741 or (800) 870-2323.

**COLLEGE or PRIVATE SCHOOL TUITION:**

Paying for tuition when you are unemployed is nearly impossible. Do not drain your limited resources to do this. It is not necessary. If your child is in college, call the financial aid department and tell them your situation. Your child may qualify for aid that they never would have received when you were fully employed. If your child is in private school, contact them and if possible go see them personally. Almost all schools can arrange to set aside tuition, stretch out payments or they may even have grant money or donations to cover these situations. In either case, do not delay. These people are generally very helpful. They want your child to stay in their school and you are not the first parent they have seen with this problem, so do not be embarrassed.

*I find the great thing in this world is not  
So much where we stand, as in what direction we are moving:  
To reach the port of heaven,  
We must sail sometimes with the wind and sometimes against it,  
But we must sail, and not drift, nor lie at anchor.  
Oliver Wendell Holmes*

## LEGAL HELP

*Nothing gives one person so much advantage over another  
as to remain always cool and unruffled under all circumstances.*  
Thomas Jefferson

If you are facing a legal problem you should seek the assistance of an attorney. Legal services may be obtained at low or no cost depending on your financial situation. Do not wait until you receive legal papers or a suit to seek help.

□ **Legal Aid of Southeastern PA:** Provides free legal representation to low-income, eligible clients in a variety of civil matters including public housing, landlord/tenant, mortgage foreclosure, credit or consumer problems, bankruptcy, Welfare, Social Security, protection from abuse, custody, divorce, child dependency, license suspension, elder law issues. LASP does not handle any criminal cases, Workman's or Veteran's benefits matters, divorces where there is property, complex tax or estate planning.

Toll Free	(877) 429-5994
Chester County	(610) 436-4510
Bucks County	(215) 781-1111 (Bristol) or (215) 340-1818 (Doylestown)
Montgomery County	(610) 326-8280 (Pottstown) or (610) 275-5400 (Norristown)
Delaware County	(610) 874-8421
Information on the web at:	<a href="http://www.lasp.org">www.lasp.org</a>

□ **Lawyers Referral Services:** Each County Bar Association offers low-cost initial consultations a reduced rate.

Chester County, call	(610).429.1500
Bucks County	(215) 348-9413
Montgomery County	(800) 560-5291 (toll free)
Delaware County	(610) 566-6625

□ **Women's Resource Center:** 113 W. Wayne Ave, Wayne, PA. Provides legal assistance to women. [www.womensresourcecenter.net](http://www.womensresourcecenter.net) Free consultations are done the 1<sup>st</sup> and 3<sup>rd</sup> Wed. of each month. 6 to 8:30 PM. Not appt. is necessary. Call them at (610) 687-6391.

□ **No Cost Legal Consultation Nights** (sponsored by Women's Resource Ctr)

- **CASA/Youth Advocates**, 609 W. State St, Media, PA. 4<sup>th</sup> Tuesday of month No cost for 20 minute individual consultation with lawyer regarding custody, support and separation or divorce issues.
- **YWCA of Chester County**, 123 B. Church St, West Chester No cost legal consultations - 2<sup>nd</sup> Tuesday of each month 6-8 pm.

The law cannot do it for us. We must do it for ourselves.

Shirley Chisolm

□ **Educational Law Center:** (215) 238-6970, is a non-profit legal advocacy organization dedicated to ensuring that all of Pennsylvania's children have access to a quality public education.

□ **Widener Civil Law Clinic:** Provides legal aid. (610) 459-8315, ext. 2174

□ **Center for Resolutions:** P.O. Box 1498, Media, PA 19063: (610) 566-7710. The Center for Resolutions intervenes in disagreements between neighbors, family members, and landlords and tenants. Trained mediators bring individuals together in a neutral setting to discuss their differences and work out agreements.

□ **Public Defender's Office:** Provides free legal assistance and representation, to qualified individuals, faced with the following proceedings: criminal, summary offenses that may result in jail sentences, juvenile court hearings, probation and parole hearings, and some non-support and protection from abuse matters.

Chester County	(610) 344-6940
Bucks County	(215) 348-6473
Montgomery County	(610) 278-3360
Delaware County	(610) 891-4084

□ **Support Groups:** Supports groups often have access to legal help. There are numerous ones for single women; divorced or widowed spouses and single parents to name a few.

□ **PHILADELPHIA UNEMPLOYMENT PROJECT:** Philadelphia, PA 19107 Phone (215) 557-0822 fax (215) 557-6981 An unemployed workers center that helps people win unemployment cases, save their houses, and get access to health care.

□ **Domestic Relations:** Media, PA (610) 891-4314. Establishes, collects and enforces the legal obligation for financial support of children and spouses requiring financial assistance in a fair, compassionate and just manner. All counties have an office.

□ **PALawHelp.org:**

A guide to legal information and free civil legal services for low-income persons and seniors in Pennsylvania. Here you can locate information on a variety of legal issues, as well as information on how to contact programs providing legal assistance in Pennsylvania. This includes basic eligibility and contact information for the programs providing free legal assistance in Pennsylvania.

[www.palawhelp.org](http://www.palawhelp.org)

*A man must be big enough to admit his mistakes,  
smart enough to profit from them  
And strong enough to correct them. Anonymous*

## UTILITIES

☐ **PUBLIC UTILITY LAW PROJECT (PULP)** represents low income and rural consumers in utility, telecommunications and energy-related matters. In addition to being up-to-date on eligibility, they can connect you to all the various programs available to help you. <http://archive.pulp.tc/index.html> Especially visit their section called “HELP Center.”

## PHONES & EMAIL/INTERNET:

Whatever you use a land line or a cell phone, it is very important that people reach you easily and professionally. Be sure that your answering machine or voice mail is operating properly. No caller should get more than three rings before your message picks up. Also be sure to pick up your messages at least three times a day early enough that you can return calls on the day you receive them. Never allow a child to answer any phone you are using for job search.

- ☐ **VERIZON'S LIFELINE PROGRAM** provides reduced rates on residential telephone service. Call (800) 799.6874 to find out if you qualify. This is also the number to call to restore phone service or make payment arrangements.
- ☐ **CELL PHONES:** It is completely acceptable now to use just your cell phone number on your resume and for job hunting purposes everywhere. Be sure to keep your cell phone plugged in and “on” while at home so that people can contact you easily. If your credit has been damaged there are still good ways to get a phone. DO NOT sign up for a contract for a cell phone if you don't already have one. The typical service plan has a penalty for stopping the service of as much as \$300. Cheap, but good cell phones can be purchased for as little as \$20.00. Minutes are added monthly as you need them. Best Buy Stores have many types of phones.
- ☐ **VERIZON EASYPAY:** Not available from their stores. Call (800) 256-4646. \$50 per month flat fee includes 350 minutes; \$70 per month includes 700 minutes plus unlimited nights and weekends. No credit check. No contract required. Can be cancelled at any time. You do need a phone for this. You could purchase a phone, but if you can get a friend to donate their old Verizon phone, you can get that reprogrammed for \$20. You can get a phone for free from many services if you purchase a plan.
- ☐ **CHEAP PHONE CARDS:** Visit [www.Phonecardonsale.com](http://www.Phonecardonsale.com) for a list of phone card companies offering cheap rates. Provides an excellent comparison of costs per minute of various plans available. Particularly helpful for international calling cards. Current best plan for US Domestic calls is 2 cents per minute.

## **FREE/CHEAP EMAIL/INTERNET ACCESS:**

- **Public Library Internet Access:** Your public library has good up-to-date computers and software that is available for your use. You can use them for research, to do your resumes and to print anything you need to print with good copies. You can also use them for your email account.
- **Chester County InterLink** provides free service. They are located at [www.ccil.org](http://www.ccil.org). There is a rule that if you are out of Chester County you may not use this service. However, CCIL has generously waived this requirement to anyone who is a member of Joseph's People. You do need to identify yourself in that way when you sign up. Call 610-431-2673 with questions.
- **PeoplePC Online** provides unlimited internet access for \$5.47 per month for three months, then \$10.95 per month. Discount if you are AARP member (need to provide membership number). Includes 2 email addresses which makes it easy to separate your personal and job hunting email. [www.peoplepc.com](http://www.peoplepc.com) or call (877) 947-3327.
- **Yahoo, Hotmail & Gmail:** Also check out [www.YAHOO.com](http://www.YAHOO.com), [www.HOTMAIL.com](http://www.HOTMAIL.com) and GOOGLE for free email accounts. Set up an entirely separate email account just for job hunting that includes an easily identifiable address such as: [John.Doe@yahoo.com](mailto:John.Doe@yahoo.com) or [JFDoe@hotmail.com](mailto:JFDoe@hotmail.com).
- **WATER BILLS:** Chester County CARES (610) 436.4040 has access to the "Helping Hands Program" for Aqua water company customers. The manager of the utility assistance program is Bridget Rice and she can be reached at 610-436-4040 ext. 10. In Delaware County, Call (610) 874-8451. Essentially, this program puts the bill on a budget basis. To use it, you must have some income. Unemployment qualifies. <http://www.chestercountycares.org/>
- **HEATING:** LIHEAP Low Income Home Energy Assistance Program: If you have little or no income you probably qualify. You do not need to be on welfare or have unpaid bills to qualify for this program. In Chester County, call 610.466.1042. In Delaware County, call (610) 447-3099. Every county has a program. To locate a program in your area, call toll-free LIHEAP hot line: 866-857-7095. You will need to bring some information with you. These include: Names of people in your household; Social Security numbers for all in the household; Proof of income for members of household (unemployment documents should suffice) and a recent heating bill. LIHEAP eligibility information for winter 2008-9:
  - Eligible applicants have incomes no more than \$30,221 per year for a family of two and \$44,443 for a family of four.
  - Applicants can receive a total of \$300 for help paying bills, and as much as \$800 for a heating emergency

- Applications are available at county assistance offices, utility companies and community service agencies, or online at [www.compass.state.pa.us](http://www.compass.state.pa.us)
- To learn about more assistance programs, energy conservation and home weatherization tips from the state: [www.staywarmpa.com](http://www.staywarmpa.com) or call 1-866-550-4355.

There are other programs available through all the utility companies. You need to contact your particular one and explore the issue. The various programs are too complicated to include in this guide but essentially they include grant money, changes in rate basis' and matching funds.

Philadelphia Gas Works	(215) 235-1000
PECO Energy LIHEAP Referrals	(800) 344-3574
PECO Energy Utility Assistance	(800) 744-7040
Public Utility Commission	(800) 692-7380

**UTILITY BILL PROBLEMS:** For trouble paying your utility bills:

Chester County	(610) 466-1000
Delaware County	(610) 447-5500
United Way First Call for Help	(215) 568-3750
Montgomery County	(610) 270-3500

**WHEN A UTILITY COMPANY WILL NOT RESPOND:**

If you have a problem with a utility company that will not respond to your complaint, whether about bills or service, contact the Pennsylvania Public Utility Commission. They have clout. They also have a number of programs such as the Customer Assistance Program (CAP) for families with monthly income of \$1821 for two persons or \$ 2756 for four persons. Call (800) 692-7380 or the web: [http://www.puc.state.pa.us/General/consumer\\_ed/energy\\_asst\\_progs.aspx](http://www.puc.state.pa.us/General/consumer_ed/energy_asst_progs.aspx).

**BENEFITS CHECKUP:** [www.benefitscheckup.com](http://www.benefitscheckup.com)

Find help with rent, property taxes, heating bills, meals and other needs. The quickest, easiest way to discover the benefits you or someone you care about may qualify for.

**PENNSYLVANIA Here to Help Website.**

The state of Pennsylvania recently created a website designed to make it easier for you to find assistance with all types of issues, including unemployment, housing, food and utility assistance, mortgage issues, health care and more. Go to [www.heretohelp.pa.gov](http://www.heretohelp.pa.gov).

## PENSION BENEFITS

### PENSION ALERT!

If you received your pension benefits when you were downsized, take a long hard look at the accounting. According to recent reports as many as 50% of the payouts are wrong. If you were released by a large company, you may want to submit your pension documents for review by the “Pension Detectives,” The National Center for Retirement Benefits, Inc. This firm goes after underpaid pension benefits. They charge a percentage, but they are successful, particularly with class action suits for many employees. Call (800) 666-1000 or on the web: <http://www.ncrb.com/> If you are being offered a “buy-out”, do not sign the documents before having them reviewed by a lawyer. Look in the Legal Section of this Guide for names of agencies that provide lawyers for free or low cost.

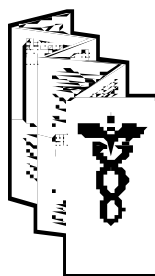
### PENSION BENEFIT CALCULATIONS OF PROCEEDS:

Pensions have become a very hot issue. Companies don't want to provide them or certainly not in the way they used to be done. If Pension Benefits are important to your decision, ASK how they are calculated and BE SURE you know what you will be relying upon in the future. There are examples of people working 18 years for a company and winding up with less than half of what they expected, or NOTHING, at the end. Keep alert. If you cannot figure it out, or don't understand it, call an accountant. It may be the best money you EVER spend.

**YOUR WORK HISTORY & SOCIAL SECURITY:** It is time to take stock of what your work history is and where you stand with social security. Use the following link to fill out a form one and submit. Social Security will send you back your work history [www.ssa.gov/online/ssa-7050.pdf](http://www.ssa.gov/online/ssa-7050.pdf)

*Every human being comes from the hand of God,  
and we all know something of God's love for us.  
Whatever our religion,  
we know that if we really want to love,  
we must first learn to forgive before anything else.  
Mother Teresa*

*Many people think that if they were only in some other place,  
Or had some other job, they would be happy.  
Well, that is doubtful.  
So get as much happiness out of what you are doing as you can  
And don't put off being happy until some future date. Dale Carnegie*



## HEALTH RESOURCES

*In this society....health has been callously transformed into a commodity—  
a commodity that those with means are able to afford,  
but that is too often entirely beyond the reach of others.  
Angela Davis*

Nearly 47 million working Americans have no health insurance. At any given time during the past two years, as many as 72 million workers have had no health insurance. Here is the best advice we have at the moment. It's not good enough, you deserve more. This situation is a national tragedy, but one you may now have to deal with.

The Robert Wood Johnson Foundation is the nation's largest philanthropy devoted to improving health and health care, RWJF supports training, education, research and projects that demonstrate effective ways to deliver health services, especially for the most vulnerable among us. They sponsor the CoverTheUninsured site that tracks the problem and attempts to find solutions. <http://covertheuninsured.org/> On their site they have a "Guide to Finding Health Insurance Coverage," listed by State. It provides an excellent starting place to explore possible ways to get yourself covered!

If you are without health insurance, we have included every location we know of to go for care. If you need insurance, we have included what could be used and available. Getting yourself and your children insured is a NUMBER ONE goal. Please keep in mind that your access to good quality care in an emergency will be greatly influenced by your having insurance or not having insurance. People die in this country because they had no health insurance in an emergency situation.

### HEALTH ISSUES:

☐ **VOCATIONAL REHAB:** Depending on the severity of your health issue, you may qualify for vocational rehabilitation services. Call Office of Vocational Rehabilitation Norristown District Office 1875 New Hope Street Norristown, PA 19401-3146 Phone: (484) 250-4340 Toll Free: 1-800-221-1042

❑ **WORKERS COMPENSATION:** If your health problem is work related, you may qualify for worker's compensation, if you have not pursued this avenue, call: Workers' Compensation Judge's Office, Barclay Square Center, 2nd Floor, 1500 Garrett Road, Upper Darby, PA 19082, Phone: (610) 284-6913

### **YOUR MEDICAL/HEALTH RECORDS:**

You need to get a copy of all your and your family member medical records from your doctor. He must provide a copy to you. One very important thing to keep in mind is that unlike your likely previous experience with healthcare where you may have had a family physician who knew what you needed and took care of you, YOU now need to keep track of what is required. YOU are going to have to pursue the medical information you need. It's hard work. We've tried to make it as easy as we can. We suggest you start this journey by understanding your own health situation. If you have a particular condition, look it up in one of the databases and read up on it. Understand what to expect so that you can be prepared to find the care you will need.

### **QUALITY OF CARE:**

The quality of the care you receive and the likelihood of a good outcome are dramatically tied to the hospital handling your particular problem. All medical care is NOT equal. There are several federal government websites that provide reports comparing hospitals, home health agencies and nursing homes based on data that has been rigorously collected from these organizations. The hospital reports now include a comparison of patient satisfaction with hospital care. These reports are the most reliable public data available. You can choose to compare health care providers by zip code, county, state or by choosing specific organizations to compare. The hospital comparison reports are located at: [www.hospitalcompare.hhs.gov](http://www.hospitalcompare.hhs.gov)

#### ***Home Health Agency Reports:***

[www.medicare.gov/hhcompare/](http://www.medicare.gov/hhcompare/)

#### ***Nursing Home Reports:***

[www.medicare.gov/nhcompare/](http://www.medicare.gov/nhcompare/)

You can also review the ratings of hospitals and physicians from "HealthGrades," which is an independent healthcare ratings organization. Visit their webpage: [www.healthgrades.com](http://www.healthgrades.com).

*God answers all our prayers. Sometimes the answer is yes.  
Sometimes the answer is no.  
Sometimes the answer is, you've got to be kidding!  
Jimmy Carter*

## HEALTH INSURANCE COVERAGE RESOURCES

**COBRA:** If you have any ability to sign up for COBRA do it immediately. You must sign up within 63 days of being offered coverage through your employer. COBRA is the most expensive insurance but it is a right by law. It's a stop gap measure. If you were laid off after Sept. 1, 2008, there is a program that will pay a 65% subsidy for your COBRA coverage, even if you declined the coverage initially, you are allowed to sign up. Call your employer to let them know you are interested in signing up for the COBRA subsidy.

### **ADULT BASIC PROGRAM:**

PA Insurance Dept. administers the adultBasic program which provides health insurance for adults between 19 and 64 who meet certain eligibility requirements. At \$35 per month, this PA State program provides basic health insurance who either have been laid off OR have been uninsured for 90 days. COBRA coverage does not disqualify you, however Medicare and Medicaid eligibility does. Coverage includes doctor visits; hospitalization, emergency room, diagnostic tests, rehabilitation with minimal co-payments. Call (800)-GO-BASIC or in SE PA, call (800) 464-5437. Apply online: <http://www.compass.state.pa.us/>

Apply immediately even if you are placed on the waiting list. It is the least expensive option available. You can purchase insurance from the State of PA, but the cost is greater than the Adult Basic program. Check [www.ins.state.pa.us](http://www.ins.state.pa.us).

### **BLUE CROSS / BLUE SHIELD "SPECIAL CARE" PROGRAM: [www.ibx.com](http://www.ibx.com)**

This provides low-cost health insurance for unemployed and low-income families. The income ceilings now are: one person \$21,660, family of two \$29,140, family of three, \$36,620, family of four \$ 44,100, family of five \$ 51,580. This program may be cheaper than COBRA and no physical exam is required. The program is for families and individuals, children under age 19 are covered under the CHIP program (see below). Call (800) 453-2566. "Special Care" is a BC/BS program covering the five-county Philadelphia area. Call the State at (717) 787-4192 if you are outside the greater Philadelphia area to get info on program nearest you.

**CHIP, the CHILDREN'S HEALTH INSURANCE PROGRAM:** CHIP provides health insurance for all uninsured children and teens (up to age 19) who are not eligible for or enrolled in Medical Assistance or other health insurance plan. There is no family income limit for the CHIP program. CHIP provides free or low cost comprehensive health care coverage to uninsured children in Southeastern Pennsylvania (Chester, Bucks, Montgomery, Delaware, Philadelphia, and Lancaster Counties). It covers doctor office visits, immunizations, pediatric preventive care, dental (not Orthodontia), vision, hearing, emergency care, diagnostic tests, surgery, hospitalization, prescription drugs, and mental health. To get kids on CHIP, call (800) 986-KIDS, Aetna US Health Care (800) 822-2447, Blue Cross/Blue Shield (800) 464-5437 or go on the web [www.chipcoverspakids.com](http://www.chipcoverspakids.com).

**IMMUNIZATION FOR KIDS:**

The US Dept. of Health & Human Services can refer you to local clinics. Call (800) 232-4636 Under the PA CHIP (Children's Health Insurance Program), kids immunizations are covered. Sign up your kids up.

**PENNSYLVANIA HEALTH LAW PROJECT:**

PHLP provides free legal services and advocacy to Pennsylvanians having trouble accessing publicly funded health care coverage or services. For assistance, call our helpline at 1-800-274-3258 or 1-866-236-6310 TTY. Or e-mail us at [staff@phlp.org](mailto:staff@phlp.org). Lafayette Building, Suite 900 437 Chestnut St, Philadelphia, PA 19106 (215) 625-3663

**LOWER PREMIUM PLANS:**

Aetna HMO 15 and HMO 20: Lower premiums. Call 1-800-MY HEALTH.

[www.aetna.com](http://www.aetna.com)

Keystone Mercy: Low income managed care health plan. 215-937-8000

[www.keystonemercy.com](http://www.keystonemercy.com)

**PRIVATE INSURANCE PLANS:** This website has good links to information on the Federal COBRA program and it is a site for insurance. [www.COBRAInsurance.net](http://www.COBRAInsurance.net) Their "links" section has some excellent resources of all kinds for uninsured people.

**VETERANS: IF YOU WERE IN THE MILITARY EVER, YOU MAY HAVE MEDICAL BENEFITS.**

NEVER underestimate the value of your military career. Benefits and programs of which you are unaware may be available to you. Bring a copy of your DD-214 and check it out. The VA regional office can be reached from 8 AM to 4 PM daily at (800) 827-1000. On-line at [www.va.gov](http://www.va.gov)

Coatesville VA Hospital and other VA Hospitals, offers physicals, referrals, and prescriptions at \$7 to veterans. Medical conditions may be treated at Coatesville or referrals made to other VA facilities. Contact them at (610) 384-7711 or on the web at [www.coatesville.med.va.gov/](http://www.coatesville.med.va.gov/)

Dept. of Veterans Affairs  
Coatesville VA Hospital

(877) 222-8387  
(610) 384-7711

**MILITARY VETERAN'S SERVICES OFFICER**

Our GetWorks chapter has a number of excellent contacts with military services officers who can provide help in many different ways for ex-military and their families. If you wish to tap into this resource, please call the Joseph's People hotline at 610-873-7117 or email [getworks@comcast.net](mailto:getworks@comcast.net) and mention that you'd like to get in touch with our military services contact.

**MEDICAL ASSISTANCE FOR WORKERS WITH DISABILITIES (MAWD):**

Health insurance for individuals who are disable and working: 1-800-692-7462

## PRIMARY CARE

### **Philadelphia Unemployment Project's (PUP) HEALTH CARE HOTLINE:**

Counselors work to connect people to free health care centers and help families who need hospital care. They have updated information on the availability criteria for Medical Assistance benefits, Medically Needy Only (MNO) program, Healthy Beginnings, Healthy Horizons, Hill-Burton Free Services, & City and Community Health Care Centers. See their website: [www.philaup.org](http://www.philaup.org) for information on free clinics and low income health insurance programs or call 215-557-0822. PUP also has a job club that meets every Tuesday from 10-12 at their office in Philadelphia.

**WIC - Women, Infants and Children's Program:** This program is for pregnant moms, infants and children under 5. Provides free healthy foods, nutrition education, health referrals and breastfeeding support. There are six locations in Chester County; Coatesville, Toughkenamon, West Chester, Oxford, Phoenixville and Spring City. There are income guidelines. Call for details. Chester County (610) 344-6240; WIC Phone number for Delaware County – 610-497-7668; Upper Darby (610) 352-7925; Chester City (610) 497-7660; Springfield (610) 328-7930. (800) WIC-WINS or (800) 942-9467 On the web at: <http://www.fns.usda.gov/wic/>

### **CHESTER COUNTY HEALTH DEPARTMENT:**

Services are either for free or for a small fee and include such things as: screening and follow-up for blood pressure, diabetes, cholesterol, anemia, height/weight, cancer, chest screenings, child inoculation. For more information visit <http://dsf.chesco.org/health/> Call for dates, times, and locations of the health department clinics (610) 344-6225 or (800) 692-1100.

### **COMMUNITY VOLUNTEERS IN MEDICINE:**

Adult Clinic. Free or nearly free and not government funded. Now located at 300 B Lawrence Drive, West Chester, PA. Call: (610) 836-5990 for info. appointments and eligibility. CVIM targets the working poor, so proof some income is required. Medical, Dermatology, Dental, GYN., Rx. [www.cvim.org/](http://www.cvim.org/) This is a really good group of people. In addition to the care they give themselves, they are able to get reduced fee services for medical tests.

### **THE PHOENIXVILLE MEDICAL CLINIC:**

Adult and Kids clinic. Care for uninsured and those with inadequate insurance. They take people from any location. Located at 143 Church Street, Phoenixville, PA. (610) 935-1134 Care for anything you would find in a family practice, including minor emergencies. Care is free, or a small fee. [www.theclinicphoenixville.com/](http://www.theclinicphoenixville.com/) Proof of working/income is not required.

**Meadowcreek Family Practice:** (717) 351-2400 - 435 S. Kinzer Ave. New Holland, PA (2 blocks off of Rte 23 south)

**INTERCOMMUNITY HEALTH COORDINATION – DELAWARE COUNTY:**

Government Center, Room 117, 201 W. Front Street, Media, PA 19063  
(610) 891-5311 Referrals, free & low cost immunizations

**DELAWARE COUNTY HEALTH CENTERS: Free & Low Cost Health Clinics**

**ChesPenn Health Services - Adult & Pediatric Services**

Chester Community Hospital  
2600 W. Ninth Street  
Chester, PA 19013-2098  
610-859-2059

**ChesPenn Health Services - Adult & Pediatric Medical & Dental Services**

Eastside Health Center  
125 East 9th Street  
Chester, PA 19013  
610-872-6131

**Pennsylvania Department of Health: Delaware County State Health Center**

151 W. Fifth Street  
Chester, PA 19013-3250  
610-447-3250

**Greater Philadelphia Health Action, Inc. ([www.gphainc.org](http://www.gphainc.org))**

Offers comprehensive primary and behavioral healthcare and childcare.  
5000 Woodland Avenue  
Philadelphia, PA 19143  
215.726.9807 or toll free: 1.888.296.4742

**Montgomery County Health Department:** 610-278-5117

**Bucks County Health Department:** 215-345-3318

**Philadelphia County Health Department:** 215-686-5000

[www.phila.gov/health](http://www.phila.gov/health)

**DELAWARE COUNTY MOMobile:**

214 Long Lane, Upper Darby, PA 19082; **(610) 713-0570** and on the web at [www.momobile.org](http://www.momobile.org); MOMobile uses a mobile outreach van to provide education and support to pregnant women and help them to access community resources and children's health insurance programs.

**HEALING SERVICES:**

**Jewish Family and Children's Service of Greater Philadelphia.** All sites are located in NE Philadelphia, Center City, and City Line. Phone (267) 256-2000. [www.JFCSphil.org](http://www.JFCSphil.org)

**HAVING PROBLEMS WITH YOUR HMO?** Pennsylvania Attorney General's Office, Health Care Section (877) 888-4877 and (717) 705-6938

**ADULTS AND KIDS:** If your income is very low, you may qualify for free coverage from the State of PA. MEDICAL ASSISTANCE. Call (610) 466-1000. This program does include drugs/ <http://www.dpw.state.pa.us/OMAP/>

## LONG TERM MEDICAL CONDITIONS

### UNDERSTAND YOUR OWN MEDICAL CONDITION:

Here are some databases you can use to research your own health situation.

WEB MED: <http://www.webmd.com/>

NAT'L Institute of Health: <http://www.nlm.nih.gov/medlineplus/>

INFO on MEDICARE and MEDICAID: <http://www.cms.hhs.gov>

### HOSPITALIZATION:

The Hill-Burton Act provides funds for hospital care for those who cannot afford hospitalization. It does not require the facility to make non-emergency services available to persons unable to pay for them but does require the facilities to make emergency services available without regard to the person's ability to pay. To find hospitals in your area that have funds available go to:

[www.hhs.gov/ocr/hburton.html](http://www.hhs.gov/ocr/hburton.html)

### EXCLUDED CONDITIONS, PRE-EXISTING CONDITIONS NOT COVERED BY INSURANCE or CRITICAL CARE YOU NEED AND CANNOT AFFORD:

Check local teaching hospitals to see if they are conducting any clinical trials for which you might qualify. Visit the web sites that handle clinical trials. You can type in the name of your condition and find out if there are any research programs going on. This is an excellent way to get absolutely FREE care at very prestigious hospitals doing research. You can actually apply or contact them on-line. <http://www.nih.gov/> is the overall web site that explains these programs.

While Clinical Trials are an option and perhaps your only option, you need to be aware that if you are injured or there is damage as a result of participation in a clinical trial you are NOT automatically covered. It is an issue you need to clarify.

- Clinical Trials matches patients to hospitals. <http://www.clinicaltrials.gov/>
- Center Watch Clinical Trials (41,000 active clinical trials) You can sign up to be notified by email when a new study begins relating to your particular interest. <http://www.centerwatch.com/>
- <http://www.cancer.gov/clinicaltrials/findtrials> trials specific to cancer

### PHONE NUMBERS FOR HEALTH ORGANIZATIONS:

Many of these organizations offer free assistance for their particular specialty, or they can provide referrals to help:

American Speech, Language, Hearing Association (800) 638-8255

Eye Care America (800) 222-3937

Cancer Information Services (800) 422-6237

Red Cross (215) 299-4000

Also go on-line and search for patient groups and patient assistance programs by searching on your specific disease or condition

The secret of happiness is to count your blessings  
While others are adding up their troubles. William Penn

## PRESCRIPTION DRUGS

**DRUG INFORMATION:** One of the very first things you will need to know is what drugs you are taking, the dosages, their generic names and who manufactures them. Your local pharmacist should be able to answer this easily. You can also check with your doctor. Get the information in writing. Or, go on-line where you can simply type in the drug name you have and get the information. Medline plus Drug Information:

<http://www.nlm.nih.gov/medlineplus/druginformation.html>

**BENEFITS CHECK UP:** [www.benefitscheckup.org](http://www.benefitscheckup.org)

Discover valuable prescription savings programs you may qualify for. Find out about private and government programs, including Medicare Prescription Drug Coverage (Part D), and more. For people age 55 and over and for individuals with disabilities.

### **Pennsylvania Patient Assistance Program Clearinghouse**

Is the cost of prescription drugs taking up too much of your budget? If you are a Pennsylvania resident and do not participate in any other state or federal prescription program, you may be able to receive your prescriptions at a reduced rate or free of charge. Even if you have a discount card, you may still qualify. Call 1-800-955-0989 to find out more.

**Prescription Drug Assistance:** PACE & PACENET 1-800-225-7223.

Pennsylvania prescription assistance program for elderly.

### **Free Medications:**

The Pharmaceutical Manufacturers Association (PHRMA) has information on free prescription drug programs. These programs will provide drugs directly to your doctor who can then provide them to you. This is the best resource we have found for people who have no prescription plan and take regular prescriptions. Their web page has a form you can fill out. <http://www.phrma.org> They will then compare your information with available resources and provide info. This is likely to include the actual manufacturing company that produces the drug, plus some others. Be sure you have the list of all the drugs you need and the manufacturer. Most of the Pharmaceutical member companies include all or nearly all their drugs in these programs.

### **THE MEDICINE PROGRAM: "THE PATIENTS ADVOCATE" FREE DRUGS:**

A program that provides free prescription medicine for those with no insurance. Programs are nationwide and for all ages. Phone (573) 996-3333 ONLINE at: <http://www.freemedicinefoundation.com/>

## **LOWER COST PHARMACIES:**

### **Delmar Pharmacy**

1934 Delmar Drive, Folcroft, PA  
484-494-8899

Will match or beat most chain store prices

### **Medicine Center**

Gateway Shopping Center, MacDade Blvd., Holmes, PA  
610-461-4123

Will match or beat most chain store prices

### **Woodlyn Pharmacy**

Fairview Road, Woodlyn, PA  
610-833-5600

Will match or beat most chain store prices when paying cash

**The SPECIAL GENERIC DRUG PROGRAM** that supplies prescriptions for as little as \$4.00 is now available at numerous places: WALMART, WEGMAN's TARGET, CVS, etc.. Check with your food store or other locations, more are coming every day. This is an excellent way to live with no drug coverage. Take a list of the prescriptions to your doctor together with the list of \$4.00 drugs available from your chosen provider (Walmart, etc.) These lists are available on-line. Have your physician choose substitute drugs and write new prescriptions.

## **SUBURBAN RESEARCH ASSOCIATES:**

107 Chesley Drive, Unit 4, Media, PA 19063 (610) 891-9024

Suburban Research Associates conducts clinical trials for psychiatric medications. The clinical trials are for a variety of diagnoses. If you need medication, you may be able to receive it free of charge by participating in a clinical trial. Suburban Research also sees patients not participating in clinical trials and runs an ADHD Center for children and adults.

## **DRUG SAMPLES:**

Another source is to ask your doctor for "sample" packages of the drugs you need. He has easy access to most if not all the medications you take and most doctors are very understanding about people not having drug coverage. This is only a short-term fix. Also ask if there is a cheaper version of the drug.

*Down deep we really know our worth,  
but we don't have easy access to that knowledge.  
We need to hear praise coming from outside ourselves  
or we won't remember that we deserve it.  
Barbara Sher*

*Courageous men never lose the zest for living  
even though their life situation is zestless.  
Cowardly men, overwhelmed by the uncertainties of life,  
lose the will to live.  
We must constantly build dykes of courage  
to hold back the flood of fear.  
Martin Luther*

## **DENTAL CARE**

**Pennsylvania Dental Association:** Provides a list of free or low cost dental programs available by County. [www.padental.org](http://www.padental.org). Click on "Patients" on the right side of the web page and go to Free and Reduced Cost Clinics.

**Welsh Mountain Medical and Dental Center:**

584 Springville Road, New Holland, PA 17557 (717) 354-4711 Lancaster, Berks and Chester Counties. Full service general dentistry for anyone in need. Accepts wide variety of insurance including Medicaid. Also has the state Community Action Program on site. Sliding scale available for the uninsured.

**Chester County Community Dental:** (610) 383-3888

**Temple University School of Dentistry:** Initial consultation is \$56-95, which includes x-rays, exam, screening, and assignment to a student dentist. Fees are much lower than a regular dentist is. Temple is purported to be the least expensive place available but with excellent work. Call (215) 707-2900.

**University of Pennsylvania School of Dental Medicine:** This is also a teaching situation. Their initial consultation is \$90 for the same services offered by Temple U. (215) 898-8965.

**Montgomery County Community College Dental Clinic:** (215) 641-6483 for appt. Teaches dental hygienists and provides basic cleaning, checkup x-rays, and children's sealants for small fee.

**Community College of Philadelphia Dental Hygiene Clinic:** (215) 751-8625 Limited appointments, but available as a resource.

**Community Volunteers In Medicine, West Chester PA:** (610) 836-5990 Free full service dental and medical services for the uninsured. You must be working to use their services.

**PA CHIP Children's Health Insurance Program:** Free or nearly free to all children up to age 19. Provides children with full dental services in addition to full medical services. (800) 986-KIDS (800 986-5437) A wonderful resource! Income range is generous and you probably qualify.



## EYE EXAMS AND EYE HEALTHCARE

### **The American Optometric Association:**

VISION USA offers a free eye-care program that is available throughout the year. If you have no insurance or limited income, you can get a free medical eye exam, no-cost or low-cost glasses, and contacts. One member of your family must be employed to qualify. Call (800) 365-2219 or on the web visit at :

<http://www.aoa.org/visionusa.xml>

*People see God every day; they just don't recognize Him*

*Pearl Bailey*

## MISCELLANEOUS MEDICAL PROGRAMS

### **TRANSPORTATION TO APPOINTMENTS:**

Chester County Para-Transit System can be utilized for medical trips. (877) 873-8415, (610) 594-3911, or for TTY (800) 618-4225. You must call ahead and make an appointment. Rides are subsidized for those who are on Medical Assistance. The cost varies person to person and is no less than \$5.00. This is practical only for short distances if you have to pay full price. Visit the web page [www.krapfbus.com/](http://www.krapfbus.com/) for public bus routes. There are several around that might be useful.

**TRANSPORT FOR SERIOUS EMERGENCIES and TREATMENT:** Angel Flight North-East. Covers about a 1,000 mile radius from Connecticut. There is a network of volunteer pilots who, at no charge, will fly seriously ill, financially needy patients to hospitals within the 1000 mile radius. Five business days are needed to arrange transport. Call (800) 549-9980.

**PA DEPARTMENT OF INSURANCE:** All kinds of information and a place to complain as well: [www.ins.state.pa.us](http://www.ins.state.pa.us). Click on Consumer Resources link on left side of the page to access information about:

Automobile Insurance	Life Insurance Buyers Guide
Continuing Care Communities	Long-Term Care
Flood Insurance	Medicare Supplement
Health Insurance	Viatical Settlements
Health Privacy	Weather-Related
Homeowner	What is Financial Privacy
Insurance Fraud	Workers Compensation
Insurance Tips for Consumers	Rehabilitation and Liquidation

**FREE LIFE INSURANCE to cover your children's education:**

LifeBridge free life insurance program from Massachusetts Mutual Life Insurance Company (MassMutual). They will issue a \$50,000 life insurance policy to a trust for a period of 10 years and at no cost to you. MassMutual pays the premiums. If you die within that time period, the \$50,000 is used to cover the educational expenses of your children. And your children have 10 years after your death, or until age 35 (whichever is later) to use this \$50,000 educational benefit. Money can be used for tuition, fees, books, campus room and board, and other educational expenses. Pre-school, private school, trade school or colleges and universities all qualify. You are eligible to apply if you are between the ages of 19 and 42; the parent or legal guardian of one or more children under age 18; legal resident of US; currently employed full or part-time with a total family income not less than \$10,000 or more than \$40,000 annually; only one person in your household can apply and must be in good health. (800) 272-2216 [www.massmutual.com/lifebridge](http://www.massmutual.com/lifebridge)

*Ordinary riches can be stolen, real riches cannot. In your soul are infinitely precious things that cannot be taken from you. Oscar Wilde*

**ELDER CARE**

Frequently, our people are part of the generation sandwiched between their children, who are still a responsibility, and their aging parents, who require extra care. All this responsibility is in addition to dealing with the added stress of trying to get another job. This can be a nightmare. Here are some numbers of agencies that can help you locate care for your parent.

Your area Office of Aging should be a first call when you are concerned about or responsible for someone age 60 or older. Local numbers are as follows:

Chester County	(610) 344-6350	Montgomery County	(610) 278-3601
Delaware County	(610) 490-1300	Lancaster County	(717) 299-7979
Berks County	(610) 478-6500	Phila. County	(215) 765-9040
Bucks County	(215) 348-0510		

**ELDERCARE LOCATOR:** (800) 677-1116 provides location of an aging agency closest to you or your parent and they know which services and housing are available in that community.

**AARP:** 1-888-687-2277 AARP has a wealth of information. Their invitations go out to everyone age 50 and over. AARP is not just for the retired any more. They are working on programs for workers and many other things that may benefit you. Joining is very inexpensive, just \$16 per year. They are the largest organized group in the US. On-line at [www.aarp.org](http://www.aarp.org).

**CHILDREN OF AGING PARENTS:** (800) CAPS-294 offers information on housing alternatives, care giving and support groups. <http://www.caps4caregivers.org>

**ADULT CARE OF CHESTER COUNTY:** Care and support for frail &/or dependent adults. (610) 363-8044.

**DELAWARE COUNTY OFFICE OF SERVICES FOR AGING (COSA):**

206 Eddystone Avenue, 2nd Floor, Edystone, PA 19022-1594  
610-490-1300 and on the web at [www.delcosa.org](http://www.delcosa.org)

**COSA:** provides services to older Delaware County residents that promote well-being and independence in a home environment for as long as possible. Also, senior employment, information and referral and Foster Grandparent programs. See their website for other useful information for seniors available online:

[http://www.delcosa.org/site/415/related\\_links.aspx](http://www.delcosa.org/site/415/related_links.aspx).

**SENIOR COMMUNITY SERVICES:** 600 Swarthmore Avenue, Folsom, Pa (610) 237-8100 and on the web at [www.scs-delco.org](http://www.scs-delco.org) A non-profit organization community organization, with four multi-purpose senior centers and neighborhood centers throughout Delaware County and a broad array of services for homebound older persons.

**SENIOR CENTERS:** Check local phonebooks, or call your township to locate the number, location and hours of the nearest senior center. These provide social interaction and are often a good source of resources for seniors.

**SENIOR VICTIM SERVICES:** 610-627-2292

Assists senior victims (55 and over) of crime committed in Delaware County, regardless of where you live. They assist through home visits, help arrange accompaniment to judicial proceedings, assist in filing compensation claims, and conduct public education programs. They are located at 20 Olive St. Suite 303 Media, PA. <http://www.seniorvictims.org>

If God came in and said,  
“I want you to be happy for the rest of your life.”  
what would you do?

- Bernie Siegel

## FAMILY & PERSONAL HELP



*No man is defeated until  
he has first been defeated within.*  
*Eleanor Roosevelt*

This is often a difficult and emotional time for people who are unemployed or looking to make a change for the better in your job or career. In fact, you may be experiencing a whole host of feelings, emotions, as well as problems you never thought you'd have to deal with before. For example, you may feel overwhelmed one minute; unsure about where to get the money to pay your bills and depressed the next; questioning why anyone would hire you.

Although these sometimes confusing thoughts and feelings are often considered normal under stressful conditions, real problems can occur when you get “stuck” thinking and feeling in a negative way. When this happens you may find it difficult to “bounce back” like you normally do and that’s where Joseph’s People can help. You can come to a meeting and talk to people who really understand. You can call us and speak to one of our volunteers; a person who will listen to how you’re feeling. Or, you can call one of the many agencies and organizations listed below for help in dealing with a particular issue. Remember: You are not ALONE—we at Joseph’s People are always there for you.

### **www.GovBenefits.gov**

A site maintained by the US Dept. of Labor Department. It is a resource for all citizens that helps you determine your potential eligibility for hundreds of government-funded benefit and assistance programs. Contains literally THOUSANDS of programs.

### **HUMAN SERVICES** of Chester County:

Chester County Department of Human Services [www.chesco.org/human](http://www.chesco.org/human). Description of their different departments as well as some links to food, housing; basic needs, paratransit, and resources.

**ON-LINE RESOURCE for Information.** Locate Health and Human Resources for Chester County by going online to [www.referweb.net/chesco](http://www.referweb.net/chesco) You can search by category; by word or phrase; by program or agency and by location.

**FAMILY SERVICES CHESTER COUNTY:** For small co-pay will offer help.

Family Service of Chester County (610) 696-4900

Northwestern Health Services, 21 Gay St., Phoenixville (610) 933-0400 for drug & alcohol counseling.

Northwestern Health Services, Kennett Square (610) 444-1552 for all counseling, Drug, alcohol and mental health.

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**[www.josephspeople.org](http://www.josephspeople.org)**

**FAMILY SERVICES DELAWARE COUNTY:** Media (610) 566-7540 and Clifton Heights (610) 626-5800. On the web at [www.fcsdc.org](http://www.fcsdc.org) Family and Community Service of Delaware County (FCS) is a non-profit, multi-service counseling agency. They provide individual and family counseling (counseling for children not available), participates in the Second Time Around Parents (STAP) and Parents as Leaders (PAL) programs. Accepts medical assistance, most insurance plans, and has a sliding fee scale.

**DELAWARE COUNTY FAMILY CENTERS:**

Mercy Fitzgerald Campus (610) 532-2811 and Community Hospital (610) 494-9280. Offer a wide array of services that include parent support and info. groups, child health and development screenings, family activities, toy & book lending libraries and mentoring groups. Services are free or sliding scale.

**CATHOLIC SOCIAL SERVICES:**

Assists all people with social, physical, emotional and material needs in Pennsylvania's five Southeastern Counties. Anyone is eligible for services, and service is never denied because of inability to pay. They can provide: Emergency Services for emotional, social or material needs; Counseling Services for marital issues, stress, relationship issues, parenting, school or behavioral problems, depressions, AIDS, HIV; Pregnancy, Adoption services, and Latino Services. <http://www.css-phl.org/>

Chester County	West Chester	(610) 344-7028
	West Grove	(610) 869-6500
	Coatesville	(610) 344-7028
Bucks County		(215) 945-2550
Delaware County	Springfield	(610) 626-6550
Montgomery County		(610) 279-7372
Philadelphia		(215) 587-3900
NE Phila.		(215) 624-5920
SW Philadelphia		(215) 724-8550
Phila. Hispanic Communities – Casa del Carmen		(215) 329-5660

**COMMUNITY ACTION AGENCY of DELAWARE COUNTY:** [www.caadc.org](http://www.caadc.org)

Assists families and individuals to move toward economic self-sufficiency and reduce their dependence on public support through innovative approaches to programs including: provision of professional case management services, life skills training, employment training, social services, and creation of affordable housing, and community and economic development activities. Community Action Agency of Delaware County, Inc. (CAADC) provides a variety of direct services to alleviate an immediate crisis and to support individuals/families with the goal of economic self-sufficiency. Services include [rental assistance](#), [utility assistance](#), [food assistance](#), and [transportation assistance](#).

**HUMAN SERVICES, INC.** of Downingtown:

Phone (610) 873.1005 or Toll Free (888) 873-1001. To start the process. Psychiatric and psychological counseling. Rx provided. Accepts insurance. If none is available, provides services at no charge or on a sliding scale, based upon income. If you, your spouse or your children are having emotional problems dealing with unemployment, these are the folks to talk to. West Goshen (610) 430-6141. For Chester County emergency crisis intervention, phone (610) 918-2100.

**BUILDING BRIDGES:** (610) 429-3033 is a part of HUMAN SERVICES, INC. Coordinates all available Chester County resources (transportation, housing, medical, etc.) Only available to homeless. 330 West Market St. West Chester.

**JEWISH FEDERATION OF GREATER PHILADELPHIA:**

The Umbrella Group for most of the Jewish agencies. They will help anyone who calls regardless of religious faith. They are like the United Way for the Jewish Community so when in doubt as to what is available, you can call them. Metro: (215) 832-0500, Bucks-Mont (215) 646-4500, Bucks (215) 579-9300 Chester and Delaware Counties (610) 578-9000

**Summer Camp: Golden Slipper Camp** in Stroudsburg Pa. There is no religious requirement for children 7-15, Generous scholarships available for Delaware Valley Children. (610) 660-0520 [toneill@goldenslipper.org](mailto:toneill@goldenslipper.org); [www.goldenslippercamp.org](http://www.goldenslippercamp.org)

The will to succeed is important,  
but what's more important is the will to prepare. Bobby Knight

**WOMEN'S RESOURCE CENTER** in Wayne, PA:

This non-profit organization, founded in 1975, provides professional counseling, legal information, referral services, training and seminars to women throughout the five-county area regardless of age or economic circumstance. Call (610) 687-6391. [www.womensresourcecenter.net](http://www.womensresourcecenter.net)

**STEPHEN MINISTRIES (Presbyterian Church Ministries):**

Stephen Ministers are trained Christian lay people who will visit with you, offer resources, pray with you and offer confidential support. For information, contact Rev. Katie Sundermeier (610) 399-3377, Sally Hall (610) 431.0392, or John Abernathy (610) 692.4130.

**DAEMION HOUSE:**

95 Howelville Road, Berwyn, (610) 647-1431. Provides outpatient counseling on a sliding scale payment basis. Counseling includes family-, adult-, and teen-counseling.

## **TAKE A LONG HARD LOOK AT YOURSELF AND YOUR FAMILY. HOW ARE THINGS REALLY GOING? LET'S BE HONEST HERE.**

The extreme stress you are under and your family is under may aggravate or produce situations you have never faced before. You *must* take some action to break the cycle before it becomes chronic or critical. Make the calls to get help. These folks are available 24 hrs a day 7 days a week: They want to help you.

- Overeaters Anonymous:** [www.oa.org/index.htm](http://www.oa.org/index.htm)
- Debtor Anonymous:** [www.debtorsanonymous.org/](http://www.debtorsanonymous.org/)
- AA Alcoholics Anonymous:** Central Office for five county Philadelphia area locations (215) 923-7900 Lancaster County AA Central Office at 111 6 Manheim Pike #A Answering Service : 717.394.3238.
- South Eastern Pennsylvania Intergroup Association at** <http://www.sepenna.org> and main # 215.923.7900
- Reading-Berks Intergroup at** <http://readingberksintergroup.org>
- AL-ANON/ALATEEN** [www.pa-al-anon.org/](http://www.pa-al-anon.org/) 1-888-4AL-ANON
- GA Gamblers Anonymous** [www.gam-anon.org](http://www.gam-anon.org) 1-888-213-3945
- NA Narcotics Anonymous** [www.naworks.org](http://www.naworks.org) ;
  - **Central Philadelphia Region:** 215-NAWORKS
  - **Reading-Pottstown Region:** 610.374.5944
  - **Lancaster Region:** 717.393.4546
- NAR-ANON:** [www.nar-anon.org](http://www.nar-anon.org) 800-477-6291
- Domestic Violence Center of Chester County:** [www.dvccc.com](http://www.dvccc.com)  
24 Hour Hotline 610-431-1430, toll free 1-888-711-6270
- Domestic Abuse Project of Delaware County:** [www.dapdc.org](http://www.dapdc.org).  
24 Hour Hotline 610-565-4590. (see below for more details)
- Mental Health Crisis Intervention:** for Chester County (877) 918-2100 or (610) 918.2100; for Delaware County call "Project Reach" (610) 352-4703

**DOMESTIC ABUSE PROJECT:** 24 hour hotline: 610-565-4590 14 West 2nd Street, Media, PA. 610-565-6272 and 2600 W. 9th Street, Chester, PA 610-497-6737 Provides immediate crisis intervention, information, support, referrals, emergency, advocacy and support in filing for temporary Protection From Abuse (PFA) orders and representation for clients at permanent PFA hearings. Offers accompaniment and advocacy for victims involved in criminal proceedings against their abusers. Provides shelter to adults and their dependent children at imminent risk of physical abuse. Transitional housing program offers longer-term subsidized housing and intensive case management. Short and long-term supportive/educational counseling. [www.dapdc.org](http://www.dapdc.org)

### **OFFICE OF BEHAVIORAL HEALTH:**

Upper Darby, PA 19082. (610) 713-2365 Provides information and referrals for mental health and substance abuse. Community Advocate 610-713-2387 Helps individuals identify and access services as well as assistance in resolving problems if services are not helpful.

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[www.josephspeople.org](http://www.josephspeople.org)

**OFFICE OF ADULT SERVICES:**

Upper Darby, PA 19082. 610-713-2115 The Office of Adult Services (OAS) provides a wide range of services to families and individuals in Delaware County including: Homeless Coalition, Emergency Food Assistance, Rent & Utility Assistance, AIDS Consortium of Delaware County Family Centers

**BOYS' TOWN HOTLINE:**

Operates a crisis and referral service for teens, children (boys and girls) and their families. Their certified staff is expertly trained and helps as many as 500,000 people a year. This would be particularly useful for dealing with one of your children. The toll-free National Hotline operates 24 hours a day (800) 448-3000.

**PATHWAYS PA:**

Administrative Office at 310 Amosland Road, Holmes PA (610) 543-5022  
On the web at [www.pathwayspa.org](http://www.pathwayspa.org). Provides residential and community-based services for women and their children. Each year PathWaysPA serves more than 4,400 women, children and families who reside in Philadelphia, Delaware, and Chester counties through social services, job training and employment assistance, outreach and residential programs. Delaware County location Wawa, PA (610) 459-9177.

**The Center Foundation:** Media, PA 19063 (610) 565-6171

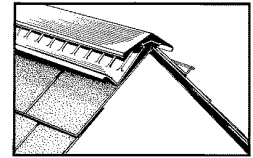
[www.thecenterfoundation.org](http://www.thecenterfoundation.org) The Center Foundation programs are designed to empower women, teen parents, and job-seekers to overcome obstacles and reach their goals by building caring communities through mentoring, education, and support: M.O.S.T Mentoring and Occupational Strategies Training, a mentoring program for those seeking employment.

**YOUR CHURCH, SYNAGOGUE OR MOSQUE:**

If you attend a church, synagogue or mosque, look into the programs and services they may have available. Most churches have benevolence committees that provide emergency aid for families. In many cases, ministers and rabbis are available to counsel you and will know of resources available in the area.

**The Delco Sunshine Fund** is a pilot project only for Delaware County residents. The purpose of the Fund is to provide one-time financial support to Delaware County residents who are experiencing, or who have recently experienced, serious financial, domestic, health, or employment problems. The purpose of the Foundation grants is to alleviate the current crisis, enabling the recipient to achieve a longer term solution. The grant could be as high as \$7,500 but most likely in the range of \$2-3,000. Income may not exceed \$45,000 for individuals and \$60,000 for families. The number to call with any questions is the Delaware County Community Foundation office in Radnor at: 610-688-6546. Leave a message on the voice mail since there is no staff working in the office and they can send an application.

## HOUSING



People who are homeless  
are not social inadequates.  
They are people without houses.  
Sheila McKenchie

### **DO NOT SELL YOUR HOUSE!**

Investigate the PA Homeowner's Emergency Assistance (PHEA) Loan Program available through the Housing Finance Agency. They help people who have lost jobs keep ownership of their homes. If you have equity in your home, this State loan fund can lend money to make your mortgage payment for up to 24 months. They will hold a second mtg. on your home. For information call (717) 780-3940. If you in danger of foreclosure, then get a lawyer (there are many resources in this guide) and see what you can do. Bankruptcy laws may allow you to keep your house. If you cannot make your mortgage payments, are in danger of default, or are in the early stages of foreclosure look into the Refinance to an Affordable Loan program, free counseling through the Foreclosure Mitigation Counseling Initiative, Homeowners Mortgage Assistance Program and the Homeowner's Equity Recovery Loan program by visiting <http://www.phfa.org>.

### **RESOURCES FOR FINDING AFFORDABLE HOUSING:**

[www.nlihc.org/resources/looking.cfm](http://www.nlihc.org/resources/looking.cfm)

### **HOUSING AUTHORITY OF CHESTER COUNTY: [www.haccnet.org](http://www.haccnet.org).**

Provides rental housing to low-income, elderly or disabled persons. They administer Section 8 housing certificate and voucher system to help with rent and utility payments. (610) 436-9200.

### **DELAWARE COUNTY Office of Housing & Community Development**

600 N. Jackson Street, Suite 101, Media, PA 610-891-5425. Manages HOME program and other programs to support affordable housing in Delaware County.

### **GOOD WORKS: [www.goodworksinc.org](http://www.goodworksinc.org)**

Good Works assists low-income homeowners living in substandard housing with their home repair needs. Good Works focuses on repairing homes to make them warmer, safer and drier and to restore hope to the homeowners by letting them know that their circumstances matter to the community. If you run into a housing problem; broken heater, leaking roof for example and If you own your home and are in the Coatesville/West Chester Area, and the Phoenixville Borough you may be able to get repairs through Good Works. You may qualify under their income guidelines. They do roof repair, plumbing installation and repair, electrical rewiring and code compliance, heating installation and upgrades, insulation and drywall work, fire restoration and floor repair. Call (610) 383.6311.

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**[www.josephspeople.org](http://www.josephspeople.org)**

**DELAWARE COUNTY HOUSING COALITION:** [www.delcohousingcoalition.org](http://www.delcohousingcoalition.org).  
Chester, PA 19013 (610) 874-7181 Works with people of low and moderate income to bring about housing and community improvements DCHC does repairs and home improvements primarily in Chester City neighborhoods.

**HOME OF THE SPARROW:** [www.homeofthesparrow.org/](http://www.homeofthesparrow.org/)

Home of the Sparrow provides transitional housing, supportive housing, supportive services, and case management to homeless women who want to improve their lives and become self-sufficient. You will have your own apartment. Housing may be provided for a full year. Children are welcome. Unemployment will qualify you so long as you are looking for work. Call 610-647-4940.

**HOME SHARE ALLIANCE PROGRAM of Chester County:**

The Homeshare Alliance helps match women or couples who own a home and need to cut expenses with women who need a less expensive housing alternative and are willing to share a house. This shared housing alternative reduces costs and adds security and companionship. Recently taken over by Home of the Sparrow, the program is being expanded. Criminal background checks and child abuse clearances (if applicable) are required. For more information, call (610) 647-4940. [www.homeofthesparrow.org/homeshare.html](http://www.homeofthesparrow.org/homeshare.html)

**CARES Food Network (formerly Chester County CARES)**

Provides information and referral to social service and governmental programs. They cover emergency assistance with Food, Water bills (AQUA water only), Crisis Assistance with Security Deposits, or back Rent. Call (610) 436-4040 or (610) 696-4545 from 9 AM to 4:30 PM. [www.chestercountycares.org](http://www.chestercountycares.org)

**SHELTER PROVIDERS OF CHESTER COUNTY:** <http://shelter.ccil.org/> List of emergency shelter providers and contact information

**PHOENIXVILLE HOMES:** [www.phoenixvillehomes.org](http://www.phoenixvillehomes.org)

Provides secure, low maintenance, affordable ownership or rental housing opportunities in the Phoenixville area. (610) 933-9770.

**PHOENIXVILLE AREA COMMUNITY SERVICES:** [www.pacsphx.org](http://www.pacsphx.org)

Information and referral to social services as well as direct help with food and other emergencies. (610) 933-1105.

**SALVATION ARMY:**

[www.use.salvationarmy.org/use/www\\_use\\_philadelphiadhq.nsf](http://www.use.salvationarmy.org/use/www_use_philadelphiadhq.nsf): Provides utility and rental assistance, food cupboard, shelter, emergency Rx program, as well as spiritual and life skills counseling. Community centers:

Chester: 151 W. 15<sup>th</sup> Street - 610-874-4266

Coatesville: 669 E. Lincoln Highway – 610-384-2954

Darby: 22 N. 9<sup>th</sup> Street -- 610-583-3720

Norristown: 533 Swede St -- 610-275-4183,

Philadelphia: General # 215-787-2800

Pottstown: 137 King Street – 610-326-1621

**Joseph's People, Ltd.**  
[www.josephspeople.org](http://www.josephspeople.org)

**OPEN HEARTH, INC.:** email: [OpenHearthInc@verizon.net](mailto:OpenHearthInc@verizon.net)

Helps people by assessing their needs, making appropriate referrals, doing a budget, goal setting, credit review, offering financial management workshops, and by offering a dollar for dollar matched savings program to purchase a home or car, home repair, education for yourself or children, and starting your own business. Their financial management workshops include topics on career exploration and home purchase process. You can contact them to ask a financial advisor any financial questions you might have. All of their services are FREE and they serve Chester County and parts of Montgomery County. Please call for more details. 610-792-9282 x 201

**HUD: PA STATE OFFICE - US DEPT. OF HUD:**

Community Planning & Development. Go to <http://www.hud.gov/> You can look for PA property by choosing that state and searching on it. HUD rental properties are rent controlled at a rate tied to your income level. Any local HUD office can assist you in locating affordable rental properties in your area that are controlled by them. The best way to get this information is online. HUD has separate pages for each State. The State pages allow you to look up all their Multi-family properties. They have information on properties for sale as well as free HUD approved counseling to take advantage of before you are at risk of foreclosure.

**BRIDGE OF HOPE:** <http://www.bridgeofhopelcc.org/>

Coatesville office: 610-380-1360. Provides rental assistance and professional case-management services to single mothers seeking long-term stability through job training, employment and budgeting.

**EMPLOYMENT WHERE HOUSING IS PROVIDED:**

Sometimes employees of apartment communities can have partial or full apartment rental paid as part of job pay. Especially needed are maintenance staff, leasing agents, and property managers. Other employment where housing may be provided could be as house parents or counselors at group homes. Housing may also be provided to nannies and au pairs. Sometimes nannies can be single mothers with a child of their own. Another option could be as a live in caregiver for a disabled or elderly person. Try the Apartment Association website: [http://www.aagp.com/web/2007/03/helpful\\_links.aspx](http://www.aagp.com/web/2007/03/helpful_links.aspx). There is a link on the site to a video about careers in the apartment industry. or call 610.664.1800

**SAFE HARBOR of Greater West Chester:** [www.safeharborofgwc.org](http://www.safeharborofgwc.org)

Provides food, shelter and encouragement to the homeless. 20 North Matlack Street, West Chester, PA 19380 (610) 692-6550. Open for men and women.

**VETERANS:** Check with your local Veterans' Administration Office to determine what housing may be available in your area specifically for veterans.

“Home” is any four walls that enclose the right people.

Helen Rowland.

**Joseph's People, Ltd.**  
[www.josephspeople.org](http://www.josephspeople.org)



## FOOD RESOURCES

This list of Food Resources does not provide all the valuable food cupboards throughout the area.

### GENERAL RESOURCES:

- **Hunger Hotline:** referral, Harrisburg: (866) 3 HUNGRY (866 348-6479)
- **Philabundance:** works to end hunger in the Delaware Valley by acquiring food and distributing it through organizations serving people in need. Call their Food Help Line: 1-800-319-3663 or check their website to search for agencies: [www.philabundance.org/memberagencies/ma\\_search.asp](http://www.philabundance.org/memberagencies/ma_search.asp)
- **Philadelphia United Way:** “First Call For Help” referrals (215) 568-3750
- **SHARE Program:** Exchange two hours of community service (at the Share Program or in your own community) and \$20 in cash or food stamps, for food items at month’s end worth 2-3 times more. Serves PA, DE, NJ, metro NY, and MD eastern shore. Call (215) 223-2220
- **WIC (Women, Infants, Children)** - WIC provides: Nutrition counseling and information; Free nutritious foods for pregnant, breast feeding and postpartum women, infants and children up to age 5; Referrals to medical and social services to help you and your family stay healthy. Whether working or unemployed, you may be eligible for WIC. In Chester County, there are two locations: 608 Westtown Road, West Chester (610) 344-6257 and 31 South 10th Street, Coatesville (610) 383-3824. Delaware County WIC Administrative Office, 2600 West 9<sup>th</sup> Street, Chester, PA 19013. Phone: (610) 497-7668.

### Delaware County:

- **Delco Interfaith Food Assistance Network (610) 566-7540**  
DIFAN is a network of food cupboards throughout Delaware County providing food assistance to at-risk families. Works with the social service agencies as well as the Department of Public Welfare and Children and Youth Services.
  - St. Mark’s United Methodist Church, Broomall, 610-325-0130
  - Bernadine Action Food Center, Chester, 610-497-3225
  - Greater Upper Darby Food Center, 610-853-2481
  - Southern Delaware County Food Pantry, 610-532-9000
  - Western Delaware County Action Food Center 610-566-3172
- **Media Food Bank** – First United Methodist Church (610) 566-3172
- **Loaves & Fishes Food Pantry**, Prospect Hill Baptist Church, Prospect Park 610-532-9000. Open Tuesday 9:30- 12:00 and Thursday 1-4 pm.
- **Community Action Agency of Del. Cty.** (610) 891-5101
- **CityTeam Ministries**, Chester PA (610) 872-6865

Joseph’s People, Ltd.  
[www.josephspeople.org](http://www.josephspeople.org)

### **Chester County:**

- **CARES Food Network** – 545 East Gay St, West Chester: Tues/Thursday 9:15-11:30 and 1:15-4 pm, Wed. 1:30-5:30 pm. Call: 610-696-4545 ext. 22
- **Swann's Pantry:** Marchwood Shopping Center, Exton (610) 594-2147 and Quakertown, (215) 529-0221. Bargain grocery store, bulk items, etc.
- **The LORD'S PANTRY:** 141 East Lancaster Ave., Downingtown . Open, Monday, Tues. and Thurs. 10-12:30 and Thursday evenings 6:00-7:30 Serves Downingtown and Exton. (610) 873-1149
- **PHOENIXVILLE AREA COMMUNITY SERVICES:** Phoenixville area only. 257 Church St. Phoenixville, PA. (610) 933-1105. M-F 9-4:30 pm
- **Catholic Social Services,** West Chester (610) 344-7028
- **St. Agnes, West Chester.** Food program provides a hot lunch in their day room under the rectory. Open 9-3 PM daily, Monday through Friday. (610) 692-2990
- **Grove United Methodist** – West Chester (610) 696-2663
- **Mission Santa Maria,** Madre de Dios, Avondale (610) 268-3365
- **Amelia's Grocery Outlets:** <http://www.ameliasgroceryoutlet.com/> Eleven discount stores throughout Southeastern PA; Caln Plaza. 1851 E. Lincoln Highway, Coatesville, PA 19320-2407. Phone: 610-466-1400 Hours: Mon. - Sat. 8:00 am - 9:00 pm
- **Coatesville Community Food Coop.** – (610) 384-1344. Tues/Thurs 10a-1p.
- **CYWA** – Coatesville, 610-384-9591 – Tues 9a-1pm; Thurs. 6-8pm.
- **Trinity Presb. Food Bank,** Berwyn – (610) 644-0932. Must call first.
- **Deacon's Pantry Covenant Pres. Church,** Frazer (610) 648 – 0707.
- **North Coventry Food Pantry** – Pottstown (610) 326-4889
- **Oxford Area Services Center** – Oxford (610) 869-8557 M-F 8:30-4 pm.
- **Paoli Presb. Church** – Paoli – (610) 644-8250 – 1<sup>st</sup> Wednesday of month.
- **Church of the Good Samaritan, Paoli (610) 644-4040**
- **Mitzvah Food Pantry** - Contact Mark H. Rubin 215-832-0525. Distributes food to those in need regardless of religious affiliation and does not ask financial questions. There are five pickup sites.

*One chance is all you need.*

*Jesse Owens*

Most people who succeed  
in the face of seemingly impossible conditions  
Are people who simply don't know how to quit.

Robert Schuller

## CLOTHING

**WINGS FOR SUCCESS: Frazer, Pa:** [www.wingsforsuccess.org](http://www.wingsforsuccess.org).

A non-profit service that provides women with work apparel, confidence building workshops, and a mentoring program. Located in the Frazer Shopping Center  
490 Lancaster Ave, Suite 11A  
Frazer, PA 19355  
Call (610) 644-6323



**CAREER WARDROBE:** [www.careerwardrobe.org](http://www.careerwardrobe.org)

1211 Chestnut Street, Phila, PA ca.. 215-568-6693.

The Career Wardrobe is the nation's largest community-based nonprofit organization dedicated to assisting women in their transition to work by providing professional attire, networking and career skills training. Career Wardrobe serves women in the five county Philadelphia area and Lancaster County.

**MENZFIT Philadelphia:** [www.menzfit.org](http://www.menzfit.org)

Offers business clothing and career development services for men.  
340 N. 12th Street, Suite 210, Philadelphia, PA 19107  
Phone: 215-922-1614

**CONSIGNMENT/THRIFT SHOPS:**

The entire Philadelphia region is loaded with them. They have great clothes and great prices. MEN: They are a really good source for suits and overcoats Check your local phone book. The hospitals nearly all have a thrift shop. Go on-line to <http://yellowpages.superpages.com/yp.basic.jsp> Type in a search for "consignment shops" or "thrift shops" with a zip code or town.

**BORROW & LEND:**

Another way to get nice business clothes for that important interview is to borrow them. Don't be shy. When you're working, you can lend someone in need next.

Ordinary riches can be stolen, real riches cannot. In your soul  
are infinitely precious things that cannot be taken from you.

Oscar Wilde.

## FIRST IMPRESSIONS. THEY MATTER

We live in a country that spends inordinate amounts of time and money on “looks.” Whether we like that or not, we must deal with it. Your first impression does matter when seeking a job. Consider the following issues and address them. They are not expensive and easy changed. Every person you meet, including security guards and secretaries is a part of your interview and will review you.

- ❑ If your hair has gone gray, whatever your age, consider coloring it and men, beard. Not just for movie stars any more. It's cheap, easy to care for with good men's and women's products in your local drug store. Erase years from your appearance.
- ❑ Clothes should be neat, clean and dark or dull colored. Men always wear a suit, white shirt and tie to an interview even if they are a casual company. Women, same but pants suits may be fine. Consider where you are going to interview.
- ❑ Hair should be cut neatly. Nothing radical. Same with beard or mustache.
- ❑ Jewelry should be very low key. Men, no dangling chains, big rings, and NO earrings. Women, same but also NO dangling earrings, no noisy bracelets. Both, if you have a college school ring, wear it. Other than that, wear no identifying jewelry of any kind.
- ❑ Do NOT wear any perfume or cologne - men. Not scents of any kind. Your interviewer may be allergic.
- ❑ Shoes should be polished, no holes in the soles. Women, not too high a heel. Break in new shoes so they are comfortable.
- ❑ Bring a brief case if you need it. Nothing else – Women, no handbag if you do bring a briefcase. Have pens, clipboards, paper easily available.
- ❑ Make sure you have glasses to read things and be sure they are easy to locate. If you have business cards, same.
- ❑ Always bring several copies of resumes.
- ❑ Bring all the information you might be asked for to fill out an application.
- ❑ Let's be blunt, if you've put on a few pounds, start taking it off.
- ❑ If you smoke you might as well quit because companies don't allow it any more. If your clothes smell of cigarette smoke it's a kiss of death in an interview.
- ❑ Drive to the interview site a few days before the actual date. Be sure you know how to get there. On that day, arrive 30 minutes early to allow for traffic. Sit in the parking lot and wait until 10 minutes before the time and go into the building. Do not be too early! NEVER EVER be late. That is the kiss of death in a job search. You can get free maps from AAA, or do a [www.mapquest.com](http://www.mapquest.com) search.

## FORBES 10 TOP CATASTROPHIC JOB HUNTING FLUBS

- 1) **Don't Dress Like A Slob**

If you've got an interview, the company thinks you can do the job. The interviewer wants to know what sets you apart from other qualified candidates. The interviewer is also looking for "fit." Picking up on the company vibe as expressed in proper attire is the first test. Don't show up dressed for the beach at a button-down firm. No low necklines or short skirts.
- 2) **Don't Mumble Or Grunt**

Don't answer the interviewer's questions "yes" or "no", and don't get huffy and say, "It's right there in my resume." The interviewer seeks to gauge how well you think on your feet and how you present yourself in a make-or-break situation.
- 3) **Don't Bash Your Former Boss**

Foul-mouthing your former boss or co-workers says a lot about you--none of it good--and nothing about those you bash. Everyone knows difficult, incompetent and nincompoop bosses exist, but in an interview such creatures become, at worst, "demanding." Find something good to say about your former boss or don't say anything. Reminder: You'll have to say something.
- 4) **Don't Miss Typos**

Thimk: Whut doez a covah leterr fild wid multippel misspelins sai abut yer attendion too detailz, nut two mantion yer genral cumpitance?
- 5) **Don't Fire Scattershot**

Always address your cover letter to a specific person. "Dear Recruiter" or "Dear Sir or Madam" will get your material tossed in the trash. If you don't know how to spell a person's name, call or check the company's Web site to get it right. Same for job title and the company's full name.
- 6) **Don't Exaggerate**

Present your accomplishments in a straight-ahead, understated fashion. The details will come out during the interview. Don't claim credit for others' work. Remember: Confabulation is death in a job interview.
- 7) **Don't Discuss Money First**

Never discuss compensation in the initial interview, because it shows that you're not committed to the company and see the job just as a paycheck.
- 8) **Don't Say You Have Other Offers**

Don't tell the interviewer that you're a hot commodity and have several other offers pending in an effort to increase the offer. The interviewer will think it's hokey at best and, at worst, a lie. Neither conclusion improves your prospects of landing the job.
- 9) **Don't Hit The Interview Cold**

Do your homework prior to the interview. Know the company's products or services, and know the competition. If you can't discuss the operation, the interviewer will conclude that you want a job--any job--and will be out the door the instant something better, or at least halfway decent, comes along.
- 10) **Don't Tell Jokes**

Someone is bound to be upset by something all the time, so avoid jokes and goofball quips during the interview, even if the interviewer cracks wise.

## MISCELLANEOUS RESOURCES

Don't look back, Something might be gaining on you.  
Leory Satchel Paige

### **SICK PETS:**

- For less expensive immunizations and regular care, check out some of the larger stores, like PETSMAST. They often run clinics to immunize pets very inexpensively.
- Also check your local SPCA. They also run clinics and they may have access to inexpensive or volunteer vets.

### **AUTOMOBILE EMERGENCIES:**

[www.aaa.com](http://www.aaa.com)

If you are driving an older vehicle or just are not able to maintain your car the way you used to, you are more likely to have a breakdown. To get some piece of mind and some backup, consider joining AAA. The cost is reasonable, \$63.75 for a Basic Membership and \$105.75 for Plus Membership. Basic includes:

1. FREE TOWING - to a AAA service facility or up to 3 miles.  
Plus Members get up to 100 miles.
2. EMERGENCY LOCK & KEY SERVICE - up to \$50 coverage
3. BATTERY BOOST – Jump-start provided
4. FLAT TIRE SERVICE - with the vehicle's mounted spare
5. STUCK VEHICLE SERVICE – remove car from ditch or mud
6. FREE DELIVERY OF FUEL - to get you to the nearest open gas station
7. AUTO TRAVEL ACCIDENT EXPENSE REIMBURSEMENT - up to \$200
8. LEGAL DEFENSE REIMBURSEMENT - up to \$1,000
9. CRIME PREVENTION REWARD - up to \$1,000
10. Free Maps

### **APPLIANCE REPAIRS:**

Things break, and when money is in short supply, you do more yourself. For a do-it-yourselfer's treasure trove of repair tips, information on how appliances work, maintenance suggestions, and stocks of hard-to-find replacement parts and manuals for most brands of washers, dryers, refrigerators, air conditions, humidifiers, microwaves and other household appliances, check out this handy site: [www.RepairClinic.com](http://www.RepairClinic.com) A great resource for appliance parts and free repair help. Ask RepairGuru® your repair question. Let PartDetective® show the part photo, pricing and availability. Shop online or use their toll-free 800 number. No-hassle returns.

### **AARP (American Association of Retired Persons):**

Anyone 50 years and over may join, and there are many money-saving programs as well as career and job search advice for those over 50. Membership is just \$16 per year. Call 888-687-2277, or visit the web at [www.aarp.org](http://www.aarp.org).

**BARGAIN GOODS FROM UNCLE SAM:**

The Defense Reutilization and Marketing Service (DRMS) has 200 retail outlets nationwide. Items are often in very good or mint condition and are sold as is. Electronics may be tested in the store. Merchandise varies greatly by location, so call beforehand to see if they have a particular item of interest to you.

To find a DRMS near you, call (800) GOVTBUY or on the web at [www.drms.dla.mil/sales/](http://www.drms.dla.mil/sales/)

**DELAWARE COUNTY COOPERATIVE EXTENSION OFFICE**

of Penn State University:

A broad range of programs and workshops are available to county residents. These include food and nutrition education, gardening, 4-H, horticulture, and childcare. Some financial assistance is available. (610) 690-2655

<http://delaware.extension.psu.edu/>

**BUSINESS FORMS:**

This site has a ton of free business forms that may be downloaded and used. Most forms are for people who are in business, but you might be able to use many or might want to read them over just to see what takes place. The Non Compete agreement comes to mind as an example. <http://www.entrepreneur.com/formnet>

**FINDING DEALS:**

Get the most bang for your bucks by using every available money saving opportunity. Here are just a few. New ones become available all the time. Watch for them. Magazines and newspapers are full of articles about saving money.

[www.overstock.com/](http://www.overstock.com/) This site lists many overstocked items. and the prices seem good.

[www.dealofday.com/](http://www.dealofday.com/) Look for coupons, free shipping orders, and more here. For something specific, select "Forums" on the main page then post your request.

[www.freecycle.com](http://www.freecycle.com)

[www.couponmom.com](http://www.couponmom.com)

[www.cheapkatemonthly.com](http://www.cheapkatemonthly.com) A great site for saving and the home of Debt-Proof Living.

*We need to be flexible, when it is God's time things are easy  
and when it's not His time, things are difficult.*

Mother Teresa



## JOB HUNTING RESOURCES

*All glory comes from daring to begin.*  
*Eugene Ware*

### **THE MOST IMPORTANT RESOURCE OF ALL - PERSONAL CONTACTS.....**

The best jobs are the ones you are introduced to through a personal connection. Network, Network, Network....neighbors, friends, relatives, people you worked with, people at church, at school. Parents of your children's friends; your brother/sister's boyfriend/girlfriend. In short, anyone at all who has access to others who could hand carry your resume in to an employer or tell you about a job you can only learn about from them. Consider every single person you meet as a potential connection to a job. Remember, individuals inside companies often know about positions that are available well before the information is posted outside or advertised.

Set up a system whether on a computer or on 3x5 index cards. Gather names, addresses, phone numbers, cell numbers, fax numbers. Then work through your network. Every time you talk to someone, try and get one more name to add to your network.

**JOSEPH'S PEOPLE "THE JOURNEY":** Each new member of Joseph's People receives a copy of "The Journey," a specially designed workbook that follows your job hunt from the day you leave your job until you get another one. The book contains wonderful practice sessions on every aspect of the job hunt and your personal and family participation in the process.

**PA "CAREER LINK":** Once you have signed up for unemployment benefits and even if you do not qualify for them.....join Career Link. There are 8 regional offices that function as Job Centers (unemployment offices) and Job Service offices. There is a Career Link in every County. Their services vary dramatically by County. Generally, they provide interviews for professional and non-professional positions throughout the State. Some positions are with the government, but most are in the private sector. Many of the offices have computer labs and jobs data bases. They have info. on starting a company. They will also do a practice interview with you by appointment. Training is available to dislocated workers under WIA Workforce Investment Act. In Del. County this is up to \$8,000. In Chester County it is up to \$3,500. If you have questions about what is available read the act itself:  
<http://www.doleta.gov/usworkforce/wia/plaintext.pdf>

- **Chester County CareerLink Office:** at 250 Harmony Street, Coatesville (610) 384-9393. Doug Schmidt is the Manager. Call to get schedule of seminars and orientation to programs you might qualify for.
- **Delaware County CareerLink Offices:** Chester Office: 701 Crosby St., Suite B, Chester, PA 19013 (610) 447-3350 Open 8:30 am – 4:30 pm.
- **Delaware County CareerLink, Media office:** Delaware County Community College 901 S. Media Line Road, Media, PA 19063. 610-723-6000. Call 610-723-1220 to sign up for orientation and free workshops. Hours of operation: 9 am to 5 pm.

### **JEVS PROFESSIONAL EMPLOYMENT SERVICES:**

JEVS works with people who are unemployed, underemployed, in transition, or looking to change careers. They help people to make reasonable decisions regarding their careers and then support them in developing a plan and strategy to achieve their goals. Although they are not a "placement" service, they do have a job developer on staff in their Philadelphia location. Her role is to work one on-one with people to identify opportunities and to provide leads.

For those looking to use JEVS services, there will be a service fee of \$25.00 per hour (a reduced rate available to Joseph's People Members only). Contact Peggy Truitt at 215.854.1874 to schedule an appointment. Be sure to tell them you are from Joseph's People to qualify for these reduced rates. Peggy is there M-W. If she is not there, the call will be forwarded to another intake coordinator, Carol Dowkings. Here is their web address: <http://www.jevs.org/>

**DISCOUNT CAREER COUNSELING NETWORK:** If you feel you need one-on-one counseling, Joseph's People members may work with our network of career counselors who have agreed to see our members for up to three sessions at \$45 per hour. This is less than half the normal rate. Email [getworks@comcast.net](mailto:getworks@comcast.net) or call 1-800-873-7117 and ask for the GetWorks program coordinator.

**ON-LINE CAREER COUNSELING:** Feel like you need one on one attention? On-line career counseling and coaching is available at a number of sites. [www.myguidewire.com](http://www.myguidewire.com) is fairly reasonable.

### **ON-LINE JOB SEARCH RESOURCES:**

There are some excellent on-line resources for job seekers. Two of our favorites are: [www.jobhuntersbible.com](http://www.jobhuntersbible.com), the website for Richard Nelson Bolles, the author of *What Color is Your Parachute?* and *The Riley Guide*, an internet career guide by Margaret Riley Dikel: [www.rileyguide.com](http://www.rileyguide.com). Both sites are packed with useful and free resources for job seekers.

**COMING OF AGE:** For those of you who are over age 50, Coming of Age is an organization and website devoted to you. It helps you identify paid work and volunteer opportunities, places to learn new things, explore your future and get involved in your community. Many helpful resources. [www.comingofage.org](http://www.comingofage.org)

## NETWORKING

Between 70-85% of jobs are still found through networking. The large job sites like Monster and Careerbuilder work for only 2-3% of the people who try them. Niche and specialty job boards do a little better with a 10-15% success rate. We urge you to spend a majority of your time talking with friends, family and people in your field to identify companies that may be interested in your skills.

**NETWORKING with OLD FRIENDS AND PEOPLE YOU WORKED WITH:** If you have lost touch with old friends and people you used to work with, you may be able to locate them through one of the on-line search databases for people and/or their phone numbers. Try these: [www.whiterpages.com/](http://www.whiterpages.com/) and [www.whitepages.com](http://www.whitepages.com), <http://www.whowhere.com/> and [www.anywho.com](http://www.anywho.com). Someone you went to school with? [www.classmates.com](http://www.classmates.com) An excellent site.

**ON-LINE NETWORKING GROUPS:** Depending on your profession, it can be important to have an “on-line presence”. On-line networking groups geared towards business are: [www.linkedin.com](http://www.linkedin.com); [www.plaxo.com](http://www.plaxo.com); [www.ryze.com](http://www.ryze.com) and [www.ecademy.com](http://www.ecademy.com). LinkedIn is the largest with 35 million members, it also has networking groups such as Philly Live and Chamber of Commerce.

**YAHOO GROUPS:** Yahoo provides a way for groups and clubs to easily stay in touch. Joseph’s People Downingtown and GetWorks both have Yahoo groups to share information with our members. Make sure you’re signed up for one of our yahoo groups, it’s free. There are also other job search oriented “yahoo groups” including: careernetworkforum.

### **SOCIAL NETWORKING SITES:**

The two most popular social networking sites in North America are: [www.facebook.com](http://www.facebook.com), [www.myspace.com](http://www.myspace.com) and [www.twitter.com](http://www.twitter.com). These sites give you a way to connect with friends and colleagues. Twitter is the latest way to stay connected 24/7 by posting short entries about what you’re doing in a “microblog”. Many companies are now recruiting candidates on Facebook. What this means is that you need to be particularly careful about the kinds of information and the way you provide it to any of the social networking sites. Employers are also Googling your name to see what they find. Do NOT put anything on the Internet that you would be concerned if ANYONE saw it because they just might.

**BE HELPFUL TO OTHERS:** There’s a very old saying, “what goes around, comes around.” The more you help others who are looking for a job, the more likely they are to help you. As you network, don’t just ask for help....offer help. The person you speak to could one day be the person you face in an interview. They *will* remember you, for good or ill. Make it a positive memory.

*It is one of the most beautiful compensations of this life  
That no man can sincerely try to help another  
Without helping himself.  
Emerson*

**PROFESSIONAL ASSOCIATIONS:** Keep your membership in your professional associations and attend area events and workshops. These meetings are a way to connect and stay abreast of issues in your field. A great way to make connections is to volunteer on a committee of your professional association.

**SPECIALTY & TRADES:** If you have an expertise or a trade, find out what magazines there are for your specialty. Many public libraries carry these, college libraries carry these or you could just sign up to get them. Many of these trade journals advertise jobs in the back for employment. If they have a group that meets, attend them. This is another opportunity to network.

**ALUMNI ASSOCIATIONS:** If you graduated from a college or high school, join the alumni club. Usually it is very cheap and this is instant access to people you have something in common with. Most provide a directory telling you the name, address, phone, work address, etc. of their members. Call up old buddies and friends you had then. Don't be embarrassed either. You may find they are out of work too. If they are nearby and have meetings, attend them. Every person you knew in school is another person to network with. The College Placement Office of any public college or university is available for your use. Many colleges now have a whole department dedicated to alumni career services. Remember, the more you network, the more likely you are to locate a job, and networking with fellow alumni is IDEAL! There may be excellent contacts and help available from your alma mater – find out what is available:

- Contact the alumni association of your alma mater.
- Career Development Office - Find out what resources they offer.
- Libraries - Have loads of job hunting publications.
- Corporate/Educational Partnerships - Your college may have a partnership with a company that is of interest to you.
- Former roommates and friends - Find out where they are and what they are doing. You may be able to help each other.

**BUSINESS CARDS:** It isn't appropriate to just give someone your resume most of the time. BUT, you can hand everyone you meet a business card. You can get them free plus postage at [www.vistaprint.com](http://www.vistaprint.com) or inexpensively at your local Office Max or Staples. Hand them out to everyone you come in contact with. They should be simple and just include your name, address, phone number, cell phone number, fax if you have it and very important – email address. Include a definition of your skill set: “programmer, engineer, cook, whatever, under your name. Use something that clearly identifies what you do. Not just “IT,” but Database Administrator, for instance. Not just Engineer, but Chemical Engineer.

#### **JOSEPH'S PEOPLE DATABASE:**

We maintain our own database of jobs we have received from employers. Jobs are entered into the Jobs Database available to you on our web page [www.josephspeople.org](http://www.josephspeople.org) Just go to the Members Section and enter using the current password. (ask for the password at a meeting) You will find jobs posted for 90 days back. When you look at jobs, don't just look at an individual job skill.

### **GET AN EMAIL ADDRESS AND ACCESS TO THE INTERNET:**

It is almost impossible to be seriously hunting for a job without an email address. This is how employers are very likely going to contact you. Try **Chester County Interlink CCIL** a full service non-profit community computer system. <http://www.ccil.org/>. Free or nearly free. (610) 431-2673. An important point: DO NOT BE CUTE. Pick an email address that is simple, dignified and reasonably easy to type in. Avoid anything relating to hobbies, or interests, and nothing with any kind of double meaning that could be taken the wrong way. You can never go wrong with your initial and last name. You can set up an email account at YAHOO or HOTMAIL with a separate address just for job search.

### **NEWSPAPERS & TRADE JOURNALS:**

Newspaper ads are very costly and therefore jobs in the paper are real again. Keep in mind that they are likely to be jobs that employers are finding difficult to fill. Here are some excellent resources to newspapers & trade journals for every town around. Consider the newspapers of small towns near where you live.

PA Town Newspapers (includes small towns): <http://www.usnpl.com/panews.html>

Newspapers Across the US (by State): <http://newslink.org/>

Magazine City has an excellent list of most trade journals:

[www.magazinecity.com/trade---professional-journals.html](http://www.magazinecity.com/trade---professional-journals.html)

**PHILLYLEADS** is one of the vehicles used for communication among members of the Philadelphia area chapters of the **Technology Professionals Networking Group (TPNG)** and the **Technology Executives Networking Group (TENG)**. Both groups are for people with at least 8 years of IT experience. TENG requires 20 years experience and an executive position. If you are interested in joining either of these organizations, please go to either the <http://finance.groups.yahoo.com/group/philly-tpng/> or the [Philly-TENG web page](#) and follow the instructions.

**FENG** for Financial Managers: [www.thefeng.org/chairmen\\_chapters.asp](http://www.thefeng.org/chairmen_chapters.asp) Go to the Philadelphia area contacts section of the website. This is an organization for higher level financial managers and executives, and sponsorship is required. We have Joseph's People volunteers who are members. Also, **PANG** for Public Accountants: [www.thepang.org/](http://www.thepang.org/) For people with at least 2 years of experience in public accounting Contact by visiting website for contact information or contact Lordi Consulting Also: <http://www.lordiconsulting.com/html/contactus.cfm>

### **Jobs in the Jewish Community:**

Everything from teachers on secular subjects to administrative assistants in offices, librarians, even building superintendents can be found here. The vast majority have no religious requirements [www.JewishPhilly.org](http://www.JewishPhilly.org). Click on "our community" click on "community resources" go down to job center.

**NATIONAL ASSOCIATION OF WORKING WOMEN:** The largest member organization of working women. Their job problem hotline (800) 522-0925 has trained counselors available to speak with you. Also on-line at [www.9to5.org](http://www.9to5.org)

## ON-LINE JOB BOARDS

**ON-LINE JOB HUNTING:** Getting jobs online is **not** the best way to get hired. For example, Career Builder and Monster have about a TWO percent (2%) hit rate! One of the reasons it's so low is that it's easy to post resumes on line, so you are competing with literally thousands of applicants when you post your resume on the big job boards. Another reason the "hit rate" is so low is that companies are charged when they get applicants from these sites, so they would rather have you *apply directly to their company website*. Many employers only look at resumes submitted in the past week or two. To keep your resume active, make a minor change to it every week. Any change, however slight, will keep it in their system as new. The specialty "niche" job sites have a slightly better success rate of about 10-15%. So, spend your computer time wisely. If you are spending more than 2% of your time on job sites like Monster, you are wasting your energy Use this powerful resource to research your industry; identify companies that are hiring in your field; to investigate specific companies you want to work for; or to locate networking names at these companies.

**Job aggregator websites** can save you time because they "aggregate" job listings from many sources. The best of these are:

- ❑ [www.indeed.com](http://www.indeed.com)
- ❑ [www.simplyhired.com](http://www.simplyhired.com)
- ❑ [www.realmatch.com](http://www.realmatch.com)

### Niche Job Sites:

<a href="http://www.snagajob.com">www.snagajob.com</a>	Hourly jobs, more than 100,000 of them
<a href="http://www.jobing.com">www.jobing.com</a>	Regional job boards
<a href="http://www.craigslist.org">www.craigslist.org</a>	Non-profit and small organizations
<a href="http://www.workinretail.com">www.workinretail.com</a>	Retail
<a href="http://www.vault.com">www.vault.com</a>	MBA's
<a href="http://www.careerbank.com">www.careerbank.com</a>	Banking, finance,
<a href="http://www.biospace.com">www.biospace.com</a>	Pharma, bio tech, health
<a href="http://www.healthcarejobs.org">www.healthcarejobs.org</a>	Medical
<a href="http://www.hcareers.com">www.hcareers.com</a>	Hospitality
<a href="http://www.latpro.com">www.latpro.com</a>	Spanish/English speakers
<a href="http://www.vetjobs.com">www.vetjobs.com</a>	Vets
<a href="http://www.dice.com">www.dice.com</a>	IT Jobs
<a href="http://www.jobcircle.com">www.jobcircle.com</a>	Jobs in the Mid-Atlantic region
<a href="http://www.usajobs.gov">www.usajobs.gov</a>	US Government Jobs
<a href="http://www.soloqig.com">www.soloqig.com</a>	Contract positions
<a href="http://www.theladders.com">www.theladders.com</a>	\$100K plus jobs
<a href="http://www.6figurejobs.com">www.6figurejobs.com</a>	CEO types
<a href="http://www.acc.com">www.acc.com</a>	American Corporate Counsel Assn site
<a href="http://www.289group.com">www.289group.com</a>	Product management
<a href="http://www.techrepublic.com">www.techrepublic.com</a>	Technology jobs

**REMEMBER**, despite the fact that you could easily spend all of your time on-line, you are *much better off* networking and meeting people face to face. SO, get out from behind the computer and get OUT OF THE HOUSE!

## NON-PROFIT JOBS

Jobs in the non-profit industry generally do not pay as much as those in the profit industry, but they usually have excellent benefits, they are interesting, and they will give you a sense of doing something for the good of others that you cannot get anywhere else. It is work you will feel good about and they are also looking for skilled workers regardless of age

Many non-profit and smaller organizations advertise their jobs on [www.craigslist.org](http://www.craigslist.org) because it is free to post jobs there. Many of our people report getting a much better response when they respond to jobs on Craigslist, so give it a try.

The largest and best organized nonprofit website is: [www.idealists.org](http://www.idealists.org)  
[www.opportunitynocs.org](http://www.opportunitynocs.org) Jobs that change the world.  
[www.nonprofit-jobs.org](http://www.nonprofit-jobs.org)  
[www.nonprofitcareer.com](http://www.nonprofitcareer.com) Nonprofit Career Network  
[www.nonprofitjobs.org](http://www.nonprofitjobs.org) Community Career Center

### **COLLEGES – IN GENERAL:**

Thinking about working for a college? Here's a site that provides jobs at colleges, including administrative positions. <http://www.higheredjobs.com/>  
A great list of colleges that exist in every state. Unfortunately, individual listings are not linked, but still useful. <http://www.utexas.edu/world/univ/>

### **The Non-Profit Center at LaSalle University:**

Provides services and educational programs for non-profit organizations. This is an excellent resource if you are interested in joining the non-profit sector.  
[www.lasallenonprofitcenter.org](http://www.lasallenonprofitcenter.org)

### **The Foundation Center:**

The Foundation Center is the most authoritative source of information on private philanthropy in the United States. They help grantseekers, grantmakers, researchers, policymakers, the media, and the general public better understand the field of philanthropy. <http://foundationcenter.org/>

### **Greater Philadelphia Cultural Alliance:**

The chamber of commerce for cultural organizations in the Greater Philadelphia area has over 350 members including the Art Museum, Orchestra and the Philadelphia Zoo. They have an excellent Cultural Resource Directory and on-line job bank. [www.philaculture.org](http://www.philaculture.org)

### **Non-Profit Salaries:**

Want to know what you might be able to make if you work in the non-profit sector? All non-profit organizations must report the salaries of their highest paid employees. You can find this information on: [www.guidestar.org](http://www.guidestar.org). Look up the 990 form of an organization you're interested in and learn about their financial health and salaries they pay their top people.

## GOVERNMENT JOBS

### **PA STATE CIVIL SERVICE COMMISSION:** [www.scsc.state.pa.us](http://www.scsc.state.pa.us)

Offers employment services, including resume evaluation, to determine positions for which applicants may be eligible. If there is an open position, job application materials are sent. For jobs not currently open, interested jobseekers may be entered into the Human Resources Bank for notification when an appropriate position becomes available. Accommodations are made for applicants with disabilities when examinations are required for the position.

### **FEDERAL GOVERNMENT JOBS:**

The Federal Web Locator and the Office of Personnel Management (OPM) are the best places to locate Federal jobs. Federal jobs historically take a long time to get, but they are good jobs with stability and benefits. These two searchable databases are excellent. They contain all the listings of federal jobs as well as the specially required applications which may be downloaded or sent by e-mail.

**Fed World:** [www.fedworld.gov](http://www.fedworld.gov) and **USA Jobs:** [www.usajobs.gov/](http://www.usajobs.gov/)

### **HELP LOOKING FOR FEDERAL GOVERNMENT JOBS:** <http://federaljobs.net/>

This website is not an official government site, but it has many useful free resources to help you find a job with the federal government. *The Book of US Government Jobs*, one of the most useful books on the subject, can be purchased for \$ 19.95 from this site or the book may be available in your library.

### **COUNTY GOVERNMENT JOBS:**

Check with the County in which you live or want to work about access to their job postings. County jobs are political. If you want to pursue a county job, then have a talk with your local political party representatives to obtain their endorsement.

- ❑ **Chester County:** Jobs are posted every two weeks, and postings are available at all Chester County Libraries, the Government Services Building, and the Human Resources Department. All candidates must complete a job application, available at the Human Resources Department office or by calling Human Resources. Resumes may be mailed or e-mailed to the Human Resources Department, 34 West Gay Street, West Chester, PA 19380, Phone: (610) 344-6280 On-line at <http://www.chesco.org/jobs.html>
- ❑ **Delaware County Courthouse & Government Center:**  
201 West Front Street, Media, PA 19063 (610) 891-4000  
<http://www.co.delaware.pa.us/depts.htm>

*If you are a worker over 50, give some special consideration to jobs with the Federal government. They are hiring and they are looking for skilled people without regard to their age. The process is often longer and more difficult than other kinds of employment, but the positions are excellent. You are likely to begin at a lower salary than you are used to, but the increases yearly will bring you up to level in a few short years. The benefits are also good.*

## RESEARCHING COMPANIES & NEW CAREERS

**A WHOLE NEW CAREER:** If you are considering a job in a new, unfamiliar industry, check government information and publications. All jobs and companies are listed by their SIC Codes. Not sure what skills you have or need for a new career? Go to [www.careeronestop.org](http://www.careeronestop.org) and click on “Skills Center” on right hand side of page. The skills profiler allows you to identify your skill sets and rate your proficiency levels as well as look at the skills required for various professions.

**O\*NET Online:** <http://online.onetcenter.org>. This government sponsored website includes information about careers that are best for you based on your interests, skills, knowledge and work values. Go to the website and click on “Find Occupations” to get started.

**Occupational Outlook Handbook On-Line:** Provides information on a wide variety of occupations, including salary levels, demand for the occupation, skills and training required. <http://www.bls.gov/OCO/>

**COMPANY / INDUSTRY INFORMATION:** The best place to find out about a company is from the company web page. Not sure where they are located or where to find their company web page? You can look up companies on the Dun & Bradstreet web page. [www.sbs.dnb.com](http://www.sbs.dnb.com) Most things on this page cost money, but you can look up a company for free, get their address, phone and type of business. From that you can find their company web page. Always investigate a company before you interview. The more you know about a company, the more intelligent your questions will be. Your public library or public college business librarian can help if you go to the “help desk.”

**SIC CODES & CORPORATE FILINGS:** Another good source for research on companies is utilizing (SIC) Codes, the Standard Industrial Classification List. This is the gold standard of corporate definition. SIC Web Page: <http://www.sec.gov/info/edgar/siccodes.htm> Also get more information about companies from their “Edgar Filings” (the Electronic Data Gathering, Analysis and Retrieval system): <http://www.sec.gov/edgar.shtml> Here you can look up an individual company and find out who owns them, what their business is, etc. etc. These are mandatory filings and contain a wealth of company information.

### **Philadelphia Business Journal – Online & Book of Lists**

The Philadelphia Business Journal provides a wealth of information about area businesses. You can subscribe online and get daily bulletins for free. The annual Book of Lists provides information on companies in the area – you get one for free if you subscribe to the print version of the Philadelphia Business Journal. Many libraries have the book of lists – ask to see it! <http://philadelphia.bizjournals.com/philadelphia/>

**Chester County Library:** has a great computer lab with up-to-date equipment. To arrange for time or get info, contact Judy Walsh, Dir. at (610) 280-2663. The library is a wonderful resource loaded with trade journals, computers, directories, phone books, etc., all FREE. With a library card number, you can gain access to the ReferenceUSA database even from home! If you are unemployed, there is no cost for use of the computer lab or making copies. Their system has access to Online job Hunting which has many links and the PA Career Link.

### **Delaware County Library System**

There are many good reference databases available through the Delaware County Library System. Go to [www.delcolibraries.org](http://www.delcolibraries.org). Click on "For Your Work" and go to Business section. The ReferenceUSA Business Directory – has listings of companies by zip code, industry, SIC code (standard industry code) and more. You can search the database for organizations in your area -- you just need a library card to access this database.

### **RESUME SERVICES:**

We can help you to review, process, and reproduce your resume. Often, it is the ONLY thing an employer sees that represents you. Resumes are now frequently scanned into a computer first! For a great article and detailed advice on scanned resumes see [www.eresumes.com](http://www.eresumes.com) Have people in your job category and industry review your resume. Joseph's People has people who can do this for you. Be sure to highlight your accomplishments not just listings of duties.

### **INTERVIEW TRAINING:**

We all find it very difficult to know what questions to ask and what questions to be prepared to answer. We can help you practice your techniques and get some useful feedback from people experienced in hiring. Even hearing you're doing it right may be just what you need. Practice with volunteers and other job seekers.

**JOB FAIRS:** More companies are turning their attention and HR resources to job fairs. Go online or to the library and look in trade journals for upcoming job fairs. Go armed with lots of good quality resumes, and dress as though it was your interview because it just might be! Universities, Colleges and corporate parks frequently host job fairs. Job fairs are a good place to find out which companies are hiring. They can also be a good place to network.

**VOLUNTEER WORK:** One way that you can get experience in a new industry or field is by volunteering. Approach organizations you are interested in and find out if they have a need for volunteers. There are also a number of excellent websites that can link you up with volunteer opportunities in your area. Check out: [www.volunteermatch.org](http://www.volunteermatch.org); [www.philacares.org](http://www.philacares.org) and [www.comingofage.org](http://www.comingofage.org).

**INTERNSHIPS:** Internships are no longer just for college students. You can explore internship opportunities with companies in your area. [www.idealists.org](http://www.idealists.org) has many postings for internships, some of which are open to adults; [www.internjobs.com](http://www.internjobs.com); and [www.vocationvacations.com](http://www.vocationvacations.com) are also good resources.

## **INTERESTED IN STARTING YOUR OWN BUSINESS?**

### **SELF EMPLOYMENT ASSISTANCE (SEA) PROGRAM:**

If you are interested in starting your own business, you may qualify for the Self Employment Assistance (SEA) program. This program allows you to collect unemployment compensation while completing a 7 week course designed to help you get your business off the ground. To qualify, you must decide to select this program within 10 weeks of becoming unemployed. Ask about SEA at your CareerLink office.

If you're no longer collecting unemployment, you may still be able to access the course at a reasonable fee. One organization that provides this training program is the Philadelphia Commercial Development Corporation (PCDC), 1441 Sansom Street, 3rd Floor, Philadelphia, PA 19107. Call for more information (215) 790-5000.

***Note:** If you are receiving Unemployment Compensation benefits and are ineligible for the SEA Program, you may jeopardize your eligibility for UC benefits if you take any steps toward self-employment. Please contact the SEA Representative through your local Pennsylvania CareerLink before taking any action to start a business so you do not risk losing your UC benefits.*

### **SMALL BUSINESS DEVELOPMENT CENTERS: [www.sba.gov/sbdc/](http://www.sba.gov/sbdc/)**

Has information on applying for and obtaining small business loans and information on operating consulting businesses, etc. Locate your local office through their University or School listing.

**SCORE:** Service Corps of Retired Executives can help you on a one to one basis to start a new business. They have seminars and programs that are free. (610) 344-6910 or [www.score.org](http://www.score.org)

### **LABOR ORGANIZATIONS:**

#### **NATIONAL LABOR RELATIONS BOARD:**

Their "help desk" defines nearly 40 offenses and directs workers with job related grievances to the appropriate government agency for assistance. On the web <http://www.nlrb.gov/>

**UNIONS:** Labor unions may be new to you, or you may think they are not for YOU. Consider that even physicians are finding that labor unions are necessary for leverage. Carefully review the benefits of a union if the opportunity is available to you.

# THE MOST VALUABLE THING YOU CAN DO LEARN SOMETHING NEW

*The excitement of learning  
separates youth from old age  
As long as you're learning you're not old.  
Rosalyn S. Yalow*



In this highly competitive, desperately tight job market, employers are hiring you for what you know and can bring to their company's bottom line. Think about what skills you are weak in and those that might help you get that new job. Training could be the key to staying employable not just employed. Acquiring new skills on your own provides concrete evidence to your potential employer that you are able and willing to learn new things.

## **CAREER LINK:** [www.pa.careerlink.state.pa.us](http://www.pa.careerlink.state.pa.us)

Check with your local CareerLink office about grant money for courses under WIA Workforce Investment Act. The maximum grant in Chester County is \$3,500. Delaware County grants are up to \$8,000 per individual. (Note: Do NOT call any of the CareerLink counselors until you have completed the enrollment form.)

- |   |                |
|---|----------------|
| Bucks County (Bristol, PA)              | (215) 781-1073 |
| Chester County (Coatesville, PA)        | (610) 384-9393 |
| Delaware County <b>Arlene Pentimall</b> | (610) 447-1675 |
| Montgomery County                       | (610) 270-3407 |
| Philadelphia                            | (215) 560-5465 |
- Basic Education GED – (610) 524-5161 or (800) 220-5181 for classes. test (610) 524-5178. (610) 383-1311 if you need a high school diploma.
  - Nurses Aide Training – 610. A certified Nurses Aide program of 8 weeks
  - Vets Employment and training services Jack Ribble 610.384.9393 Ext. 111
  - Benefits Counselor Norma Beck (610) 344-6350 reviews all available benefit programs for people 60 and older: tax rebates, med. programs, etc.

**PA Higher Education Assistance Agency (PHEAA):** Grant Money and Loans. (800) 692-7392 Yes, you can be over 50 years old.

## **WORKFORCE & TRAINING THROUGH CHESTER COUNTY ECONOMIC DEVELOPMENT COUNCIL:** (610) 458-5700

[http://www.cceconomicdevelopment.com/service\\_workforce.html](http://www.cceconomicdevelopment.com/service_workforce.html)

Equipped with a cutting edge conference and training center and a team of experienced workforce development service providers, the Economic Development Council is Chester County's hub for workforce development activities. The Council leads consortiums in three industries: Information Technology, Financial Services and Healthcare. Call them to discuss their most recent programs. They are also a satellite office for Career Link. This council has substantial resources and networking contacts.

**Federal Student Aid PELL Grants** (800) 433-3243 web site [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

### **JOB TRAINING PROGRAMS:**

There are many overlooked and underused public resources to investigate. Call to find out what kinds of programs are offered. Start with your County Commissioner's Office. They should be able to direct you to the proper department in the County in which you live. These names and places change frequently. Be sure to explain to them that you are unemployed. If you are over 50 or 55, tell them that as well because there are special programs for you.

**SCSEP:** Senior Community Service Employment Program **AARP SCSEP** is a work-training program of the AARP Foundation for low-income persons age 55 and older. It helps those in need to re-train for a changing workforce, to find self-confidence, and most importantly, to find a job. There are 92 SCSEP Offices in 27 States. For information visit [www.aarp.org/scsep/](http://www.aarp.org/scsep/) In PA, this program mostly serves more Western Counties.

*When you're through improving, you're through.*

### **CONSTRUCTION TRADE SKILLS:**

**Laborers District Council:** Apprenticeships: Learning a skilled trade takes 4 –5 years but there is no cost for the actual training. Applications are taken once a year, usually in the Spring. **There is a \$10 non-refundable fee. You will be placed on a mailing list and fill out the application. You will then be notified through the mail and come and take a general aptitude test. Once done, come in for interview. You will then wait for your assigned number to come up. It could take as much as a year or two years. Sounds impossible, but if you have an aptitude for skilled work and an interest this could be a great new direction. Call (610) 524-0404. Mr. Harper, Coordinator.**

### **NEW CHOICES/NEW OPTIONS Career Development Services:**

Provides career guidance and a job re-entry program for single parents and displaced homemakers. Support services include job skills and interest assessment, job readiness, training and financial aid program resource, including childcare and transportation. Program is available at the Main campus of the Delaware County Community College and the Sharon Hill Campus. Sessions begin in January, March and September. Phone: (610) 359-5232.

### **ADULT EVENING SCHOOL CAREER DEVELOPMENT COURSES:**

Almost all school districts offer summer and evening courses for adults. These are excellent places to get computer courses and other courses in a variety of fields. Subjects include automotive technology, computer technology, computer repair, carpentry/construction, electrical, machinist, medical technologies, HVAC, small engine repair, welding and more. Many courses prepare the student for certification, and the costs are substantially lower than other places. Call your local school district and ask. Chester County Intermediate Unit Phone: (610) 524-5055 or (800) 220-5181 West Chester: (610) 692-1964.

**SECURITY AND INVESTIGATIVE SERVICES PROGRAM:**

Prepares students for occupations and certifications in the security field. Subjects include law enforcement, industrial security, system installation, regulations and procedures. Center for Arts and Technology. Phone: (610) 524-5046

**PHILADELPHIA VETERANS MULTISERVICES EDUCATIONAL CENTER:**

[www.pvmsec.org](http://www.pvmsec.org) A four-week computer training program for veterans focusing on Microsoft Professional Office. They also have an 8 weeks computer repair class and 3 week hospitality and environmental services course as well as other job development opportunities; Philadelphia Veterans Multiservices Educational Center Phone: (215) 923-2600

**TRAINING FOR THOSE WITH DISABILITIES: (800) 949-4232****□ COMPUTER AND BUSINESS SKILLS TRAINING PROGRAM:**

Skills training, case management, job preparation and search, job coaching, and placement services are provided to individuals with disabilities. Participants may also get assistance with needed job accommodations. Employers may be eligible for tax credits, customized job training and diversity awareness training. The MBF Center Phone: (610) 292-0710

**□ CLERICAL SKILLS TRAINING PROGRAM:**

Skills training, case management, job preparation and search, job coaching, and placement services are provided to individuals with disabilities. Participants can also get assistance with needed job accommodations. Employers may be eligible for tax credits, customized job training and diversity awareness training. The MBF Center Phone: (610) 292-0710

**□ Employment Support Services:** Service center for all things job related for the handicapped. Transportation, resumes, job coaching...(610) 891-2000

**ODEP: Office of Disability Employment Policy:** [Employer Assistance & Recruiting Network](#) (EARN): is a free service that connects employers looking for qualified employees with skilled job candidates. Our [Job Accommodation Network](#) (JAN) facilitates the employment and retention of workers with disabilities by providing employers, people with disabilities and their family members with the information they need on job accommodations, self-employment and small business opportunities. ODEP is also working with the Department of Labor's Veterans' Employment and Training Service (VETS) on a program called [REALifelines](#). This important initiative offers personalized, one-on-one support to service members who have been wounded in service to their country. <http://www.dol.gov/odep/programs/earn.htm> (866) EARN NOW.

**DELAWARE COUNTY OFFICE OF SERVICES FOR AGING (COSA):**

206 Eddystone Avenue, 2nd Floor, Edystone, PA 19022-1594  
610-490-1300 and on the web at [www.delcosa.org](http://www.delcosa.org)

COSA provides job location and training program assistance for individuals 55 years and older. The Senior Employment Program assists individuals in obtaining employment. To be eligible you must be unemployed, 55 years of age or older, a resident of Delaware County, and meet a limited-income requirement.

## EMPLOYMENT REFERENCES:

The Good and the Bad: First and most important, choose your references wisely. Use people who think well of you; who know you did a good job; who understand your work and who want to give you a reference. ALWAYS ask the person's permission to put them down as a reference and make them aware of who may call them. Provide clear contact information for your references so that it is easy to reach them.

In the current climate of legal suits of all kinds, companies have pulled back dramatically on the information they give out for references. Generally, companies will only confirm the dates of your employment (and the requester must provide them) and that you worked there, period. Beyond that, very few companies say anything else. But there are always exceptions. If you are having trouble finding a job and you suspect a former employer is giving a bad reference, you can find out what is being said.

**Check My Reference:** (there are other companies, this is one example)

A service that does reference checks for about \$30. They will report back to you on bad references, but also on positive ones so you know who to highlight on your resume. Their report will include:

- Did you show up to work consistently?
- Were you punctual?
- Confirmation of your salary.
- Verification of employment dates.
- A brief summary and confirmation of position and title held.
- Can you be hired again?
- Your reason for leaving?
- Will your former employer recommend you for another job?
- An evaluation of what they say and how they say it

They suggest that you specifically check the reference being provided by your manager or supervisor, so have those names available. We suggest you call them (877) 835-3551 rather than make a request online. Go to: [www.checkmyreference.com](http://www.checkmyreference.com) They define two kinds of "Reference Slamming."

**Unintentional Reference Slamming** - when a former employer responds to a reference inquiry by giving vague information about your employment or expressing doubt about your abilities. They may not mean it, but their comments are not being helpful in your job search. And  **Intentional Reference Slamming** - when a former employer discloses so much negative information about your employment that it would be impossible for you to get a new job.

*Life is short, and it's up to you to make it sweet.*

*The Delaney Sisters*

## TEMPORARY AND PART TIME OR SEASONAL JOBS

***JESUS CHANGED CAREERS AT AGE 30 - think about it!***

While you are looking for that permanent position, you will likely need a temporary job to tide you over. Temporary jobs have proven to be a valuable asset to our people and often lead to permanent positions. Unlike several years ago, today's available temporary jobs offer much more than office work. There are temporary CEO's, Accountants, Lawyers, Computer Experts, etc. Some positions include benefits.



If you want to work for a specific company, call their H/R Dept. and ask what agencies they use for your function. Be prepared to fill out applications and take computer skills tests with temporary agencies. Try to get an in person visit to an agency so the recruiters can meet you. If you want to temp to get experience in a specific industry or with a specific technology, let the recruiter know. Another option is to find a part time or seasonal job nights, weekends, or early mornings, especially somewhere where you meet a lot of people. A part time job would also give you free time during weekdays to look for a permanent job. Try [www.snagajob.com](http://www.snagajob.com). Your Joseph's People network of members is a great resource of information on temp or part time jobs-use it!

**National Association of Personnel Services:** The oldest and largest association of personnel staffing. NAPS. Their web page under Recruiting Life <http://www.recruitinglife.com/> provides searching by State, by Speciality and by Name of Company.

**NetTemps:** #1 Job Board for contact, temporary or direct employment through a staffing agency. Full and part-time employment. [www.net-temps.com](http://www.net-temps.com)

### **MEGA Staffing companies.**

Accenture an IT Services Company [www.accenture.com](http://www.accenture.com)

Perot Systems IT Services Company [www.perotsystems.com](http://www.perotsystems.com)

Electronic Data Systems [www.eds.com](http://www.eds.com)

Science Applications Intl. Employee owned research & engineering company in the US [www.saic.com](http://www.saic.com)

Yoh Staffing [www.yoh.com](http://www.yoh.com) HR outsourcing, temporary staffing, contract consulting.

### **Local Staffing Agencies:**

See list of local staffing agencies on pages 69-74 in back of this resource guide.



## “BEING” THE PART

There's a way to self-promote without losing your self-respect. What gets you appreciated is delivering the results in a memorable, impressive, credible, genuine, trusted, likable way. It really means just eliminating....



### **Self Sabotaging Behaviors:**

- Talking too fast: Speed makes what you say seem unimportant..
- Giving too much detail. Less is better. When asked the time of day, don't explain how to build a watch.
- Being judgmental toward others: If you don't suffer fools lightly, then almost everyone seems a fool. Do not criticize your previous employer.
- Self-criticism: Talk too much about your inadequacies and others just might believe you.
- Weak body language and speaking voice: Nervous gestures, poor posture, and timid voice tones only detract from your message.
- Don't smoke and if you do smoke, make sure your clothes don't smell like it.

Generally, be relaxed, smile often, and don't chatter endlessly, Ask good questions. Be positive, Don't talk about "in my old job, etc., etc." Don't talk about your family or your pets

## LOOKING AT YOUR FUTURE EMPLOYER CRITICALLY

Remember, you are in that interview to do TWO things. One is to sell yourself. The other, which is equally important, is to learn whether you want to work at that company. Be observant. Here are some things to look for:

1. Are the workers smiling and happy? Did they look and speak to you?
2. Were you treated respectfully and welcomed?
3. What is their corporate culture? Is it one you can live with?
4. Are the offices or plant in good condition?
5. Is their equipment up-to-date?
6. Are they talking to you about your "future with the company?"
7. Do you FEEL good about them?
8. What's the history of the company, check it out on the web? Ask around.
9. What are their hiring, firing and layoff policies and history. Do people come and go in a revolving door?

There are jobs we all take because we need to have an income. In those situations, do what you must. But when you are considering a long-term commitment to a company, make sure you match their corporate culture. If you don't like the culture, you may not be happy there and they may not be happy with you. The better you feel about them, the better they will feel about you.

*Hear everything and judge for yourself. George Eliot*



## PRAYER

### *PRAYER FOR EMPLOYMENT*

*God, our Father, I turn to you seeking your divine help and guidance  
as I look for suitable employment.*

*I need your wisdom to guide my footsteps along the right path,  
and to lead me to find the proper things to say and do in this quest.*

*I wish to use the gifts and talents you have given  
me, but I need the opportunity to do so with gainful employment.*

*Do not abandon me, dear Father, in this search,  
but rather grant me this favor I seek  
so that I may return to you with praise and thanksgiving for your gracious  
assistance.*

*Grant this through Christ, our Lord,*

*Amen. Anonymous*

*“Spirituality is the sacred center out of which all life comes, including Mondays  
and Tuesdays and rainy Saturday afternoons in all their mundane and glorious  
detail. ... The spiritual journey is the soul’s life commingling with ordinary life.”*

*Christina Baldwin*

Your journey may call upon you to dig deep down and to discover what you believe, what you can depend upon, what can sustain you. This may be the first time in your life that your time is not taken up with the necessity of making a living. You did not choose to have time, but you have been given it.

Prayer can sustain you through difficult times. Stop often during your day to pray...for yourself...for others...for calm.

*When life knocks you to your knees--well,  
that’s the best position in which to pray, isn’t it? Ethel Barrymore*

*Happiness is a journey,  
Not a destination.*

*So stop waiting  
Until you finish school,  
Until you go back to school,  
Until you lose ten pounds,  
Until you have kids,  
Until your kids leave home,  
Until you start work,  
Until you retire,  
Until you get married,  
Until you get divorced,  
Until Friday night,  
Until Sunday morning,  
Until you get a new car or home,  
Until your car or home is paid off,  
Until spring,  
Until summer,  
Until fall,  
Until winter,  
Until the first or the fifteenth,  
Until your song comes on,  
To decide that there is no better time  
Than right now....to be Happy.*

***We hope this Blue Resource Guide will help you in your journey.***

## **APPENDIX A: Staffing Agencies**

### **AccounTemps / Robert Half**

656 E. Swedesford Road Suite 210  
Wayne, PA 19087  
484-254-9040

Contact: Bryan Calhoun (Division Director)  
Referred by Ann Krumrine  
Email: [bryan.calhoun@accountemps.com](mailto:bryan.calhoun@accountemps.com)

### **AccounTemps / Robert Half**

Reading Office  
610-371-8101  
Contact Josh Davis (Referred by Ann Krumrine MEI contractor)  
Email: [josh.davis@accountemps.com](mailto:josh.davis@accountemps.com)

### **Adecco Staffing – Exton**

740 E Lancaster Ave  
Exton, PA 19341  
610-524-7990  
Contacts: Brian Erskine  
Email: [brian.erskine@adeccona.com](mailto:brian.erskine@adeccona.com)

### **Adecco - Media**

1023 E Baltimore Pike  
Media, PA 19063  
610-565-7510

### **Aerotek Staffing 1-888-237-6835**

701 Lee Road, Suite 220  
Wayne/Chesterbrook, PA  
215 W. Church Rd., Suite 115  
King of Prussia, PA  
[www.aerotek.com](http://www.aerotek.com)

Industries served: engineering, aviation, environmental, architecture, administrative, automotive, energy/power industry, manufacturing, construction, mortgage banking, clinical research, general labor and clerical, pharmaceutical, biotech, and chemical; accounting and finance; call center recruiting

### **Around the Clock Staffing**

473 Highland Terrace  
Holmes, PA  
610-522-9607  
Fax 610-522-9609  
Provides temporary staff/help to homeowners and local businesses  
Landscaping, warehouse, general labor, domestic, retail and restaurant

**CareersUSA**

Baltimore Pike  
Springfield, PA  
610-328-4400  
301 E. Lincoln Highway  
Exton, PA  
610-594-7700  
1-888-CAREERS

[www.careersusa.com](http://www.careersusa.com)

Offers wide range of staffing solutions including temp, temp to hire, and direct hire.

**The Carney Group**

653 Skippack Pike, Suite 317  
Blue Bell, PA. 19422  
215-646-6200  
Contact: Nanette Carney (Chief Executive Officer) or Joan Winchester  
Email: [ncarney@carneyjobs.com](mailto:ncarney@carneyjobs.com)  
Email: [jwinchester@carneyjobs.com](mailto:jwinchester@carneyjobs.com)

[www.carneyjobs.com](http://www.carneyjobs.com)

Specializes in staffing for “gold collar workers” (50+)

**CONTEMPORARY STAFFING SOLUTIONS, INC**

Rosetree Corporate Center, Suite 4035  
1400 North Providence Road  
Media, PA 19063  
phone: 610-565-4300  
Philadelphia  
phone: 215-568-5630  
Plymouth Meeting  
phone: 610-832-2500

[www.contemporarystaffing.com](http://www.contemporarystaffing.com)

Administrative/office support, information technology solutions, permanent/executive placement focusing on finance and accounting recruitment in PA, NJ, and Delaware

**EXPRESS PERSONNEL SERVICES**

1150 First Ave., Suite 360  
King Of Prussia, PA 19406  
Phone: 610-337-7766  
Fax: 610-337-8448  
Email: [jobs@e1774.expresspersonnel.com](mailto:jobs@e1774.expresspersonnel.com)

[www.expresspersonnel.com](http://www.expresspersonnel.com)

Temporary, evaluation hire, flexible staffing, professional search

**Hobart West Solutions**

736 Springdale Drive  
Exton, PA. 19341  
610-524-9997  
Contact: Kim Marmol  
Email: [kmarmol@hobartwest.com](mailto:kmarmol@hobartwest.com)

**ICS Group Limited**

1 E Uwchlan Ave  
Exton, PA 19341  
610-594-0600  
Contacts: Kathryn  
Email: [Kathryn@theicsgroup.com](mailto:Kathryn@theicsgroup.com)

**InSource, Inc**

500 North Gulph Road, Suite 240  
King of Prussia, PA. 19406  
610-592-0816  
NOTE: IT Job Opportunitites ONLY  
Contact: Susan Jackson (Temporary Staffing)  
Email: [susan.jackson@insourcenow.com](mailto:susan.jackson@insourcenow.com)

**Kelly Services 1-800-535-5955**

1150 First Ave., Suite 105 (*new office location*)  
King of Prussia, PA 19408  
610-265-3916 (Industrial, Office, Marketing)  
610-265-0354 (Educational Services)  
The Franklin Mint  
801 Springdale Drive  
Exton, PA 19341  
610-884-4604  
[www.kellyservices.us](http://www.kellyservices.us)

**Liberty Personnel Services**

625 Ridge Pike, Building E, Suite 210  
Conshohocken, PA 610-941-6300  
[www.libertyjobs.net](http://www.libertyjobs.net)  
Specialties: engineering, IT, pharmaceutical, manufacturing, scientific, administrative, accounting

**Manpower**

1801 Market Street, Suite 615  
Philadelphia, PA 19103  
215-568-4050  
215 W. Lancaster Avenue  
Frazer, PA 19355  
610-240-8640  
[www.us.manpower.com](http://www.us.manpower.com)  
Contact: Sarah  
Website: [www.manpowerjobs.com](http://www.manpowerjobs.com)

**McCallion Staffing Specialists**

Montgomery Office Commons  
601 N. Bethlehem Pike  
Building A  
PO Box 550  
Montgomeryville, PA. 18936  
215-855-8000  
Contact: Susan Cianfrani (Account Manager) Email: [scianfrani@mccalliongroup.com](mailto:scianfrani@mccalliongroup.com)

**Metropolitan Personnel, Inc.**

1260 Valley Forge Rd., Suite 109  
Valley Forge, PA 19482  
610-933-4000  
Fax 610-933-4670

<http://metropolitanpersonnel.com/metropolitanpersonnel/index2.html>

Specializes in office support, light industrial, medical, and technical placements  
Weekly, holiday, vacation pay, health insurance availability, referral bonuses, completion  
bonuses, career strategy planning, on-line skills training, flexible work schedules  
Direct hire, temp, and temp to hire

**Monarch Staffing** [www.monarchstaffing.com](http://www.monarchstaffing.com)

Administrative and office support; customer service, sales, and marketing  
representatives, training and human resources personnel

*Springfield Office*

110 A Baltimore Pike (near Drexel Hill Furniture)  
Springfield, PA 19064  
610-604-0202  
CONTACT:

*Malvern Office*

81 Lancaster Avenue  
Great Valley Center Suite 9  
Malvern, PA 19355  
610-640-4111

Contact: Colleen Grossenbacher (Branch Manager) at [colleen@monarchstaffing.com](mailto:colleen@monarchstaffing.com)  
Denise Landry (Staffing Consultant). Email: [dlandry@monarchstaffing.com](mailto:dlandry@monarchstaffing.com)

**Patricia Schultz Enterprises**

676 Exton Commons  
Exton, PA 19341  
610-594-9444  
Contact: Patricia Schultz (President)  
Email: [patricia@patriciaschultz.com](mailto:patricia@patriciaschultz.com)  
Website: [www.patriciaschultz.com](http://www.patriciaschultz.com)

**Peopleflex, Inc.**

1025 Andrew Drive Suite 100  
West Chester, PA. 19380  
610-692-0900  
Contact: Richard Pizzi (Practice Manager) Email: [rpizzi@peopleflex.com](mailto:rpizzi@peopleflex.com)  
Jaime Armstrong (Recruiter) Email: [jarmstrong@peopleflex.com](mailto:jarmstrong@peopleflex.com)  
Toya Lawson (Referred by Teresa Conicelli)

**The Preston Group**

550 Pinetown Road, Suite 206  
Fort Washington, PA. 19034  
215-628-8001  
Contacts: Leonard Schwartz (Executive Director)  
Elly Wood (Senior Director – Temporary Staffing)  
Email: [ewood@theprestongroup.net](mailto:ewood@theprestongroup.net)

**Professional Staffing**

133 Logging Rd  
Honeybrook Twp, PA  
610-384-2500  
Contact: Susan

**Pyramid Staffing**

300 West Baltimore Pike  
Media, PA 19063  
610-565-1819  
[www.pyramidhires.com](http://www.pyramidhires.com)

**Quad 656**

656 E. Swedesford Road  
Suite 112  
Wayne, PA. 19087  
610-687-6441

Contacts: Jessica Marple (Manager, Temporary Staffing): [jmarple@quadteam.com](mailto:jmarple@quadteam.com)  
Shelley VanClief (Manager, Permanent Staffing): [svanclief@quadteam.com](mailto:svanclief@quadteam.com)

**Randstad North America** [www.us.ranstad.com](http://www.us.ranstad.com)

Valley Forge, PA. 19482  
610-503-1357  
Contact: Christine Heatwole (Deals with Vanguard Group)

*Wayne Office (Industrial & Office Talent)*

1265 Drummers Lane, Suite 110-3  
Glenhardie Corporate Center  
Wayne, PA 19087  
Phone 610-975-9240

*Glen Mills Office*

1102 Baltimore Pike  
Glen Mills, PA 19342  
Phone: 610-558-0440  
Industrial, office, and professional

*Philadelphia*

2 Penn Center  
Philadelphia, PA 19102  
Phone: 215-569-3737  
Professional resources, office talent, executive office

**Relevante, Inc**

15 E. Ridge Pike Suite 203  
Conshohocken, PA 19428  
610-832-0430  
Contact: Lucy Albert: [lalbert@relevante.com](mailto:lalbert@relevante.com)

**RemX Specialty Staffing**

455 S Gulph Rd, Suite 402

King of Prussia, PA

610-491-9114

Contact: Cheri Pollarine (Staffing Manager)

Email: [cheri.pollarine@remx.com](mailto:cheri.pollarine@remx.com)

**Robert Half**

656 E. Swedesford Road Suite 210

Wayne, PA 19087

484-254-9040

Contact: Jim Kirk (Recruiting Manager) Referred by Ann Krumrine

Email Address: [jim.kirk@roberthalf.com](mailto:jim.kirk@roberthalf.com)

Contact: Sheila Duggan at [sheila.duggan@rhmr.com](mailto:sheila.duggan@rhmr.com)

**Schilling Professional Staffing, Inc.**

Professional level, interim and project, bank staffing

610-874-1441

Contact: Rick Schilling

[www.schillingprostaff.com](http://www.schillingprostaff.com)

**SolomonEdwardsGroup, LLC.**

1255 Drummers Lane Suite 200

Wayne, PA. 19087

610-902-0440

Contacts: Franca Felcher (Manager, Temporary Staffing)

Email: [ffelcher@solomonedwards.com](mailto:ffelcher@solomonedwards.com)

**Substitute Teacher Service**

849 N Providence Rd

Media, PA 19063

610-566-6466

**Unlimited Staffing Solutions, Inc.**

1-866-937-8233 Fax 215-866-9815

<http://www.unlstaff.com/>

West Chester, Collegeville, and Glenside

Behavioral and home healthcare staffing – direct care workers, home health aides, therapeutic staff support, nurses, etc. Flexible and **part time** hours, paid workers compensation

**Westaff**

323 W. State Street

Media, PA 19063

610-566-9000

## **Appendix B: Other Job Search Support Groups in the Region**

If there is not a Joseph's People group near you, here are some other groups in the area that meet on a regular basis:

### **Back to Work Support Group**

Jewish Family and Children's Services  
Cherry Hill, NJ  
Contact: Rachel Katz 856-424-1333  
[www.jfcssnj.org](http://www.jfcssnj.org)

### **Bridge Builders**

Temple Sholom  
Broomall, PA  
Contact: Scott Gould 610-356-4725  
Meets Tuesday evenings 6:30 pm in classroom #6  
[scott.gould@sap.com](mailto:scott.gould@sap.com) .

### **Bryn Mawr Presbyterian**

Bryn Mawr, PA  
Contact: John Grandbois 610-525-2821  
Meets Tuesday evenings 7:30-9:30 in the Ministries Center  
[www.bmpc.org](http://www.bmpc.org)

### **Job Seekers**

Trinity Church  
Princeton, NJ  
Church office 609-924-2277  
Meets every Tuesday at 7:30 pm  
[www.trinityprinceton.org](http://www.trinityprinceton.org)

### **Philadelphia Unemployment Project**

1201 Chestnut St. 7th Floor  
Philadelphia  
215-557-0822  
[www.philaup.org](http://www.philaup.org)

### **Employment Guidance Group (EGG)**

St. Davids Episcopal Church  
Wayne, PA  
Contact: George Vosburgh 610-964-8848  
Meets first and third Wednesday of each month 7 pm in Quiet Room  
[www.stdavidschurch.org](http://www.stdavidschurch.org)

### **CareerNet**

Women's Resource Center  
Wayne, PA  
Contact: Ennis Harris 610-687-6391  
3rd Thursday of the month, free 1/2 hour career counseling 7-8:30 pm  
[www.womensresourcecenter.net](http://www.womensresourcecenter.net)