



**DEDICATED TO HELPING
THE UNEMPLOYED AND UNDEREMPLOYED**
Since 1995

Our mission is not just to help you find a job. Our mission is to walk with you through your entire unemployed/underemployed experience. We are concerned that you get a job, but also that you have access to food, housing and medical care. Caring for you and your family is our primary goal.

CHAPTERS MEET EVERY MONTH – NO FEES

CALL OUR HOTLINE – 610.873.7117 – LEAVE A MESSAGE

EMAIL THE CHAPTER – COME TO A MEETING

VISIT OUR WEBPAGE

www.josephspeople.org

JOIN OUR COMMUNICATIONS OUTLET

groups.io

JOIN OUR LINKEDIN GROUP – Joseph's People, Ltd.

www.linkedin.com

VISIT OUR NEW FACEBOOK PAGE – Joseph's People, Ltd.

www.facebook.com

TABLE of CONTENTS

<u>What We Do</u>	4
<u>Who We Are</u>	4
<u>How We Can Help You</u>	5
Our Chapters	6
Our Mission Statement	8
<u>Prayers</u>	9
<u>What To Do When You Become Unemployed</u>	11
<u>Some Things To Avoid</u>	13
<u>Handling Financial Issues & Cutting Costs</u>	14
<u>Pension Benefits</u>	18
<u>Taxes</u>	18
<u>Legal Help</u>	20
<u>Utilities</u>	23
<u>E-Mail, Internet and Phone</u>	23
<u>Energy Assistance</u>	24
<u>Water Bills</u>	25
<u>Healthcare Resources</u>	27
<u>Where to Start</u>	27
<u>Tips and Resources for Cutting Medical Costs</u>	28
<u>Dental Care</u>	29
<u>Eye Care</u>	31
<u>Health Insurance</u>	32
<u>Health Issues</u>	32
<u>Long-Term Medical Conditions</u>	33
<u>Miscellaneous Healthcare Resources</u>	35
<u>Prescription Medications</u>	36
<u>Primary Care</u>	38
<u>Family & Personal Help</u>	42
<u>Family and Individual Services</u>	42
<u>General Help</u>	43
<u>Insurance</u>	50
<u>How Are Things Really Going?</u>	51
<u>Elder Care</u>	53
<u>Housing</u>	54
<u>Food Resources</u>	61
<u>Clothing</u>	65
<u>Miscellaneous Resources</u>	66
<u>Appliance Repairs</u>	66
<u>Automobile Maintenance and Emergency Services</u>	66
<u>Bargain and Discount Sources</u>	67
<u>Business Forms</u>	67
<u>Pet Care</u>	68

<u>Something to Enjoy</u>	69
<u>Job Hunting Resources</u>	70
<u>Networking</u>	76
<u>On-Line Networking Groups</u>	77
<u>Professional Associations and Organizations</u>	78
<u>On-Line Job Boards</u>	79
<u>Government Jobs</u>	79
<u>Job Aggregator Websites</u>	80
<u>Niche Job Sites</u>	81
<u>Non-Profit Jobs</u>	82
<u>Other</u>	83
<u>Considering a New Career?</u>	84
<u>Resources for Researching A Prospective Employer/Company</u>	85
<u>Company Specific Information</u>	85
<u>General Sources of Information</u>	86
<u>Interested in Starting Your Own Business?</u>	88
<u>The Most Valuable Thing You Can Do: Learn Something New</u>	89
<u>First Impressions. They Matter.</u>	93
<u>Dress</u>	93
<u>Hair</u>	93
<u>Other First Impression Tips</u>	94
<u>What to Bring to an Interview</u>	94
<u>Ten Catastrophic Job Hunting Flubs (Forbes.com)</u>	95
<u>“Being” The Part</u>	96
<u>Self-Sabotaging Behaviors</u>	06
<u>Looking At Your Future Employer Critically</u>	97
<u>Employment References</u>	98
<u>Temporary, Part-Time or Seasonal Jobs</u>	99
<u>Prayer for Employment</u>	100
<u>Appendix A: Staffing Agencies</u>	102
<u>Appendix B: How to Research A Prospective Employer/Company</u>	110
<u>Appendix C: Phone Interviews</u>	114

WHAT WE DO

While you are in transition to a new job, you may run into hurdles that make life difficult. At Joseph's People, we have developed resources and access to resources to help you.

As a person who has worked all your life, you frequently do not qualify for many programs. Our Blue Resource Guide is the combined wisdom of thousands of our graduates who have found places to get help. It covers all manner of problems---financial, medical, food, clothing. It is easily available on our webpage: www.josephspeople.org.

Our publication, "The Journey," is a copyrighted document that was written specifically for our members by experts in their fields. It provides you a path and directions on how to move forward from the day you lose your job to the day you obtain your new one. It covers matters you need to consider and it provides advice on getting a job.

Our regular Chapter meetings include many varied programs and expert speakers who will give you up-to-the-minute information on what is happening in the world of work and in the world of job hunting in particular.

At our Chapter meetings, you will also find friendship and understanding from others who know exactly what you are going through. It is a place you can speak freely about your experiences and frustrations. Sharing experiences and finding solutions are often the result of combined efforts.

WHO WE ARE

Joseph's People is a nondenominational, ecumenical group that serves unemployed and underemployed people. Since 1995, we have helped more than 5,000 people to recover from job loss. We have more than 1,800 members with 12 chapters in the Philadelphia area and one in Pittsburgh. We are run entirely by volunteers and have no paid staff. All meetings and events are FREE.

HOW WE CAN HELP YOU

Joseph's People is dedicated to helping you in all the areas of your life affected by job loss:

- By creating Networking Opportunities through our on-line groups, our graduates, the community and our friends in corporations throughout the area.
- By providing advice, training and practice for our members on job search, interviewing and getting that position.
- By providing emotional support and friendship.
- By acting as a Bridge between those in need and the local business community.
- By providing online resources at www.josephspeople.org and by maintaining an on-line network of members and calendar of meetings and other events at www.groups.io/g/jp.
- By sending you JOB LEADS several times a month that contain job openings provided by graduates or friends in the community. We send out more than 2,000 job leads a year.
- By holding Chapter Workshops and Speaker Meetings on a regular basis on such things as:
 - ✓ Networking,
 - ✓ LinkedIn/ Social Media
 - ✓ Practice Interviewing
 - ✓ Resume Review
 - ✓ Mentoring
- By offering participation in our active PRAYER LINE with more than 200 people who pray for you regularly. Prayers can be submitted through our web page.

OUR CHAPTERS

For the most up-to-date information on Chapters, please visit our webpage:
www.josephspeople.org

BERKS COUNTY

JOSEPH'S PEOPLE - READING

St Catharine's of Siena

Parish Center
2427 Perkiomen Avenue
Reading, Pa 19601
Leader: John Senick
610-873-7117 (Leave Message)
john.senick@josephspeople.org
Meetings are 1st & 3rd Wednesdays
7-8:30 PM

JOSEPH'S PEOPLE – EAGLE

St. Elizabeth Parish

Mullin Ministry Center,
St. Luke Room
120 St. Elizabeth Drive
Uwchlan, PA 19425
Leader: Mike Schreiber
610-873-7117 (Leave Message)
MikeSchreiber001@gmail.com
Meetings are 3rd Mondays
7-8:30 PM

BUCKS COUNTY

JOSEPH'S PEOPLE – PENNDEL

Our Lady of Grace

Rectory
Bellevue Avenue, Penndel, PA
Leader: Georgeann Fears
610-873-7117 (Leave Message)
georgeann.fears@josephspeople.org
Meetings are 3rd Thursday
7 PM

JOSEPH'S PEOPLE – WEST GROVE

Assumption BVM Parish

Parish Life Center
300 State Road
West Grove, PA 19390
Leader: Ann Marie Barr
610-873-7117 (Leave Message)
610-869-8559
ann.barr@josephspeople.org
Meetings are last Wednesday
7-8:30 PM

CHESTER COUNTY

JOSEPH'S PEOPLE –

DOWNINGTOWN

St. Joseph Parish

Parish Meeting Room behind the school
460 Manor Avenue (Route 322)
610 873-7117 (Leave Message)
Leaders: Jeff Bole/Cheryl Spaulding
jeff.bole@josephspeople.org
or
cheryl.spaulding@josephspeople.org
Meetings are 2nd & 4th Tuesdays
7:30-9:30 PM

DELAWARE COUNTY

JOSEPH'S PEOPLE – ALDAN

CAREER CROSSROADS

Aldan Union Church

In the Chapel
(Use office entrance off parking lot)
7 East Providence Road
Aldan PA 19018
Leader: Dan Willard
610-259-8010 (Church Phone) or
610-873-7117 (Leave Message)
dan.willard@josephspeople.org
Meetings are 2nd & 4th Thursdays
7 PM

JOSEPH'S PEOPLE – MAIN LINE**Wayne Presbyterian Church**

Room 306

125 E. Lancaster Avenue

Wayne, PA 19087

Leader: Diane Merry

610-873-7117 (Leave Message)

diane.merry@josephspeople.org

Meets 2nd & 4th Wednesdays

6-7:30 PM

JOSEPH'S PEOPLE – CENTRAL

**DELCO (Two locations with
coordinated meetings)**

MEDIA**Media Presbyterian Church**

Hassler Chapel

30 E. Baltimore Avenue

Media, PA 19063

Leader: Jan Babikian

610-873-7117 (Leave Message)

jan.babikian@josephspeople.org

Meets 1st Tuesdays 7 PM

UPPER DARBY**St. Laurence Church**

In the Parish Hall

(Enter through rear parking lot)

8245 West Chester Pike

Upper Darby, PA 19082

610-873-7117 (Leave Message)

Leader: Ernie Russom

ernie.russom@josephspeople.org

Meets 3rd Tuesdays

7 PM

MONTGOMERY COUNTY**JOSEPH'S PEOPLE – HUNTINGTON
VALLEY****St. Albert the Great Parish**

Parish Auditorium or Parish Center

212 Welsh Road

Huntington Valley, PA 19006-6598

Leader: Suzanne Curran

610-873-7117 (Leave Message)

suzanne.curran@josephspeople.org

Meetings are the 2nd & 4th Thursdays

7-8:30 PM

www.josephspeople.org

Hotline: 610-873-7117

Joseph's People, Ltd.
Founded 1995

OUR MISSION STATEMENT

We, the Leadership Committee of Joseph's People, inspired by the example of St. Joseph the Worker and supported by our spiritual 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 a faith based ecumenical 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 for Employment

Lord, there are many people in our nation who are in need of a steady job with sufficient wages to care for themselves and their families. Help these people remain diligent in their job search. Give them the confidence they need to succeed and the perseverance to continue on when they become discouraged. Teach me to encourage those seeking employment and to offer them whatever assistance I can give. Open the hearts of those responsible for hiring and for the care of unemployed people in industry and in government that they may carry out their work with compassion. For all the unemployed in our nation, I offer my prayer that they might find productive works that enables them to use and develop their talents and skills and to meet their economic needs. Amen.

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.

A Prayer to Find Employment

God be with me today in finding employment. Lead me to work that I love, and that has value. Guide me to a place with an atmosphere of respect and cooperation, in a safe and happy environment. Help me to find fulfillment mentally and financially. Thank you God, for bringing this to me today!

For Those Who Have Lost Their Jobs

Lord, I am coming to you today with a heavy heart filled with regret over the past, and anxiety for the future. I am out of work, and my finances are in deep trouble. I have made many mistakes. Help me to forgive myself, and others, so that I may make amends with all concerned. Grant me peace of mind, so I can fill my life with your goodness and grace. Guide me toward a good job where I may fulfill my needs as a better and wiser person. Thank you Lord, for listening to me and helping me today. Life is not always easy, but I will strive to remember that You are always there to help me as you are right in this moment. Thank you!

Prayer During Unemployment

Now that I am without work I realize how much meaning it gave to my life, and how bereft I feel without its routines and rituals..." No encounter in our lives lacks hidden significance: whatever the frustrations we face, there are opportunities for doing Your work at every moment of our lives. Our daily acts of kindness, of generosity and care, bring You into the world. This too is work, avodah, the service of God." The work of redemption is never complete. It is our task amidst the vicissitudes of life, woven into our days, while our search for employment goes on.

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.

WHAT TO DO WHEN YOU BECOME UNEMPLOYED

Words of Wisdom

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 (up to 9 months if you worked for a company with less than 20 employees). 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. Contact your employer to let them know you are interested. For facts about COBRA (www.cobra.insurance.com)
- ✓ Get written recommendations if possible; also get recommendations through your LinkedIn profile. These can be from supervisors or others with whom you worked, including customers and vendors.
- ✓ Ask your employer to provide resources, such as professional job services, and take advantage of every possible benefit you can obtain or are offered.
- ✓ Apply for unemployment immediately. Call 1-888-313-7284 or you can sign up online at (www.dli.state.pa.us). For more information, visit www.eu.pa.gov.
- ✓ Find out about food stamps. 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 be eligible to receive these benefits.
- ✓ Sell items you don't want or use. Hold a tag sale or yard sale. Go to a consignment shop. 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 other ways. Give it some thought. 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.
- ✓ 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.

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 checks. 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! 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 hard and 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 money-making 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.

Debt 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 along with videos pertaining to job search rights and scams (www.ftc.gov) or call 877-382-4357. (www.ftc.gov/articles/0149-debt-collection.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 a 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.

For more information on your legal rights regarding debt collection, rescue scams, credit repair, etc.: (<http://www.ftc.gov/bcp/menus/consumer/credit/debt.shtm>)

Benefits Checkup: free service of the National Council on Aging to help you find benefit programs that can help pay for medications, healthcare, food, utilities, legal, housing, taxes, transportation and employment training. For people age 55 and over as well as for individuals with disabilities. (<http://www.benefitscheckup.org>)

Child Care: for information on costs and programs to get subsidized care for your child.

Berks County	800-257-3038 or 610-987-2248 (www.berksiu.org) – search under child care
Bucks County	800-371-2109 or 215-348-1283 (www.buckschildcare.com)
Chester County	800-870-2323 or 610-344-5717 (www.chesco.org) – search under child care
Delaware County	800-831-3117 (www.delcohsa.org/childcare.html)
Montgomery County	800-281-1116 (www.montcopa.org/ccis)

Clarifi (formerly Consumer Credit Counseling Services of Delaware Valley (CCCSDV): local, non-profit organization affiliated with the National Foundation for Consumer Credit (NFCC). Their services include: budget counseling, debt counseling, debt re-payment programs, and educational programs. If you are in serious trouble with creditors, they 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. Bucks, Chester, Delaware and Montgomery County locations. To locate closest office: 800-989-2227 (www.clarifi.org)

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.

Credit Cards: If you have credit card balances and a good credit rating, you may want to transfer them to a credit card that is interest free for 12 months to avoid interest payments. Most credit card companies 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.

Credit 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. Some experts recommend that you get one report every four months rather than obtaining a report from each of the credit reporting companies at one time. This will allow you to track your credit activity and uncover any issues before an entire year passes by. 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).

Credit Unions: an excellent choice for your banking needs. Unlike banks, the depositors actually OWN the credit unions. These days, unlike in the past, it is easy to join a credit union and the services usually include nearly everything, if not all, of the services provided by a regular bank. They are also often cheaper than banks and offer great services. To find a credit union near you: (<http://www.asmarterchoice.org>)

Free or Inexpensive Banking: 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 on-line account access and free on-line bill pay. WAWA has free ATMs, 24 hours a day.

Friend, Inc. Community Services: information and referral, support groups, employment assistance, case management, food pantry, emergency assistance, budget counseling for residents of Fleetwood, Kutztown, Topton or Albany, Greenwich, Longswamp, Maiden creek, Maxatawny, Richmond, Rockland and Ruscombmanor Townships (Berks County). 610-683-7790 (www.friendinc.org)

Money Management International: nonprofit, full-service credit counseling service. Berks County 866-889-9347 (www.moneymangement.org)

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!

Pennsylvania Housing Finance Agency: provides information and alternatives to avoid foreclosure. 717-780-3940 or 800-342-2397 (hotline)
(www.phfa.org/counseling/hemap.aspx)

Unemployment Benefits: You can sign up at (www.dli.state.pa.us) OR (www.uc.pa.gov) OR call 888-313-7284. The websites are maintained and kept up-to-date by the PA Department of Labor and Industry so they are a source of information on an on-going basis. If you have questions regarding unemployment benefits and are not able to get through to a live person at this number, contact your State Representative/Senator's office for assistance. Unemployment benefits are taxable, so complete the form to have federal taxes withheld when you sign up.

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 their 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. (www.upromise.com)

Pension Benefits

Pensions are a very hot issue. Companies don't want to provide them or certainly not in the way that 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. Be alert. If you cannot figure it out, or don't understand it, call an accountant. It may be the best money you ever spend.

If you are being offered a "buy-out", do not sign the documents before having them reviewed by a lawyer. Look in the **LEGAL HELP** Section of this Guide for names of agencies that provide lawyers for free or low cost.

National Center for Retirement Benefits, Inc. (NCRB): If you received your pension benefits when you were downsized, take a long hard look at the accounting. According to some 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," aka the NCRB. This firm goes after underpaid pension benefits. They charge a percentage, but they are successful, and only on the amount that they discover. They are active, particularly with class action suits for many employees. 800-666-1000 or (<http://www.ncrb.com/>)

Social Security and Your Work History: 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 #1 and submit. Social Security will send you your work history. For lots of online help and resources: (<http://www.ssa.gov>)

Taxes

Avoid on-line scams. The IRS does NOT send email requesting information such as your social security number, account numbers, etc. If you receive an email stating that it is from the IRS, do not open any attachments and forward it immediately to (www.irs.gov).

AARP Foundation Tax-Aide: volunteers assist mostly older, low-to-moderate-income individuals prepare their tax returns, free of charge. (www.aarp.org/findtaxhelp)

IRS Taxpayer Assistance Center (TAC): the IRS has more than 400 offices nationwide where taxpayers can walk in and get face-to-face assistance. For locations, hours and an overview of services available. (www.irs.gov), go to the Individuals tab and click on Contact My Local Office.

IRS Volunteer Tax Assistance (VITA) Program: .call to determine whether you are eligible for free tax preparation by IRS certified community volunteers.
800-906-1040 (www.irs.gov)

Medical and Dental Deductions: if you are considering taking medical deductions, don't forget to include COBRA payments.

Tax Deductions for Job Search: Your job hunting expenses may be tax deductible so save those receipts and keep a log of your expenditures (including ads you place, employment agency fees, resume preparation and printing, job and outplacement counseling, travel expenses).

You can take deductions for moving expenses if you move at least 50 miles further than your former residence was from your previous job and you hold the job for at least 39 weeks. If you quit prior to the 39 weeks, you will need to file an amended tax return. If you are laid off before the 39 weeks, this does not apply. You must be looking for work in the same trade or profession and the expenses must add up to 2% or more of your adjusted gross income. (www.irs.gov). Type "Job Search Deductions" in the search field to obtain current eligibility information.

Unemployment Benefits: Unemployment benefits are taxable, so complete the form to have federal taxes withheld when you sign up.

LEGAL HELP

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.

2-1-1: United Way service that connects people to community resources, providing information on a broad range of services, including food pantries, emergency shelters, transportation, health clinics, rent or utility assistance, legal help. Dial 2-1-1.

Berks County

Hours: Monday through Friday, 7:00 AM – 6:30 PM

(<http://www.uwberks.org/wwwpub/default.aspx?pageid=1142>)

Bucks, Chester, Delaware, Montgomery and Philadelphia Counties

Hours: 7 days/week, 8:00 AM – 8:00 PM

(www.211sepa.org)

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.

Delaware County

610-566-7710 (www.center4resolutions.org)

Domestic Relations: 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.

Berks County 610-478-2900

Bucks County 215-340-8068

Chester County 610-344-6215

Delaware County 610-891-4314

Montgomery County 610-278-3646

Don't Borrow Trouble: for help with mortgage foreclosure or predatory lending problems in Chester, Delaware and Montgomery counties.

Hotline: 888-275-8843

Housing Equality Center: represents the Fair Housing Act. Can offer advice regarding the Act, housing discrimination, legal rights and disabilities in regards to rental housing. Can investigate and answer variety of questions at no charge. All counties and Philadelphia. 866-540-FAIR (<http://www.equalhousing.org>)

Hennessy Law: Brendan Hennessy, Esq. is an experienced employment attorney, located in Malvern, who concentrates his practice on serving employees and recently unemployed individuals in prosecuting discrimination or retaliation claims, defending against the enforcement of restrictive covenants, non-solicitation and non-competition clauses, assists individuals in obtaining unemployment compensation and attends unemployment compensation hearings in certain cases. Offers free consultations. Many cases are taken on a percentage basis. 484-875-3111 (www.hennessylawfirm.com)

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

Berks County	610-375-4591 (www.berksbar.org)
Bucks County	215-348-9413 (www.bucksbar.org)
Chester County	610-429-1500 (www.lasp.org)
Delaware County	610-566-6625, ext. 221 (www.delcobar.org)
Montgomery County	800-560-5291 (www.montgomerybar.org) or 610-279-9660, ext 201

Legal Aid of Southeastern PA: Provides free civil legal representation to low-income and senior residents of Chester, Bucks, Montgomery and Delaware Counties. LASP provides representation in a variety of civil matters including public housing, landlord/tenant, mortgage foreclosure, credit or consumer problems, bankruptcy, welfare, social security disability, protection from abuse, custody, no-asset divorce, license suspension, unemployment compensation, expungements, power of attorneys, healthcare power of attorneys and wills. LASP does not handle criminal cases, workman's compensation, employment discrimination, wrongful termination or divorces that involve property or alimony. To obtain or inquire about services, please contact the intake unit at 1-877-429-5994, Monday through Friday between the hours of 9AM and 1PM. Information on the web at (www.lasp.org).

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)

Pennsylvania Health Law Project (PHLP): provides free legal services and advocacy to Pennsylvanians having trouble accessing publicly-funded healthcare coverage or services. 800-255-7857 or e-mail: staff@phlp.org

Philadelphia Unemployment Project: An unemployed workers center that helps people win unemployment cases, save their houses and get access to health care.

Philadelphia	215-557-0822
--------------	--------------

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.

Berks County	610-478-6650
Bucks County	215-348-6474
Chester County	610-344-6940
Delaware County	610-891-4100
Montgomery County	610-278-3360

Women's Resource Center: Provides legal assistance to women. Contact them for times and locations of free legal consultations (Wayne, Media, West Chester). No appointment is necessary. 610-687-6391 (www.womensresourcecenter.net)

UTILITIES

E-Mail, Internet and Phone

Chester County InterLink: \$10 per month. Unlimited data. 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. Please identify yourself as a member when you sign up. 484-238-0579 (www.ccil.org)

E-Mail: check out Yahoo, Hotmail and Google for free e-mail accounts. Set up a separate e-mail account just for job hunting that is easily identifiable, such as: John.Doe@yahoo.com or JFDoe@hotmail.com.

Public Library Internet Access: public libraries have good, up-to-date computers, software and printers available for your use. You can also use them for your e-mail account.

Whether you use a landline or cell phone, it is very important that people reach you easily and professionally. Be sure that your answering machine or voicemail 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.

It is preferable 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.

Prepaid Phones: All the carriers (T-Mobile, AT&T, Trac-Fon, Walmart, etc.) have prepaid phones available. These are a really good way to have an intelligent phone without having a contract and being obligated.

Phone Cards: (www.Phonecardonsale.com) provides comparison of costs per minute on various plans for both domestic and international calls.

Skype: a software application that allows users to make free video and voice calls and chats over the internet to other users within the Skype service. Skype calls to cell phones and land lines can also be made for a low, per-minute fee or subscription. (www.skype.com)

Federal Lifeline Program: reduced rates on residential telephone service, restore phone service or make payment arrangements. Call 800-837-4966 to find out if you qualify. The website provides fastest access to application. (http://www22.verizon.com/about/community/pa/lowincome/pa_lowincome.html)

Energy Assistance

2-1-1: United Way service that connects people to community resources, providing information on a broad range of services, including food pantries, emergency shelters, transportation, health clinics, rent or utility assistance, legal help. Dial 2-1-1.

Berks County Hours: Monday through Friday, 7:00 AM – 6:30 PM

(<http://www.uwberks.org/wwwpub/default.aspx?pageid=1142>)

Bucks, Chester, Delaware, Montgomery and Philadelphia Counties

Hours: 7 days/week, 8:00 AM – 8:00 PM

(www.211sepa.org)

Boyertown Area Multi Service Inc.: food pantry, energy assistance, rent assistance, senior center, case management, transportation to medical appointments for residents of Boyertown School District; Amity, Oley, Pike, District and Hereford Townships. Must meet income guidelines for certain programs. 610-367-6957 (www.boyertownareamulti-service.org/)

Colonial Neighborhood Council: provides short-term emergency aid, holiday help, schoolbags, fuel, food (including Food Cupboard and Thrift Shop) to youth, elderly, unemployed and underemployed in Conshohocken, West Conshohocken, Plymouth Meeting, Whitmarsh, Lafayette Hill, Bridgeport, King of Prussia, Swedeland, Swedesburg and Gulph Mills.

610-828-6595 (www.colonialneighborhoodcouncil.com)

Community Action Agencies: assist families and individuals to move toward economic self-sufficiency. Programs include professional case management services; employment and life skills training; social services; creation of affordable housing; utility, emergency shelter and food assistance.

Berks County	610-376-6571 (www.bcapberks.org)
Bucks County	215-345-8175 (www.bcoc.org)
Chester County	610-344-6772 (www.chesco.org/ccdcd)
Delaware County	610-891-5101 (www.caadc.org)
Montgomery County	610-277-6363 (www.cadcom.org)

Energy Coordinating Agency: free weatherization services, emergency bill payment assistance, heater repair services provided by Neighborhood Energy Centers for Philadelphia residents. 215-988-0929

(www.ecasavesenergy.org) Click on Energy Services.

Heater Hotline: 215-568-7190

(www.ecasavesenergy.org/services/low-income-services/heater-hotline)

Neighborhood Energy Centers

(www.ecasavesenergy.org/services/neighborhood-energy-centers)

Low-Income Home Energy Assistance Program (LIHEAP): federally-funded program administered by the PA Department of Public Welfare. It helps low-income families with their heating bill. It can also include heater repairs or replacement. Can apply on-line or contact your local county assistance office.

Pennsylvania Hotline: 866-857-7095

(www.dpw.state.pa.us/foradults/heatingassistanceliheap)

Berks County	610-736-4228
Bucks County	215-781-3393
Chester County	610-466-1042
Delaware County	610-447-3099
Montgomery County	610-272-1752

There are other energy assistance programs available through all utility companies (e.g., budget billing, Customer Assistance Program (CAP), Customer Assistance Referral and Evaluation Program (CARES), Low-Income Usage Reduction Program (LIURP), hardship funds). Contact your energy provider to explore what programs they provide and what the eligibility is for these programs.

Public Utility Commission (PUC): electric and gas suppliers. It is their responsibility to balance the needs of consumers and utilities to ensure safe and reliable service.

For complaints, terminations or payment arrangements: 800-692-7380

For information on choosing the cheapest supplier (PA residents have the right to choose their electric supplier): (www.papowerswitch.com)

For help paying your bill and ways to save energy and lower energy costs:

(http://www.puc.state.pa.us/General/consumer_ed/energy_asst_progs.aspx)

Public Utility Law Project (PULP): assists low income consumers, who meet the income eligibility guidelines of the Pennsylvania Legal Aid Network, connect to and maintain affordable utility and energy services within their homes.

800-322-7572, ext. 202 (<http://rhls.org/pa-utility-law-project/>)

Salvation Army: provides utility and rental assistance, food cupboard, shelter, emergency Rx program, as well as spiritual and life skills counseling.

Berks County	610-373-5208 (Reading)
Chester County	610-696-8746 (West Chester)
	610-384-2954 (Coatesville)
	610-383-0868 (uncovered areas)
Delaware County	610-874-0423 (Chester)
	610-583-3720 (Darby)
Montgomery County	610-275-4183 (Norristown)
	610-326-1621 (Pottstown)
Philadelphia	215-787-2800

Water Bills

PA water customers: your water company has a low income program that sets up a monthly payment plan and offers conservation information. For current eligibility requirements, call the company or search their webpage.

HEALTHCARE RESOURCES

Where to Start

You need to get a copy of all medical records for you and your family members from your doctor. He/she must provide a copy to you. One very important thing to keep in mind is that unlike previously when 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.

If you are without health insurance, we have included as many resources that we know of to contact for care. If you need insurance, we have included what resources were available when this guide was last updated. Getting you and your family insured is a number one goal. Please note that programs and resources are constantly changing. Call or view the program's website for current resources and eligibility requirements.

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.

Home Health Agency Reports: (www.medicare.gov/hhcompare/)

Nursing Home Reports: (www.medicare.gov/nhcompare/)

Ratings of Hospitals and Physicians: (www.healthgrades.com)

Tips and Resources for Cutting Medical Costs if You Have a High-Deductible Health Insurance Plan or No Insurance

As with any major purchase or expense, you need to shop around and try to negotiate the best price. Ask your doctor or healthcare provider for the billing codes for any procedure that is being recommended. Ask the person in charge of billing for the costs involved, including all components of the care (e.g., surgery, anesthesia, etc.). Get all pricing information in writing. If you do not have insurance and can't afford the procedure, ask if a self-pay discount is available. Call several healthcare providers in order to compare pricing.

Healthcare Blue Book: a free on-line guide to fair healthcare pricing. Select the service/procedure for which you need pricing, type in a zip code, and you will get a fair price for that service/procedure in that region. Also provided are free resources to help you become a more informed healthcare consumer. These resources include cost-savings tips, getting help to negotiate bills, obtaining health insurance, etc. (www.healthcarebluebook.com)

Insurance Company Websites: may provide cost estimators for services and procedures.

Pennsylvania Health Care Cost Containment Council: provides an interactive database of Medicare payment for outpatient procedures. (www.phc4.org/medicarepayments)

Dental Care

Pennsylvania Dental Association: members provide free and reduced-cost clinics. Check their websites for services offered, eligibility requirements and service areas.

Berks County

St. Joseph's Medical Center Dental Department

610-378-6803

([PA Dental | St. Joseph's Medical Center - Dental Department](#))

Welsh Mountain Medical and Dental Center

717-354-4711

(www.welshmountain.com)

Bucks County

Ann Silverman Community Health Clinic

215-345-2410

(www.aschealthclinic.org)

Bucks County Health Improvement Project

800-347-6803

(www.bchip.org)

HealthLink

215-364-4247

(www.healthlinkmedical.org)

Chester County

Chester County Community Dental

610-383-3888

(www.chescodental.org)

Children's Dental Clinic

610-240-1213

(<http://www.padental.org/AM/Template.cfm?Section=Membership&TEMPLATE=/CM/ContentDisplay.cfm&CONTENTID=17170>)

Community Volunteers In Medicine (CVIM)

610-836-5990

(www.cvim.org)

Chester County (continued)

Phoenixville Healthcare Access Foundation

877-765-0477

(www.phcafoundation.org)

Welsh Mountain Medical and Dental Center

717-354-4711

(www.welshmountain.com)

Delaware County

ChesPenn Health Services – East Side

610-874-6231

ChesPenn Health Services – West Side

610-497-2900

(<http://www.chespenn.com>)

Montgomery County

Delaware Valley Community Health – Norristown Regional Health Center

610-278-7787

(www.dvch.org)

Greater North Penn Dental Initiative

215-362-4167 or 877-466-7764

([PA Dental | Greater North Penn Dental Initiative](#))

Harcum College: Abram and Goldie Cohen Dental Program

610-526-6015

(http://harcum.edu/CS_ABO_Cohen_Dental_Center.aspx)

Manor Dental Health Center

215-887-7617

(www.manor.edu)

Montgomery County Community College Dental Clinic

215-641-6483

(www.Mc3.edu/academics/divisions/health-sciences/dental-hygiene/clinic.aspx)

Philadelphia

Temple University School of Dentistry

215-707-2900

(www.temple.edu/dentistry/CA/patientinformation.html)

University of Pennsylvania School of Dental Medicine

215-898-8965

(www.dental.upenn.edu/patient_care/dental_school_clinics/patient_information/)

Eye Care

Online Glasses: it is not only possible, it is really a good idea to get your eyeglasses from an online company. There are a number of them available. They can provide any kind of prescription at as much as 10% off the cost of glasses purchased from a doctor or from places like Lenscrafters. Check this out thoroughly. (You will need to have your prescription, of course!) Just a few online sites available:

Coastal.com Glasses (personal experience and it was excellent)

ZenniOptical.com

Eyebuydirect.com

Framesdirect.com

Glasses.com

New Eyes for the Needy: an eyeglass program that provides vouchers for new glasses for those with limited incomes.

973-376-4903 (www.neweyesforthenedy.org)

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.

800-766-4466 (<http://www.aoa.org/visionusa.xml>)

Health Insurance

You are aware of how difficult the entire situation is with healthcare. We cannot predict the future but have included the things we are aware of at the time this edition of The Blue Resource Guide is finished. Some things are likely to stay around, others may not. If you run into healthcare issues, this is, at least, a place to start.

Children's Health Insurance Program (CHIP): health insurance for all uninsured children and teens (up to age 19) who are not eligible for, or enrolled in, Medical Assistance or another health insurance plan. There is no family income limit for the CHIP program. 800-966-KIDS (5437) (www.chipcoverspakids.com)

Pennsylvania Attorney General's Office, Health Care Section: if you are having problems with your HMO 877-888-4877 or 717-705-6938

Pennsylvania Health Law Project (PHLP): provides free legal services and advocacy to Pennsylvanians having trouble accessing publicly-funded healthcare coverage or services. 800-274-3258 or e-mail: staff@phlp.org

Private Insurance Plans: information on the Federal COBRA program. Their "links" section has some excellent resources of all kinds for uninsured people. (www.COBRAInsurance.net)

Veterans Benefits: NEVER underestimate the value of your military career! If you were ever in the military, you may have benefits and programs available to you. Bring a copy of your DD-214 if you go in person. (<https://www.benefits.va.gov>)

Department of Veterans Affairs regional office	800-827-1000
Coatesville VA Medical Center	610-384-7711
Department of Veterans Affairs	877-222-8387

Health Issues

Workers' Compensation: If your health problem is work-related, you may qualify for worker's compensation. Call 800-482-2383 or 717-772-4447 or for claims information, call 717-783-5421. E-mail: ra-li-bwc-helpline@pa.gov.

Long-Term Medical Conditions

It is important to understand your own medical condition. There are a number of databases where you can find information.

National Institutes of Health: (<http://www.nlm.nih.gov/medlineplus/>)

WebMD: (<http://www.webmd.com/>)

Clinical Trials: if you have 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 websites 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.

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. Searching under Clinical Trials will provide quite a few responses. Here are a few:

(<http://www.cancer.gov/clinicaltrials/search>) - trials specific to cancer

(<http://www.centerwatch.com/>) - sign up to be notified by email when a new study begins relating to your particular interest.

(<http://www.clinicaltrials.gov/>) - matches patients to hospitals

(<http://www.nih.gov/>) - information about clinical trials

(<http://www.helpresearch.com/>) – paid research plans

Diabetic Savings Plan: discount pricing on diabetic supplies with free shipping.
(www.diabeticsavingsplan.com)

Health Organizations: many health organizations offer free assistance in their specialty area or can provide referrals. Go on-line and search for patient groups and patient assistance programs by searching on your specific disease or condition. Below are just a few examples:

American Speech-Language-Hearing Association (ASHA)
800-638-8255 or (www.asha.org)

CancerCare
800-813-4673 (www.cancercare.org)

NCI's Cancer Information Services (CIS)
800-4CANCER or (<http://www.cancer.gov/aboutnci/cis/page1>)

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 get more information or find hospitals in your area that have funds available go to this site. It covers all kinds of health-related programs. (<http://www.hrsa.gov>)

Miscellaneous Healthcare Resources

Angel Flight North-East: transport for serious emergencies and treatment. 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 1,000 mile radius. Five business days are needed to arrange transport. 800-549-9980 (www.angelflightne.org)

Transportation to Healthcare Appointments: each County has a para transit system that can be utilized for medical trips. You must call ahead and make an appointment. Rides are subsidized for those who are on Medical Assistance. The cost varies but is typically no less than \$5.00. This is practical only for short distances if you have to pay full price.

Berks County	BARTA 610-921-2361 (special services) (http://www.bartabus.com/)
Bucks County	Bucks County Transit 215-794-5554 (reservations) (http://www.bctransport.org/)
Chester County	Chester County Para Transit System 877-873-8415 or 610-594-3911
Delaware County	Community Transit 610-490-3960 (scheduling) (http://www.ctdelco.org/)
Montgomery County	Suburban Transit Network (TransNet) 215-542-RIDE (http://www.suburbantransit.org/)
ALL but Berks County	SEPTA Para transit 215-580-7145 (http://www.septa.org/service/cct/)

Transportation Management Association of Chester County (TMACC): funded by Phoenixville Community Health Foundation, TMACC's Ride for Health Initiative addresses needs of people with transportation barriers to medical and human service appointments. 610-903-0911 (www.tmacc.org/services/ride-for-health-initiative/)

Prescription Medications

Make a list of medications that you are taking, the dosages, their generic names and who manufactures them. Your local pharmacist or doctor should be able to answer this easily. You can also go on-line (**MedlinePlus**), select the first letter of the drug name and get information about the medication. (<http://www.medlineplus.gov>)

COSTCO has the cheapest prescriptions and you do not have to be a member to use them. (www.costco.com)

Benefits Checkup: Discover valuable prescription savings programs for which you may qualify. Find out about private and government programs, including Medicare Prescription Drug Coverage (Part D), and more. For people age 55 and over as well as for individuals with disabilities. (www.benefitscheckup.org)

FamilyWize.org: offers free prescription discount card, distributed locally in conjunction with the United Way. See website for participating pharmacies (including Giant, Costco, CVS and RiteAid). (www.familywize.org)

FreeRxPlus: free service for uninsured, under insured and Medicaid Part D participants. Present the card for savings on medications and free access to labs and imaging centers. To request a card and find participating pharmacies, labs or imaging centers, go to (www.freerxplus.com).

GenericMedList: a number of retail pharmacies offer generic medication discount programs. Their website lists the pharmacies with discount programs, prescription costs and which medications are available on the programs. Note that some pharmacies charge an enrollment fee for this program. (<http://genericmedlist.com>)

Needy Meds: offers a free drug discount card. Not a patient assistance program. They provide information on available assistance programs. (www.needymeds.org)

PADRUGCARD.com: prescription discounts for people who do not have health insurance. 800-901-2185 (www.PADRUGCARD.com)

Partnership for Prescription Assistance: sponsored by the **Pharmaceutical Manufacturers Association** and its member pharmaceutical companies. Links uninsured and financially struggling Americans to programs providing free or nearly free prescriptions. They will match you with patient assistance programs. A very important way to get medication that you cannot afford. 888-477-2669 (www.pparx.org)

Pennsylvania Prescription Price Finder: price comparison shopping for prescription drugs. (www.parxpricefinder.com/)

Prescription Drug Assistance - PACE & PACENET:

Pennsylvania prescription assistance program for those 65 years or older.
800-225-7223 (www.aging.state.pa.us)

Samples: Another source is to ask your doctor for “sample” packages of the drugs you need. He/she 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.

Veterans Benefits: The VA provides low and no-cost medical care and prescriptions for qualified personnel. Bring a copy of your DD-214 if you go in person.
(<https://www.benefits.va.gov>)

Department of Veterans Affairs regional office	800-827-1000
Coatesville VA Medical Center	610-384-7711
Department of Veterans Affairs	877-222-8387

Primary Care

2-1-1: United Way service that connects people to community resources, providing information on a broad range of services, including food pantries, emergency shelters, transportation, health clinics, rent or utility assistance, legal help. Dial 2-1-1.

Berks County

Hours: Monday through Friday, 7:00 AM – 6:30 PM

(<http://www.uwberks.org/wwwpub/default.aspx?pageid=1142>)

Bucks, Chester, Delaware, Montgomery and Philadelphia Counties

Hours: 7 days/week, 8:00 AM – 8:00 PM

(www.211sepa.org)

Abington Health Clinics: low-cost medical care for uninsured and underinsured adults and children. Primary care, specialists, dental. A number of locations in Bucks and Montgomery Counties. Appointment required. For information and locations: (www.amh.org/services/clinics)

Ann Silverman Community Health Clinic: free medical clinic for uninsured low-income adults and children.

Central Bucks County 215-345-2410 (www.aschealthclinic.org)

Berks Visiting Nurse Association: free immunizations for children who are uninsured or underinsured. 610-378-0481 (www.berksvna.org)

Bucks County Health Improvement Partnership (BCHIP) Adult Health Clinic: provides free care to low-income, uninsured adults living in Bucks County. 215-633-8652 (www.bchip.org)

Community Volunteers In Medicine (CVIM): free full-service dental and medical services for the uninsured. You must be working to use their services. Proof of some income is required. Call for information, appointments and eligibility.

Chester County 610-836-5990 (www.cvim.org/)

County Assistance Office: Residents of Pennsylvania can seek assistance and a range of services for themselves and their families from professionally trained staff members at county assistance offices. You can also apply for and renew your benefits using (<http://www.compass.state.pa.us/>), for cash assistance, the Supplemental Nutrition Assistance Program (SNAP), help with child care, health care coverage, home heating assistance (LIHEAP), school meals, SelectPlan for Women and long-term living services.

County Health Department: Services are either free or for a small fee.

Bucks County	215-345-3318
Chester County	610-344-6225 or 800-692-1100 (http://dsf.chesco.org/health/)
Delaware County	610-447-3250 ChesPenn Health Services (adult, pediatric services) <u>Chester Community Hospital</u> 610-859-2059 (adult, pediatric medical & dental) <u>Eastside Health Center</u> 610-872-6131 (http://www.chespenn.com)
Montgomery County	610-278-5117

Grandview Medical Access Program: assists those with no health insurance. Reduced fees.

Bucks County	800-795-6991 (http://www.gvh.org/body.cfm?id=110)
--------------	--

aGreater Philadelphia Health Action, Inc.: offers comprehensive primary and behavioral healthcare and childcare. 215-925-9807 or 888-296-4742
(www.gphainc.org)

HealthLink: provides medical and dental services to individuals and families living in Bucks and Montgomery Counties who are employed, have no insurance for healthcare and meet financial eligibility. 215-364-4247
(www.healthlinkmedical.org)

Healthy Kids Helpline: statewide helpline refers callers to programs that offer free or low costs health care services, based on income guidelines.
800-986-KIDS (5437)

Intercommunity Health Coordination: free and low-cost immunizations, as well as referrals.

Delaware County 610-891-5311
(<http://www.co.delaware.pa.us/intercommunity/>)

MOMobile: Maternity Care Coalition 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. (www.momobile.org)

Delaware County 610-713-0570
Montgomery County 610-277-1505 (Norristown)
610-819-6200 (Pottstown)

North Penn Visiting Nurse Association: services provided by Certified Nurse Practitioners for those without insurance. Nominal fee (typically not more than an insurance co-pay). Children's Clinic and Adult Health Center.
215-855-8296 (www.npvna.org)

Phoenixville Healthcare Access Foundation: helps eligible residents of the greater Phoenixville area access dental and medical care by referring them to area dentists or doctors. Pre-determined co-pay. No fee for referral services. Chester and Montgomery Counties. Covers 10 miles surrounding Phoenixville and 30 Township Municipalities. This is another stellar place for care. (www.phcafoundation.org)

Philadelphia Unemployment Project's (PUP) Healthcare Hotline:

Counselors work to connect people to free healthcare centers and help families who need hospital care. They have updated information on the availability criteria for programs and benefits.

Philadelphia 215-557-0822 (www.philaup.org)

St. Agnes Nursing Center: free health clinic in West Chester for uninsured and underinsured persons. (<http://saintagnesparish.org/ministries/nurses-center/>)

The Clinic: serves those in the areas surrounding the Phoenixville and Paoli Hospitals who are uninsured and underinsured. Provides low-cost or free primary medical care, a variety of medical specialties as well as addiction and nutrition counselling.
610-935-1134 (www.theclinicpa.org/)

Veterans Benefits: The VA provides low and no-cost medical care and prescriptions for qualified personnel. Bring a copy of your DD-214 if you go in person.
(<https://www.benefits.va.gov>)

Department of Veterans Affairs regional office	800-827-1000
Coatesville VA Medical Center	610-384-7711
Department of Veterans Affairs	877-222-8387

VNA of Pottstown and Vicinity: free immunizations for children who are uninsured or underinsured. Serves Berks, Bucks, Chester and Montgomery Counties. 610-378-0481
(www.vnapottstown.org)

Women, Infants and Children's Program (WIC): This program is for pregnant moms, infants and children under 5. Provides free healthy foods, nutrition education, health referrals and breastfeeding support. 800-942-9467 or
(<http://www.fns.usda.gov/wic/>)

Berks County	610-367-6957 (Boyertown) 610-939-8353 or 610-373-5545 (Reading) 610-775-4210 (Shillington)
Bucks County	215-244-2674 (Bensalem) 215-345-3494 (Doylestown) 215-529-7482 (Quakertown) 215-442-1099 (Warminster)
Chester County	610-344-6240
Delaware County	610-497-7668
Montgomery County	215-368-9826 (Abington) 215-368-9826 (Lansdale) 610-272-4042 (Norristown) 610-323-8160 (Pottstown)

FAMILY & PERSONAL HELP

Family and Individual Services - Mental and Emotional Help for You and for Your Family

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.

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.

Joseph's People is here to help you, as well. 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 in this Resource Guide for help in dealing with a particular issue. Remember: You are not alone! We at Joseph's People are always there for you.

General Help

Catholic Social Services: Services to the suburban counties have been dramatically reduced in recent years. It worth checking to see if what you need still exists. Some services may be available in Philadelphia. 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.

Berks County	610-376-7144 (http://www.allentowndiocese.org/administration/services.html)
Bucks County	215-945 -2550 (http://www.css-phl.org/)
Chester County	610-344-7028 (West Chester) (http://www.css-phl.org/)
Delaware County	610-876-9183 (Chester) (http://www.css-phl.org/) 610-626-6550 (Springfield) (http://www.css-phl.org/)
Montgomery County	610-279-7372 (http://www.css-phl.org/)

Community Action Agencies: assist families and individuals to move toward economic self-sufficiency. Programs include professional case management services; employment and life skills training; social services; creation of affordable housing; utility, emergency shelter and food assistance.

Berks County	610-376-6571 (www.bcapberks.org)
Bucks County	215-345-8175 (www.bcoc.org)
Chester County	610-344-6772 (www.chesco.org/ccdcd)
Delaware County	610-891-5101 (www.caadc.org)
Montgomery County	610-277-6363 (www.cadcom.org)

County Assistance Office: Residents of Pennsylvania can seek assistance and a range of services for themselves and their families from professionally trained staff members at county assistance offices. You can also apply for and renew your benefits using (<http://www.compass.state.pa.us/>), for cash assistance, the Supplemental Nutrition Assistance Program (SNAP), help with child care, health care coverage, home heating assistance (LIHEAP), school meals, SelectPlan for Women and long-term living services.

Berks County	610-736-4211, 610-736-4228 (LIHEAP)
Bucks County	215-781-3300, 215-781-3393 (LIHEAP)
Chester County	610-466-1000, 610-466-1042 (LIHEAP)
Delaware County	
(Chester)	610-447-5300, 610-447-3099 (LIHEAP)
(Darby)	610-461-3800, 610-447-3099 (LIHEAP)
Montgomery County	
(Norristown)	610-270-3500, 610-272-1752 (LIHEAP)
(Pottstown)	610-327-4280, 610-272-1752 (LIHEAP)

Crisis Text Line: a free, 24/7 support for those in crisis. Text 74141 to text with a trained crisis counselor. Their first priority is helping people move from a hot moment to a cool calm, guiding you to create a plan to stay safe and healthy. As stated on their website, "YOU = Our Priority. To read about this amazing resource, go to: (<https://www.crisistextline.org/textline/>)

Jewish Federation: caring for people at-risk or in need through programs that help seniors to age with dignity, aid for the chronically poor, self-sufficiency initiatives for Jews facing poverty, hunger relief, and transformative social action efforts. (<https://jewishphilly.org/>)

Summer Camp: Golden Slipper Camp is located in Stroudsburg Pa. There is no religious requirement for children, ages 7-15. Generous scholarships available for Delaware Valley Children.
610-660-0520 (www.goldenslippercamp.org)

Mental Health Crisis Intervention:

Berks County	Service Access and Management Inc. 610-236-0530 (hotline) (http://berks.pa.networkofcare.org/mh/services/subcategory.aspx?tax=RP-1500)
Bucks County	Lenape Valley Foundation 800-499-7455 (hotline) (www.lenapevf.org) Penn Foundation (Upper Bucks) Mental Health Walk-ins welcome 267-404-5847 (www.pennfoundation.org)

Chester County	Crisis Intervention 610-280-3270
Delaware County	Project Reach 610-352-4703 or 610-515-6726 (www.projectreach.holcombprevention.org)
Montgomery County	MC Emergency Services 610-279-6100 (hotline) (www.mces.org/pages/crisisint_main.php)

Northwestern Human Services: Areas of specialty include outpatient pediatric psychiatry, addiction and adult mental health treatment. Areas served: Berks, Bucks, Chester, Delaware, Montgomery and Allegheny Counties. Visit their web page for addresses and phone numbers. (www.nhsonline.org)

Stephen Ministries: a Presbyterian Church Ministries. Stephen Ministers are trained Christian lay people who will visit with you, offer resources, pray with you and offer confidential support. Contact your local Presbyterian Church for more information. Here is an excellent place to locate churches:
(https://en.wikipedia.org/wiki/List_of_Presbyterian_churches_in_Pennsylvania)

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. 610-565-6171 (www.thecenterfoundation.org)

US Department of Labor: maintains a website that is a resource for all citizens to help determine potential eligibility for government-funded benefit and assistance programs. (<http://www.benefits.gov/>)

Women's Resource Center: 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. Serves Bucks, Chester, Delaware, Montgomery Counties and Philadelphia. 610-687-6391 (www.womensresourcecenter.net)

Berks County

Creative Health Services: offers a wide range of mental health services and programs to meet the needs of individuals and their families. Provides outpatient, intensive outpatient, residential treatment, case management and children's programs as well as other services. 484-941-0500 (www.creativehs.org)

Department of Human Services: check their website for a description of their different departments as well as some links to food, housing; basic needs, para transit and resources. 610-478-6206
(<http://www.co.berks.pa.us/Dept/HumanServ/Pages/default.aspx>)

Friend, Inc. Community Services: information and referral, support groups, employment assistance, case management, food pantry, emergency assistance, budget counseling for residents of Fleetwood, Kutztown, Tipton or Albany, Greenwich, Longswamp, Maiden Creek, Maxatawny, Richmond, Rockland and Ruscomb Manor Townships (**Berks County**). 610-683-7790 (www.friendinc.org)

Bucks County

Daemion House: Provides outpatient counseling on a sliding-scale payment basis. Counseling includes family-, adult-, and teen-counseling.
Berwyn 610-647-1431 (<http://www.daemioncounseling.org/>)

Lenape Valley Foundation: Provides care to all persons requiring professional mental health services regardless of their personal financial resources. Doylestown 215-345-5300 (www.lenapevf.org)

Penn Foundation: provide psychological and psychiatric evaluations; individual, family, marital, and group counseling; and medication management. Offers faith-based counseling. Walk-ins welcome. **Sellersville** 267-404-5847 (www.pennfoundation.org)

Penndel Mental Health: Provides psychiatric and social services to residents of **Lower Bucks County**. 215-752-1541 (www.penndelmhc.org)

Chester County

Creative Health Services: offers a wide range of mental health services and programs to meet the needs of individuals and their families. Provides outpatient, intensive outpatient, residential treatment, case management and children's programs as well as other services. 484-941-0500 (www.creativehs.org)

Daemion House: Provides outpatient counseling on a sliding-scale payment basis. Counseling includes family-, adult-, and teen-counseling.
Berwyn 610-647-1431 (<http://www.daemioncounseling.org/>)

Department of Human Services: check their website for a description of their different departments as well as some links to food, housing; basic needs, para transit and resources. 800-692-1100 (www.chesco.org/human)

Family Service of Chester County: Are you having trouble adjusting to your unemployment? Feeling overwhelmed? Is your spouse having problems; your family? Do you need some counseling? Family Service of Chester County is a non-profit serving residents of all ages, income levels and backgrounds. They have 5 locations: West Chester, Coatesville, Kennett Square, Oxford and Phoenixville. They are committed to providing affordable counseling and ensuring that every individual and family who needs help receives appropriate and timely care, regardless of ability to pay. Health insurance is not required to receive counseling. If you do have insurance, it may cover all or part of your counseling services. Joseph's People members may be able to obtain these services free of charge. Be sure to mention your membership when you call. 610-696-4900 (www.familyservice.us)

Fellowship Health Resources: Provides Assertive Community Treatment, Assessment and Referral, Case Management/Services Coordination, Community Transitional Housing, Community Integration, Crisis Stabilization, Intensive Outpatient Treatment, Outpatient Treatment, Supported Living, and Respite Services. Phoenixville 610-415-9301 (www.fellowshiphr.org)

Holcomb Behavioral Health: provides a comprehensive range of behavioral health services including mental health, developmental disabilities, substance abuse and psychosocial services.

Exton 610-363-1488 **Kennett Square** 610-388-7400 (www.holcombbhs.org)

Human Services, Inc.: provides mental health assessment and treatment for children, adolescents, and adults. **Chester County.**

888-873-1010 (Downingtown)

(http://chester.pa.networkofcare.org/mh/services/agency.aspx?pid=HumanServices_770_2_0)

610-429-3033 (West Chester)

(<http://dsf.chesco.org/ccdcd/cwp/view.asp?A=3&Q=614288>)

Pathways PA: Provides residential and community-based services for women and their children through social services, job training and employment assistance, outreach and residential programs.

Chester, Delaware and
Philadelphia Counties

610-543-5022 (Holmes)

610-459-9177 (Wawa)

(www.pathwayspa.org)

Valley Creek Crisis Intervention: a free, 24/7 service for all Chester County residents regardless of insurance status. Calls are confidential and may be anonymous. **Crisis Hot Line:** 610-280-3270 or 877-918-2100. **Non-emergency calls:** 866-846-2722.

Delaware County

Daemion House: Provides outpatient counseling on a sliding-scale payment basis. Counseling includes family-, adult-, and teen-counseling.

Berwyn 610-647-1431 (<http://www.daemioncounseling.org/>)

Delaware County Family Centers: a wide array of services that include parent support and information offered by the Delaware County Intermediate Unit. Services are free or sliding scale. 610-532-2811 (Mercy Fitzgerald Campus) and 610-494-9280 (Community Hospital) (www.dciu.org/domain/76)

Delaware County Resource Guide: service guide to mental and emotional help. This is an excellent directory with many, many services listed.

(http://delcosuicideprevention.org/Resources/resource_guide.html)

Family and Community Service of Delaware County: a non-profit, multi-service counseling agency. They provide individual, couple and family counseling. Accepts medical assistance, most insurance plans, and has a sliding fee scale. 610-566-7540 (www.fcsdc.org)

Pathways PA: Provides residential and community-based services for women and their children through social services, job training and employment assistance, outreach and residential programs.

Chester, Delaware and	610-543-5022 (Holmes)
Philadelphia Counties	610-459-9177 (Wawa)
	(www.pathwayspa.org)

Montgomery County

Central Behavioral Health: provides comprehensive mental health, mental retardation and addiction services for all people in need regardless of their ability to pay. **Norristown** 610-279-9270 **Abington** 267-818-2220 (www.centralbh.org)

Community Connections: one-stop service centers for providing human services to people who need them most, where they need them most---in their community. This is done through a Navicate. Navicates serve as navigators of the system as well as an advocate for the individual throughout the process. Call Community Connections when you are not sure what services may be available. There is no cost to talk to a Navicate. This is a service provided by Montgomery County government. (www.montcopa.org/communityconnections).

Mattie N. Dixon Community Cupboard, 150 North Main Street, Ambler
215-784-5482 9AM – 12PM

The Center at the Open Link, 517 Jefferson Street, East Greenville
610-970-2979 Thurs 8AM – 4PM

421 West Main Street, Lansdale
267-263-0048 M-F: 8AM - 4:30PM

Narberth Community Food Bank, 201 Sabine Avenue, Narberth
610-278-3522 Tues 9AM – 2PM

Human Services Center, 1st Floor, 1430 DeKalb Street, Norristown
610-278-3522 M-F: 8AM - 4:30PM

The Open Link, 425 Penn St, Pennsburg
610-970-2979 Tues 8AM – 4PM

364 King Street, Pottstown
610-970-2979 M-F: 8AM - 4:30PM

Courthouse Annex, 102 Old York Road, Willow Grove
215-784-5482 M-F: 8AM - 4:30PM

Evenings by Appointment Only (in the Willow Grove location)

Creative Health Services: offers a wide range of mental health services and programs to meet the needs of individuals and their families. Provides outpatient, intensive outpatient, residential treatment, case management and children's programs as well as other services. 484-941-0500 (www.creativehs.org)

Daemion House: Provides outpatient counseling on a sliding-scale payment basis. Counseling includes family-, adult-, and teen-counseling.
Berwyn 610-647-1431 (<http://www.daemioncounseling.org/>)

Family Services of Montgomery County: a non-profit social service agency that is committed to improving the lives of children, seniors and families in Montgomery County. 610-630-2111 (www.fsmontco.org)

Lower Merion Behavioral Health: Provides supportive assistance directly into the community to individuals and families by ensuring appropriate treatment, advocacy, case linking and liaison to community agencies. Accepts Montgomery county funding. **Bryn Mawr** 610-520-1510 ([Lower Merion CM Center](#))

The Open Link: food cupboard, case management, counseling, education and employment programs, financial assistance, volunteer transportation to medical appointments for residents of the **Upper Perkiomen Valley**. Must meet income guidelines for certain programs. 215-679-4112 (www.upvtheopenlink.org)

Philadelphia

Daemion House: Provides outpatient counseling on a sliding-scale payment basis. Counseling includes family-, adult-, and teen-counseling. **Berwyn** 610-647-1431 (<http://www.daemioncounseling.org/>)

Pathways PA: Provides residential and community-based services for women and their children through social services, job training and employment assistance, outreach and residential programs.

Chester, Delaware and	610-543-5022 (Holmes)
Philadelphia Counties	610-459-9177 (Wawa)
	(www.pathwayspa.org)

Insurance

LifeBridge: free life insurance program from Massachusetts Mutual Life Insurance Company (MassMutual) to cover your children's education. See their website for details. 800-272-2216 (www.massmutual.com/lifebridge)

National Association of Singles: has partnered with USI – Affinity to provide affordable health insurance for all singles who are Association members. Other insurances available are auto, life, homeowners, dental and pet insurance. (www.singlesrising.com)

PA Department of Insurance: All kinds of information and a place to complain as well. (www.ins.state.pa.us). Click on Consumer Resources link to access information about:

Automobile Insurance
Continuing Care Communities
Flood Insurance
Health Insurance
Health Privacy
Homeowner
Insurance Fraud
Insurance Tips for Consumers

Life Insurance Buyers Guide
Long-Term Care
Medicare Supplement
Viatical Settlements
Weather-Related
What is Financial Privacy
Workers Compensation
Rehabilitation and Liquidation

Take a long hard look at yourself and your family.
How are things really going? Let's be honest here.

The extreme stress you and your family are 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.

Al-Anon/Alateen Family Groups: 888-4AL-ANON (www.pa-al-anon.org/)

Alcoholics Anonymous (AA):

Berks County	Reading-Berks Intergroup 610-373-6500 (www.readingberksintergroup.org)
Bucks, Chester, Delaware, Montgomery	Southeastern PA Intergroup 215-923-7900 (www.sepennaa.org/)

Berks Talkline: provides confidential, non-judgmental, listening services to individuals who need to talk with someone. Provide referrals and information. Not professional counselors. 800-472-8255 (www.berks-talkline.org)

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. 800-448-3000 (national hotline)

Debtors Anonymous: 800-421-2383 (www.debtorsanonymous.org/)

Domestic Abuse/Violence Services:

Berks County	Berks Women in Crisis 610-373-1206 610-372-9540 (hotline) (www.berkswomenincrisis.org)
Bucks County	A Woman's Place 800-220-8116 (hotline) 215-343-9241 215-781-9134 (Lower Bucks) (www.awomansplace.org)
Chester County	Violence Center of Chester County 610-431-1430 (hotline) or 888-711-6270 (www.dvccc.com)
Delaware County	Domestic Abuse Project 610-565-4590 (hotline) 610-565-6272 (Media) 610-497-6737 (Chester) (www.dapdc.org)
Montgomery County	Laurel House 800-642-3150 (hotline) 610-277-1860 (www.laurel-house.org) Women's Center 800-773-2424 (hotline) 215-885-8440 (www.wcmontco.org)

Gam-Anon: 888-213-3945 (www.gam-anon.org/)

Gamblers Anonymous (GA): 888-GA-HELPS (www.gamblersanonymous.org)

Nar-Anon Family Groups: 800-477-6291 (www.nar-anon.org)

Narcotics Anonymous (NA): (www.naworks.org)

Eastern PA Region	866-996-8444
Greater Philadelphia Region	215-NAWORKS
Reading/Pottstown Region	610-374-5944

National Clearinghouse for Alcohol and Drug Information (NCADI): 24-hour hotline that provides referrals to drug and alcohol treatment programs and support groups.
800-662-4357 (www.health.org)

Nicotine Anonymous: 877-879-6422 (www.nicotine-anonymous.org)

Overeaters Anonymous: 505-891-2664 (www.oa.org/)

Elder Care

Frequently, our members 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 stress of trying to get another job. This can be a nightmare. Here are some organizations and agencies that can help you locate care for your parent.

Office of Aging: should be one of the first calls when you are concerned about, or responsible for, someone age 60 or older.

Berks County	610-478-6500 (www.co.berks.pa.us/aging)
Bucks County	267-880-5700 (www.buckscounty.org/government/departments/HumanServices/Aging/)
Chester County	610-344-6350 (http://www.chesco.org/135/Aging)
Delaware County	800-416-4504 or 610-490-1300 (http://www.delcosa.org/)
Montgomery County	610-278-3601 (http://www.montcopa.org/148/Aging-Adult-Services)

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. They are the largest organized group in the US.
888-687-2277 (<http://www.aarp.org/>)

Adult Care of Chester County: provide care and support for frail and/or dependent adults. 610-363-8044 or 610-444-4413
(www.adultcareofchestercounty.org)

Eldercare Locator: provides location of an agency closest to you or your parent. 800-677-1116 (www.eldercare.gov/Eldercare.net)

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.

HOUSING

Do Not Sell Your House! Investigate the PA Homeowner's Emergency Assistance Loan Program available through the **Pennsylvania 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 mortgage on your home. For information call 610-270-1999 (Norristown office). If you are 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 Emergency Mortgage Assistance Program (HEMAP) and the Homeowner's Equity Recovery Loan program. 800-342-2397 (<http://www.phfa.org>)

Renting and Sharing Your Home or Apartment: In difficult times like these, home sharing is a realistic and excellent option. Good people are looking for a place to live or share. You can advertise on Craigslist for a roommate or to share your home. (www.craigslist.org) This is especially good because those responding to you do not know who you are or exactly where your home/ apartment is located. **BEFORE** you do this, some advice:

- ✓ Make up a good ad that includes photos of the interior/exterior and details about what you want, including rent, etc.
- ✓ Decide exactly how much rent you intend to charge.
- ✓ Include the utilities in the rent. You do not want to have to collect them separately.
- ✓ Have your prospective tenant/home share, fill out an application that includes all of their information.
- ✓ Do a full background check. You can do this on-line for about \$40.00. This is one company, there are many. Your application must include permission to do this signed by the prospective tenant! One option - (<https://www.tenantscreeningreport.com/>)
- ✓ Have your sharer or tenant sign a lease that includes at least one month's security deposit. The lease should be for no less than six months. Joseph's People has access to lease agreements. Ask your Chapter leader.
- ✓ Do not rent to someone who cannot pay you monthly rent. You want to help others, we know that, but long term, you cannot jeopardize your own financial condition.

2-1-1: United Way service that connects people to community resources, providing information on a broad range of services, including food pantries, emergency shelters, transportation, health clinics, rent or utility assistance, legal help. Dial 2-1-1.

Berks County

Hours: Monday through Friday, 7:00 AM – 6:30 PM

(<http://www.uwberks.org/wwwpub/default.aspx?pageid=1142>)

Bucks, Chester, Delaware, Montgomery and Philadelphia Counties

Hours: 7 days/week, 8:00 AM – 8:00 PM

(www.211sepa.org)

Boyertown Area Multi Service Inc.: food pantry, energy assistance, rent assistance, senior center, case management, transportation to medical appointments for residents of Boyertown School District; Amity, Oley, Pike, District and Hereford Townships. Must meet income guidelines for certain programs. 610-367-6957 (www.boyertownareamulti-service.org/)

Bridge of Hope: provides rental assistance and professional case-management services to single mothers seeking long-term stability through job training, employment and budgeting.

Bucks and

Montgomery County

215-361-1815 (<http://buxmont.bridgeofhopeinc.org>)

Chester County

610-380-1360 (<http://www.bridgeofhopelcc.org/>)

Bucks County Housing Group: provides a wide range of housing and related social services to homeless and low-income families.

215-598-3566 (www.bchg.org/)

Cluster Outreach Center: serves those in need in the Greater Pottstown Area with job placement assistance, one-on-one life skills counseling, emergency services consisting of a food cupboard, soup kitchen, clothing and household items and furniture. Also offer rental assistance, senior housing repair projects and home visits. 610-970-5995 (www.pottstowncluster.org)

Community Action Agencies: assist families and individuals to move toward economic self-sufficiency. Programs include professional case management services; employment and life skills training; social services; creation of affordable housing; utility, emergency shelter and food assistance.

Berks County

610-376-6571 (www.bcapberks.org)

Bucks County

215-345-8175 (www.bcoc.org)

Chester County

610-344-6900 (www.chesco.org/ccdcd)

Delaware County

610-891-5101 (www.caadc.org)

Montgomery County

610-277-6363 (www.cadcom.org)

Connect Point: Their friendly Housing Support Specialists conduct in-depth assessments of individuals and families throughout Chester County who are homeless or at risk for becoming homeless. They work with community agencies to identify the services they offer and then aid people in finding the most appropriate fit for their housing needs. It is Connect Point's goal to help clients identify resources so that they can avoid becoming homeless whenever possible. In instances where clients find themselves homeless, Connect Point seeks to connect individuals to resources that would support them in finding safe and stable housing. Assessments are conducted over the phone or in person, Monday through Sunday, from 9:00 AM to 5:00 P.M.
1-800-935-3181

Delaware County Housing Coalition: 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.
610-876-2521 (www.dcha1.org)

Dignity Housing: a Philadelphia based non-profit organization providing **housing** and supportive services to homeless families and individuals. For information about applying to become a **Dignity Housing** resident:
215-713-0960 (www.dignityhousing.org)

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: (www.aagp.com). There is a link on the site to a video about careers in the apartment industry. 610-664-1800

Fair Housing Council of Suburban Philadelphia: represents the Fair Housing Act. Offers advice regarding housing discrimination, legal rights with regard to rental housing. 267-419-8918 (www.fhcsp.com)

Family and Community Service of Delaware County: a non-profit, multi-service counseling agency. They provide counseling, supportive housing and group housing. Accepts medical assistance, most insurance plans, and has a sliding fee scale.
610-566-7540 (www.fcsdc.org)

Friends Association: shelter and homeless prevention programs for homeless or near-homeless families.

Chester County

610-431-3598 (www.friendsassoc.org)

Good Works: assists low-income homeowners living in substandard housing with their home repair needs. 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.

Chester County 610-383-6311 (www.goodworksinc.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.

Chester County 610-647-4940 (www.homeofthesparrow.org/)

Homeownership Preservation Foundation: provides a national foreclosure hotline and website. 888-995-HOPE (www.995hope.org)

Housing Authority: administers Section 8 housing and voucher programs.

Berks County	610-370-0822 (www.berksha.org/)
Bucks County	215-945-6110 (www.buckscounty.org)
Chester County	610-436-9200 (www.haccnet.org)
Montgomery County	610-275-5720 (www.montcoha.org)

Housing Partnership of Chester County: services include credit counseling, foreclosure assistance and housing rehabilitation program to help low to moderate income households correct code violations. 610-518-1522 (www.housingpartnershipcc.com/)

Interfaith Housing Development Corporation of Bucks County: their mission is to provide housing for sale or rent to low-income families and the homeless, and to assist them in becoming self-sufficient. 215-945-8630 (www.ihdcbc.org)

Interfaith Hospitality Network of the Main Line: a self-sufficiency program for homeless families with children and single women. They provide shelter, meals and social services through their partnership with area congregations.

Montgomery County 610-277-0977 (www.IHNcares.org)

Keystone Opportunity Center: serve the housing needs of low-income households in the greater Indian Valley area.

Montgomery County 215-723-5430 (www.keystoneopportunity.org)

Making Home Affordable: an official program of the Departments of Treasury & Housing and Urban Development. 888-995-4673 (www.makinghomeaffordable.gov)

Neighborhood Housing Services of Greater Berks, Inc.: facilitate and provide affordable housing programs and initiatives, especially for low to moderate-income families in Berks County. 610-372-8433 (www.nhsgreaterberks.org/)

Office of Housing & Community Development: Manages HOME program and other programs to support affordable housing.

Berks County	610-655-6211 (http://www.readingpa.gov/community_development.asp)
Bucks County	215-345-3840 (http://buckscounty.org/government/CommunityServices/HousingAndCommunityDevelopment/HousingPrograms)
Chester County	610-344-6263 (http://www.chesco.org/277/Housing)
Delaware County	610-891-5425 (http://www.co.delaware.pa.us/hcd/index.html) (https://www.shelterlistings.org/county/pa-delaware-county.html)
Montgomery County	610-278-3540 (https://www.montcopa.org/395/Housing-Community-Development)

Open Hearth, Inc.: 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 Western Montgomery County, with a focus on Spring City and Phoenixville in Chester County, Pottstown and Royersford in Montgomery County, and the immediate surrounding areas. 610-792-9282 (<http://openhearthinc.org/>)

Opportunity House: has a Homeless Prevention Rapid Rehousing Program providing rental and utility assistance for people who are homeless or about to be homeless. Berks County (Reading) 610-374-4696 (www.opphouse.org/)

PA Housing Search: a free service to list and find affordable homes and apartments in Pennsylvania. 877-428-8844 (www.pahousingsearch.com)

Patrician Society: provides help for elderly on fixed incomes, homeless persons, parents on public assistance, residents of boarding homes, recently unemployed and underemployed family breadwinners in the greater Norristown area. Food cupboard, assistance for qualified families with funding for housing, utilities and medical aid. 610-272-6316 (www.patriciansociety.org)

Phoenixville Area Community Services: connecting those in need in the Phoenixville area with community resources and emergency services. Advocacy, food, rental assistance, fuel assistance, utility assistance. 610-933-5861 (www.pacsphx.org)

Safe Harbor of Greater West Chester: Provides food, shelter and encouragement to the homeless, both men and women.

Chester County 610-692-6550 (www.safeharborofgwc.org)

Salvation Army: provides utility and rental assistance, food cupboard, shelter, emergency Rx program, as well as spiritual and life skills counseling.

Berks County	610-373-5208 (Reading)
Chester County	610-696-8746 (West Chester)
	610-384-2954 (Coatesville)
	610-383-0868 (uncovered areas)
Delaware County	610-874-0423 (Chester)
	610-583-3720 (Darby)
Montgomery County	610-275-4183 (Norristown)
	610-326-1621 (Pottstown)
Philadelphia	215-787-2800

Shared Housing Program: administered by Home of the Sparrow, helps match homeowners who need to cut expenses with low-income 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. Criminal background checks and child abuse clearances (if applicable) are required.

Chester County 610-647-5256 (<http://homeofthesparrow.org/services>)

U.S. Department of Housing and Urban Development (HUD): 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. Regional office: 215-656-0500 (<http://www.hud.gov/>)

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

FOOD RESOURCES

Each county has a large network of food pantries and meal service sites. The following websites provide information regarding eligibility requirements as well as a list of locations with hours and areas served.

Chester County Food Bank: (www.chestercountyfoodbank.org)

Community Action Development Commision: (Montgomery) (www.cadcom.org)

Greater Berks Food Bank: (Berks and Western Montgomery) 610-926-5802
(www.berksfoodbank.org)

Bucks County Opportunity Council: (www.bcoc.org)

Additional Food Services

2-1-1: United Way service that connects people to community resources, providing information on a broad range of services, including food pantries, emergency shelters, transportation, health clinics, rent or utility assistance, legal help. Dial 2-1-1.

Berks County

Hours: Monday through Friday, 7:00 AM – 6:30 PM

(<http://www.uwberks.org/wwwpub/default.aspx?pageid=1142>)

Bucks, Chester, Delaware, Montgomery and Philadelphia Counties

Hours: 7 days/week, 8:00 AM – 8:00 PM

(www.211sepa.org)

Boyertown Area Multi Service Inc.: food pantry, energy assistance, rent assistance, senior center, case management, transportation to medical appointments for residents of Boyertown School District; Amity, Oley, Pike, District and Hereford Townships. Must meet income guidelines for certain programs. 610-367-6957 (www.boyertownareamulti-service.org/)

Cluster Outreach Center: serves those in need in the Greater Pottstown Area with job placement assistance, one-on-one life skills counseling, emergency services consisting of a food cupboard, soup kitchen, clothing and household items and furniture. Also offer rental assistance, senior housing repair projects and home visits. 610-970-5995 (www.pottstowncluster.org)

Coalition Against Hunger: food stamp application, emergency food, food bank and pantry information, nutritional education. Bucks County, Chester County and Philadelphia. Food Stamp Hotline: 215-430-0556 (www.hungercoalition.org)

Colonial Neighborhood Council: provides short-term emergency aid, holiday help, schoolbags, fuel, food (including Food Cupboard and Thrift Shop) to youth, elderly, unemployed and underemployed in Conshohocken, West Conshohocken, Plymouth Meeting, Whitmarsh, Lafayette Hill, Bridgeport, King of Prussia, Swedeland, Swedesburg and Gulph Mills.

610-828-6595 (www.colonialneighborhoodcouncil.com)

Community Action Agencies: assist families and individuals to move toward economic self-sufficiency. Programs include professional case management services; employment and life skills training; social services; creation of affordable housing; utility, emergency shelter and food assistance.

Berks County	610-376-6571 (www.bcapberks.org)
Bucks County	215-345-8175 (www.bcoc.org)
Chester County	610-344-6772 (www.chesco.org/ccdcd)
Delaware County	610-891-5101 (www.caadc.org)
Montgomery County	610-277-6363 (www.cadcom.org)

Friend, Inc. Community Services: information and referral, support groups, employment assistance, case management, food pantry, emergency assistance, budget counseling for residents of Fleetwood, Kutztown, Tipton or Albany, Greenwich, Longswamp, Maiden creek, Maxatawny, Richmond, Rockland and Ruscombmanor Townships (Berks County). 610-683-7790 (www.friendinc.org)

Hunger Hotline: referral, Harrisburg: (866) 3 HUNGRY (866-348-6479)

Kennett Area Community Service: offer food cupboard and emergency assistance to those in need in the Kennett, Unionville/Chadds Ford and Avon Grove School districts. 610-925-3556 (www.kacsonline.net)

Manna on Main Street: food cupboard available to eligible residents of North Penn School District (excluding Hatfield and North Wales). Soup kitchen – open to all. Case management, referrals. 215-855-5454 (www.mannaonmain.org)

Parkesburg Churches Community Outreach: provides multi-faceted social assistance and referrals to individuals and families in the Octorara Area School District, including food, clothing, furniture, utilities. (www.parkesburgchurchescommunityoutreach.org)

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: 800-319-3663 or check their website to search for agencies: (<https://www.philabundance.org/resources/find-food-near-you/>)

Phoenixville Area Community Services: connecting those in need in the Phoenixville area with community resources and emergency services. Advocacy, food, rental assistance, fuel assistance, utility assistance.

610-933-1105 (www.pacsphx.org)

Salvation Army: provides utility and rental assistance, food cupboard, shelter, emergency Rx program, as well as spiritual and life skills counseling.

Berks County	610-373-5208 (Reading)
Chester County	610-696-8746 (West Chester)
	610-384-2954 (Coatesville)
	610-383-0868 (uncovered areas)
Delaware County	610-874-0423 (Chester)
	610-583-3720 (Darby)
Montgomery County	610-275-4183 (Norristown)
	610-326-1621 (Pottstown)
Philadelphia	215-787-2800

SHARE Program: \$20 plus two hours of community service (at the SHARE Program or in your own community) in exchange for food items at month's end worth two to three times more. Serves PA, DE, NJ, metro NY, and MD eastern shore. 215-223-2220

The Open Link: food cupboard, case management, counseling, education and employment programs, financial assistance, volunteer transportation to medical appointments for residents of the Upper Perkiomen Valley. Must meet income guidelines for certain programs. 215-679-4112 (www.theopenlink.org)

Women, Infants and Children's Program (WIC): This program is for pregnant moms, infants and children under 5. Provides free healthy foods, nutrition education, health referrals and breastfeeding support. 800-942-9467 or (<http://www.fns.usda.gov/wic/>)

Berks County	610-367-6957 (Boyertown) 610-939-8353 or 610-373-5545 (Reading) 610-775-4210 (Shillington)
Bucks County	215-244-2674 (Bensalem) 215-345-3494 (Doylestown) 215-529-7000 (Quakertown)
Chester County	610-344-6240 (West Chester) 610-383-3824 (Coatesville) 610-268-5153 (Avondale)
Delaware County	610-497-7668 or 610-497-7660 (Chester) 610-328-7930 (Springfield) 610-713-5800 (Upper Darby)
Montgomery County	215-887-8006 (Abington) 215-368-9826 (Lansdale) 610-272-4042 (Norristown) 610-323-8160 (Pottstown)

CLOTHING

Borrow and Lend: One 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 clothing to someone who is in need of interview attire.

Cluster Outreach Center: serves those in need in the Greater Pottstown Area with job placement assistance, one-on-one life skills counseling, emergency services consisting of a food cupboard, soup kitchen, clothing and household items and furniture. Also offer rental assistance, senior housing repair projects and home visits. 610-970-5995 (www.pottstowncluster.org)

Consignment/Thrift Shops: Every County has them. They have great clothes (some brand new!) at great prices. They are a really good source for suits and overcoats for men. Go to (<http://yellowpages.superpages.com/yp.basic.jsp>). Type in a search for "consignment shops" or "thrift shops" with a zip code or town. Or check your local yellow pages for the number of a shop near you.

MENZFIT Philadelphia: Offers business clothing and career development services for men. 215-922-1614 (www.menzfit.org)

The Career Wardrobe: 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. Serves women in Bucks, Chester, Delaware, Montgomery and Philadelphia Counties. Referral from a County Assistance Office or CareerLink is required. 215-568-6693 (www.careerwardrobe.org)

Wings for Success: A non-profit service that provides low-income women entering the workforce with career clothing, scrubs, life skills workshops and a mentoring program. No fee but referral required from a social service agency.

Chester County

610-644-6323 (www.wingsforsuccess.org)

MISCELLANEOUS RESOURCES

Appliance Repairs

RepairClinic.Com: 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. Shop online or use their toll-free 800 number. No-hassle returns.

800-269-2609 (www.RepairClinic.com)

Automobile Maintenance and Emergency Services

Many experts say that it's a waste of money to have the oil changed in your car every 3,000 miles. They say it should be done every 7,500 miles.

AAA: 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 peace of mind and some back-up, consider joining AAA. The membership cost is reasonable and includes towing, emergency lock and key service, jump-start, flat tire service, stuck vehicle service, delivery of fuel, travel accident expense reimbursement, legal defense reimbursement, crime prevention reward, maps and discounts for a number of retail establishments, movie theaters, amusement parks, etc. (www.aaa.com)

AutoMD.com: repair how-to guides, recall information, provide information as to what repairs should cost. (www.automd.com)

DriverSide.com: recall information, diagnosis, coupons, auto repair cost advice. (www.driverside.com)

Jump Start Program: a program of Open Hearth, Inc. serving Chester County and Western Montgomery County, with a focus on Spring City and Phoenixville in Chester County, Pottstown and Royersford in Montgomery County and the immediate surrounding areas. Accepts the donation of reliable vehicles, providing tax deductible receipts to the donors, and transfers the inspected and/or repaired auto to an income eligible family or individual that needs transportation for employment or medical care.

610-792-9282 (<http://openhearthinc.org/>)

RepairPal.com: learn the fair price for car repairs (www.repairpal.com)

Bargain and Discount Sources

Get the most bang for your buck by using every available money-saving opportunity. New ones become available all the time, so keep a watch out for them. Magazines and newspapers are also full of articles about saving money.

American Association of Retired Persons (AARP): When you turn 50 you will begin to receive mailings inviting you to become an AARP member. Anyone 50 years and over may join. There are many discounts and benefits, including career and job-search advice for those over 50. (www.aarp.org)

BradsDeals.com: deals and coupons (www.braddeals.com)

Couponmom.com: coupons (www.couponmom.com)

DealNews.com: daily deals and coupons (www.dealnews.com)

DealoftheDay.com: Look for coupons, free shipping orders, and more here. For something specific, select “Forums” on the main page then post your request. (www.dealoftheday.com/)

DLA Disposition Services: disposes of excess property received from the military services. If the property is no longer needed by the government, disaster relief or for humanitarian assistance and is safe and appropriate for the general public, it is sold via auction.

For more information (www.dla.mil/DispositionServices.aspx)

To see items being sold (www.govliquidation.com)

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

Savings.com: source for coupons and discounts (www.savings.com)

SavingsAngel.com: matches great coupons with available great deals. (www.savingsangel.com)

TheGroceryGame.com: coupons (www.thegrocerygame.com)

Business Forms

Entrepreneur.com: This site has 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 (e.g., a noncompete agreement) or might want to read them over just to see what takes place. (www.entrepreneur.com/formnet)

Pet Care

Check out some of the larger pet stores. They often run clinics to immunize pets very inexpensively. Other organizations offer low-cost veterinary care. Contact them for more information, location or to schedule an appointment.

Bucks County SPCA: 215-794-7425 (www.bcspca.org)

Chester County SPCA: 610-692-6113 (www.ccspca.org)

City Kitties: (www.citykitties.org)

Delaware County SPCA: 610-566-1370 (www.delcospca.org)

Humane Society of Berks County: 610-921-2348
(www.humanepa.org/partners/humane-society-of-berks-county/)

Montgomery County SPCA: 610-825-0111 (www.montgomerycountyspca.org)

No Nonsense Neutering in Allentown, PA: 866-820-2510 (www.nnnlv.org)

Phila. Animal Welfare Society (PAWS): 215-298-9680 (www.phillypaws.org)

The Spayed Club of Sharon Hill: 484-540-8436 (www.thespayedclubclinic.org)

Tree Tops Animal Rescue: 484-727-7456 (www.treetopsrescue.org)

Some organizations and foundations assist low-income pet owners with paying emergency veterinary bills. Note that assistance is determined by current level of donations, so funding may not always be available.

Brown Dog Foundation: (www.browndogfoundation.org)

Canine Cancer Awareness: (www.caninecancerawareness.org)

Cats in Crisis: (www.catsincrisis.org)

Diabetic Pets Fund: (www.petdiabetes.net)

Feline Veterinary Emergency Assistance Program: (www.fveap.org)

Phila. Animal Welfare Society (PAWS): 215-298-9680 (www.phillypaws.org)

The Mosby Fund: (www.themosbyfoundation.org)

The Pet Fund: 916-443-6007 (www.thepetfund.com)

Some organizations assist those who receive some type of Public Assistance such as Food Stamps, Welfare or Social Security with pet food and supplies.

Animal House Project (Home of the Chester County Pet Food Pantry): located in Pottstown, serves Berks, Chester and Montgomery Counties.
484-558-0467 (www.animalhouseproject.org)

Henry's Cupboard SPCA: 1st and 3rd Saturday each month, from 9 AM to noon. Must send an application from their website first. West Chester (www.bvspca.org)

Pet Food Stamps: (www.petfoodstamps.org)

SOMETHING TO ENJOY!!!

Art-Reach.org: a non-profit that gathers together tickets to all manner of art events; movies, plays, concerts, etc. They make them available for a tiny payment, sometimes just \$1.00! Joseph's People is going to be working with them to make these available to our members. Check them out and let us know if you find some event you would like to attend. Here are just a few of the places that work with them: Bryn Mawr Film Institute, Ambler Theater, Philadelphia Orchestra, Keswick Theatre, People's Light & Theatre Company, etc. (<https://www.art-reach.org/>)

JOB HUNTING RESOURCES

The most important resources at your disposal are personal contacts

The best jobs are the ones you are introduced to through a personal connection. Network! Network! Network! Neighbors, friends, relatives, people you have worked with, people at church, people at school, parents of your children's friends, your brother's and sister's friends. 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 compromises your network. 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. it can be a spreadsheet on your computer or use 3x5 index cards. Gather the names, addresses, phone numbers, cell numbers and fax numbers of everyone that you know. Work through your entire network. Every time you talk to someone, try and get one more name to add to your network.

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.

Avoid job-hunt scams. Ignore e-mails or letters from phony government agencies offering jobs associated with the federal stimulus plan. Do not accept an invitation via e-mail to travel to a distant city for an interview that offers discounted travel through their corporate office. When posting your resume online or sending it via e-mail, do not include personal information such as your address.

CareerLink: once you have signed up for unemployment benefits (and even if you do not qualify for them), contact Pennsylvania Career Link. There are regional offices that function as Job Centers (unemployment offices) and Job Service offices. There is a Career Link in every County. Their services vary by County. Generally, they provide job order matching, referral to available job openings, resume and cover letter assistance, electronic self-directed job search, job search and interview tips and techniques, information on and referral to local training opportunities and information on State and Federal Civil Service opportunities. (www.pacareerlink.state.pa.us)

Berks County	610-988-1300
Bucks County	215-781-1073
Chester County	610-384-9393
Delaware County	610-447-3350 (Chester) 610-723-1220 (Media)
Montgomery County	610-270-3407

Cluster Outreach Center: serves those in need in the Greater Pottstown Area with job placement assistance, one-on-one life skills counseling, emergency services consisting of a food cupboard, soup kitchen, clothing and household items and furniture. Also offer rental assistance, senior housing repair projects and home visits. 610-970-5995 (www.pottstowncluster.org)

Coming of Age: an organization and website devoted to people 50+. Identifies employment and volunteer opportunities, places to learn new things, explore your future and get involved in your community. www.comingofage.org

Digital Apps: if you have a smartphone or tablet, these mobile apps allow you to conduct your job search anytime, anywhere.

OpenVue allows you to apply for positions by answering a set of interview questions via the camera on your smartphone or tablet (available on iPhone, iPad, iPod Touch and Android devices).

Jobs by CareerBuilder can automatically locate the city you're in and find local jobs using a keyword search (available on iPhone and Android devices).

Branchout is an online professional network that helps you leverage your Facebook friends to find jobs and connect with professional contacts (available on iPhone, iPad and Android devices).

Pocket Resume allows you to create and update a professional resume right from your device (available on iPhone, iPad, Blackberry and Android devices).

LunchMeet helps to schedule face-to-face networking opportunities at any place and time (available on iPhone and iPad).

E-mail Newsletters

HarveyCareers: career news and trends published monthly by Beverly Harvey Resume and Career Services for 6-figure executives.

(<http://www.harveycareers.com/subscribe>)

Potomac Tech Wire: a free daily e-mail service summarizing the business of technology in the Washington, DC area. (www.potomactechwire.com)

Hire One: Joseph's People helped found Hire One. The organization, through The Chester County Economic Development Council, the Chester County Workforce Investment Board, PA CareerLink and numerous other committed organizations has established a task force to develop key strategies for successfully connecting job seekers to hiring employers by effectively leveraging available resources. Check out the participating employers (<http://www.hireoneecc.com/>). Many companies are listed. Each has links to their hiring information. An excellent source for potential employment!

Immigration and Employment: If you are not a US citizen, and you want to work in the United States, you need to document your eligibility. In general, this means proving that you are a lawfully admitted permanent resident, or an alien in possession of valid, current work authorization. The Form I-9, Employment Eligibility Verification form explains the required documentation fairly well: <http://www.uscis.gov/files/form/i-9.pdf>

There are many companies and services that say they will help you fill out the forms. However, they may seek hundreds of dollars to process paperwork that can be done on-line with immigration officials. You may not need to pay for filling out forms. If you go to the government web site, you can fill out the paperwork yourself, or have someone in a church or a helpful organization help you. Except for the actual fees, there is no charge for filling out the forms.

United States Citizenship and Immigration Services is the only authorized provider of documentation of work authorization to foreign nationals. It can take sixty (60) to ninety (90) days to receive a replacement Alien Registration Card or Employment Authorization Document. If the document in your possession has expired or become invalid, it is best to apply for replacement documentation well before the time that you may be required to fill out the I-9 employment verification for an employer. USCIS' website is: <http://www.uscis.gov/portal/site/uscis>

Interview Training and Practice: 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 that you're doing it right may be just what you need. Practice with volunteers and other job seekers.

JEVS Human Services: provides career counseling to the general public on a fee for service (sliding scale) basis. The fee for JP members is a maximum of \$25.00 (it may be lower if the client's financial situation warrants it). There is a lesser fee for the second visit, if one is appropriate. If an individual makes two visits, they are then eligible to meet with the job developer. His role is to identify opportunities in the community that might be a good match for our clients. JEVS is NOT an employment agency, so they cannot guarantee that they will find anyone a job. However, that is what they try to do. The computer class is currently a 12-week class, run once a week. The charge is \$5.00 a session for a total investment of \$60.00. To enter the class, the client must take an assessment called Prove-It and obtain a score within a range that has been pre-set. In other words, it is not for someone who is at a very basic level; nor is it for someone who is quite proficient. Most of the people who go to the class are in the 45+ age range. For specific information about JEVS' counseling services, call Bob at 215-854-1885. For general information about the counseling services, information about the computer class, and to schedule an appointment please contact Wendy at 215-854-1874. JP members should identify themselves as such in either case. JEVS is located at 1845 Walnut Street (7th floor). The building is directly opposite Rittenhouse Square and can be accessed either by car (there is an attached garage and people will receive a ticket at our front desk that will get them a discounted \$9.00 rate) or by mass transit (Suburban Station is an easy 3 block/10 minute walk). They do have a few special programs for Jewish clients that are free for those with a significant financial need. There is also a Resource Coordinator on staff who is able to work with clients on issues ranging from entitlement eligibility to where to find a local food bank. Her service is free, but you must be a client first. (Contact Robert.rosania@jevs.org and remember to tell him that you are from Joseph's People.) (www.jevshumanservices.org)

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.

JobGateway: The Pennsylvania Department of Labor & Industry website created to better connect people looking for work and local employers."
(www.jobgateway.pa.gov)

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)

Keystone Works: Recently unemployed Pennsylvanians on state-funded UC (the first 26 weeks) are able to get on-the-job training while continuing to receive UC benefits. The training is in high-priority occupations leading to career-focused employment. Training is Department of Labor & Industry-certified and delivered on site and on the job by businesses with openings to fill. To enroll, call or visit your local PA CareerLink® office. For more information:

(www.portal.state.pa.us/portal/server.pt?open=18&objID=1293821&mode=2)

National Association of Working Women: The largest member organization of working women. Their job survival helpline 800-522-0925 has trained counselors available to speak with you. (www.9to5.org)

On-line Job Search Resources: There are some excellent on-line resources for job seekers. Two of our favorites are:

(www.jobhuntersbible.com) - the official website for the book "*What Color is Your Parachute?*" by Richard Nelson Bolles, one of the most recognized job hunting experts

(www.rileyguide.com) - an internet career guide by Margaret Riley Dikel, an expert on internet job hunting

Print Resources: Consider checking classified ads in local newspapers in the towns or regions in which you'd like to work. Many trade journals and industry specialty magazines advertise jobs and have information on associations and groups that you can attend. Many of these publications may be available at your local public library.

Magazine City for a list of trade and professional journals

(www.magazinecity.com/trade---professional-journals.html)

Newspapers across the US (<http://newslink.org/>)

PA Town Newspapers (<http://www.usnpl.com/panews.php>)

Professional Outplacement Assistance Center (POAC): a service of the Maryland Job Service. Provides assistance to individuals who are in the professional, technical and managerial occupations. (www.dllr.state.md.us.poac)

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). 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. Do not just list your responsibilities and duties.

RezScore: free web application that reads, analyzes and grades resumes instantly. (www.rezscore.com)

The Partnership Transportation Management Association: a Montgomery County organization. Their Try Transit program reimburses a one-time roundtrip fare on SEPTA or Pottstown Area Rapid Transit. It is great to broaden your search area and to travel to a one-day career fair. 215-699-2733

(www.ptma-mc.org)

Word Cloud Software: software program to assist in determining key words in a job description that you can incorporate into your resume and cover letter.

(www.wordle.net)

(www.worditout.com/word-cloud/make-a-new-one)

NETWORKING

Between 70-85% of jobs are still found through networking. 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.

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) or inexpensively at your local Office Max or Staples. Hand them out to everyone with whom you come in contact. They should be simple and just include your name, address, phone number, cell phone number, fax, if you have it, and very importantly, your 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.

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.

If you have lost touch with old friends, former classmates and co-workers, you may be able to locate them through one of the on-line search databases for people and/or their phone numbers.

(www.anywho.com)

(www.classmates.com)

(www.whitepages.com)

(www.whiterpages.com/)

(<http://www.whowhere.com/>)

On-line Networking Groups

It is crucial to have an on-line presence. Look for groups on these sites that share your interests and career and join in their on-line discussions and receive job leads.

Big Tent: enables Joseph's People members to connect and receive job leads and information. Once you have attended a meeting, you will receive an invitation to join.

On-line networking sites geared towards business:

(www.candidateschair.com) – tools and advice by a candidate for candidates.

(www.ecademy.com)

(www.financialexecutives.org)

(www.linkedin.com) – When you send someone an invitation to connect via LinkedIn, tell the person where and under what circumstances you met. Otherwise, your request may go unanswered.

(www.Netshare.com) – subscription based. For executives.

(www.plaxo.com)

(www.ryze.com)

(<http://www.theworkbuzz.com/>)

On-line social networking sites: These sites give you a way to connect with friends and colleagues. Many companies are now recruiting candidates on these sites, so 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, because they just might!

(www.facebook.com)

(www.myspace.com)

(www.twitter.com)

Professional Associations and Organizations

Alumni Associations: If you graduated from a college or high school, join the alumni club. Usually it is very inexpensive and provides instant access to people with whom you have something in common. Most provide a directory telling you the name, address, phone, work address, etc. of their members. Call up old buddies and friends. Don't be embarrassed. You may find that they are also out of work. If they live nearby and attend networking meetings, attend with them. Every person you knew in school is another person with whom to network.

The College Placement Office of many public colleges or universities 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. Networking with fellow alumni is ideal! There may be excellent contacts and help available from your alma mater.

- ✓ Career Development Office - Find out what resources they offer.
- ✓ Libraries have many 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.

Professional Associations: keep your membership in your professional associations current and attend area events and workshops. These meetings are a great way to connect and stay abreast of issues in your field. Another great way to make connections is to volunteer on a committee of your professional association.

ON-LINE JOB BOARDS

Getting jobs on-line is **not** the best way to get hired. For example, Career Builder and Monster work for only 2-3% percent of the people who try them! Niche and specialty job boards do a little better, with a 10-15% success rate. One of the reasons the success rate so low is that it's easy to post **resumes** on line. 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. 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.

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!!!!

Government Jobs

County Government Jobs:

Berks County	610-478-6118 (http://www.co.berks.pa.us/Dept/HR/Pages/default.aspx)
Bucks County	215-348-6546 (http://www.buckscounty.org/government/administration/HumanResources/JobRequisitions)
Chester County	610-344-6280 (http://www.chesco.org/231/Job-Opportunities)
Delaware County	610-891-4852 (http://www.co.delaware.pa.us) Job Opportunities are only listed on the first floor of the government building.
Montgomery County	610-278-3052 (http://humanres.montcopa.org/humanres/site/default.asp)

Federal Government Jobs

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 good.

“The Book of US Government Jobs” is one of the most useful books on the subject. It may be available in your local library or can be purchased on-line.

(www.federaljobs.net)

(www.federaljobs.net) – Federal Jobs Net (Career Center) lists government jobs, federal jobs, civil service jobs, postal service jobs

(www.usajobs.gov/) – the Federal Government’s official employment job site

State Government Jobs

Commonwealth Workforce Development System/CareerLink (cwds) part of a federal network that provides access to Pennsylvania jobs, resources and training.

PA State Civil Service Commission 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. (www.scsc.state.pa.us)

Job Aggregator Websites

These sites save you time because they “aggregate” job listings from many sources.

(www.indeed.com)

(www.jobungo.com)

(www.realmatch.com)

(www.simplyhired.com) – allows users to connect to LinkedIn to show connections at companies returned in search results.

Niche Job Sites

www.acc.com	Corporate in-house counsel positions
www.agcareers.com	Agriculture, Food, Biotechnology-related
www.biospace.com	Life Sciences: Pharma, bio tech, clinical research
www.careerbank.com	Banking, finance, accounting
www.careerjournal.com	Wall Street Journal
www.craigslist.org	Small organizations and non-profit
www.dice.com	IT positions, tech jobs
www.efinancialcareers.com	Global financial services career website
www.harrisburg.jobing.com	Harrisburg/Central PA jobs
www.healthcarejobs.org	Medical, Healthcare, Hospital, Nursing
www.jobing.com	Regional job boards
www.jobs.bio.org	Biotechnology industry
www.jobthread.com	Publishing, blogs, print
www.latpro.com	Spanish, bilingual and Hispanic professionals
www.nationjob.com	Community based positions
www.nexxt.com	Recruitment media company that recruits like a marketer to grow careers and connect top talent
www.seniorjobbank.com	Baby boomer and senior job seekers
www.sixfigure-jobs.com	\$100K+ positions
www.snagajob.com	Hourly jobs
www.sologig.com	Contract positions for IT and engineering professionals
www.techrepublic.com	IT professionals
www.theladders.com	\$100K+ positions for career-driven professionals; provides tools and services to advance a career
www.usajobs.gov	US Government Jobs
www.vault.com	MBA's, high potential careers and career building
www.vetjobs.com	For Military, National Guard and Reserve Vets
www.workinretail.com	Retail

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, 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. Non-profit websites:

(www.commongoodcareers.org) - non-profit search firm
(www.craigslist.org) - used by many non-profit and smaller organizations because it is free to post jobs there
(www.idealists.org) – jobs and volunteer opportunities for people who want to do good
(www.nonprofitcareer.com) – non-profit for business and economic world sector
(www.nonprofitjobs.org)
(www.nonprofit-jobs.org) – non-profit sector for government, education and health sector
(www.workforgood.org) – job board for non-profit purpose-driven organizations

Colleges or Universities – thinking about a career in a hire education setting?

(<http://www.higheredjobs.com/>) - provides jobs at colleges, including administrative positions
(<http://www.utexas.edu/world/univ/>) – provides a list of colleges in every state, including links to the colleges

Greater Philadelphia Cultural Alliance: This 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)

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. 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. (www.guidestar.org)

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

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)

Other

Job Chit Chat: introduces applicants to employers through use of resume writing tools, career coaching blogs, human resource newsletters, job posting classifieds and other recruiting technology. Provided to bot applicant and employer for free. (www.jobchitchat.com)

CONSIDERING A NEW CAREER?

If you are considering a new career in a new and unfamiliar industry, there are several resources that will assist with exploring careers that are a good match for you based on your interests, skills, knowledge and work values.

CareerOneStop: career exploration website sponsored by the Department of Labor (www.careeronestop.org)

Internships: Internships are no longer just for college students.

(www.idealists.org)

(www.internjobs.com)

(www.vocationvacations.com)

Occupational Outlook Handbook On-Line: Provides information on a wide variety of occupations, including salary levels, demand for the occupation, skills and training required. From the Bureau of Labor Statistics.

(<http://www.bls.gov/OCO/>)

O*Net Online: career exploration and job analysis sponsored by the Department of Labor (<http://online.onetcenter.org>)

Volunteer Work: One way that you can get experience in a new industry or field is by volunteering. Approach organizations that 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.

(www.volunteermatch.org)

(www.comingofage.org)

RESOURCES FOR RESEARCHING A PROSPECTIVE EMPLOYER/COMPANY

Company Specific Information

Chamber of Commerce: Every County has a Chamber of Commerce. Check them out to see who belongs and what information and networking opportunities they might provide. Good resource if searching for small, local companies.

(<http://www2chambers.com/ppennsylv2.htm>)

Company Websites

GlassDoor.com: provides an insiders view of companies, including reviews by the employees. (www.glassdoor.com)

Google Finance: not only can you find information on a specific company, but you can also discover the company's competitors. (www.google.com/finance)

GuideStar: contains IRS reports and information on non-profit companies. (www.guidestar.org/)

Hoovers: Dun and Bradstreet's website. It is not free, but public university libraries have access. (www.hoover.com)

Interfaith Center on Corporate Responsibility: raise public awareness of how companies conduct themselves worldwide. (www.iccr.org/)

LexisNexis Academic: provides public libraries access to business, legal and news information from credible sources.

LinkedIn: can research companies and identify people who currently work for them as well as those who previously worked for them. (www.linkedin.com)

Manta: provides free company profiles and company information. (www.manta.com)

Moody's: information on financial issues of companies. (www.moody's.com)

Securities & Exchange Commission: their EDGAR system records information for the SEC. One of the documents filed with them is the company annual report. If the company is public and traded, it is likely to be in the EDGAR system. (<http://www.sec.gov/edgar/searchedgar/companysearch.html>)

US Bureau of Labor Statistics: information about trends and issues relating to companies. (www.bls.gov)

ValueLine.com: independent review of companies by their stock issues. (www.valueline.com)

General Sources of Information

Central Penn Business Journal: weekly paper with business news for Central Pennsylvania (www.centralpennbusiness.com)

CNN: search for information on fastest growing industries, most profitable industries, Fortune 500 Companies and CEOs, fastest growing companies, most profitable companies, biggest companies, top performing companies, etc. (<http://money.cnn.com>)

Fast Company: written for, by and about the most progressive business leaders. (www.fastcompany.com)

Moody's: provides credit ratings and other analysis. (www.moodys.com)

PennLive.com: powered by The Patriot News, provides news and job postings on local companies in Central Pennsylvania. (www.pennlive.com)

Pittsburgh Business Times: Weekly paper providing in-depth news coverage on business in Greater Pittsburgh area. Exclusive business leads in Top 25 list, executive profiles and business leads sections. With subscription receive free Book of Lists when published as well as unlimited online access and opportunities to network with local business leaders at events hosted by the paper. (www.bizjournals.com/pittsburgh/)

Polson Enterprises: site provides an online, step-by-step process for researching industries and companies plus links to thousands of resources. (<http://www.virtualpet.com/industry/>)

Technical and Professional Membership Association Publications

The Economist Magazine: weekly publication. World news, politics, economics, business and finance. (www.economist.com)

The Philadelphia Business Journal: local business news and resources. 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. (www.bizjournals.com/philadelphia/)

Thomas Register: find manufacturers, distributors and service providers, from Actuators to Zirconium, and everything in between. (www.thomasnet.com)

Trade and Professional Journals

Wall Street Journal

See Appendix B for additional information on ***Direct & Focus Your Job Search: How to Research A Prospective Employer/Company.***

INTERESTED IN STARTING YOUR OWN BUSINESS?

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. 800-634-0245 (www.score.org)

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 are no longer collecting unemployment, you may still be able to access the course at a reasonable fee.

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: administered by the Small Business Association, assists small businesses with financial, marketing, production, organization, engineering and technical problems and feasibility studies. (<http://www.sba.gov/content/small-business-development-centers-sbdc>)

There are several programs that you might consider looking into based upon your status: woman, minority and veteran. Do a Google search to locate the current programs.

THE MOST VALUABLE THING YOU CAN DO: LEARN SOMETHING NEW

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.

AARP's WorkSearch Information Network: career exploration, job training and job search resources. Free services for job seekers who are 55 or older.

(www.aarpworksearch.org)

Adult Continuing Education Classes: almost all school districts offer courses for adults. These are excellent places to get computer courses and other courses in a variety of fields. Subjects may 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 to get more information.

Apprenticeships: Learning a skilled trade takes 4–5 years. For information, contact the Laborers' District Council of Eastern Pennsylvania. 800-478-0058

(www.laborerseastpa.org)

Berks County Career & Technology Center: Adult Day and Evening Courses, Apprenticeship Programs, CDL Training, Certification courses. 610-374-4073

(www.berkscareer.com)

CareerLink: Check with your local CareerLink office about services and courses that are available under the Workforce Investment Act.

(www.pacareerlink.state.pa.us)

- ✓ Basic Education GED if you need a high school diploma.
- ✓ Certified Nurses Aide Training - 8 week program
- ✓ Vets Employment and training services
- ✓ Training through County Economic and Workforce Development Organizations and Opportunities Industrialization Centers

Community Colleges: offer both credit and non-credit courses, Associate Degree programs, Certification programs and Continuing Education. Financial aid is available.

Keystone Education Yields Success (KEYS) is a grant-funded program through the PA Department of Public Welfare for those receiving Temporary Assistance for Needy Families (TANF). Contact your County's Department of Public Welfare or Community College for eligibility information.

Berks County	610-607-6224(Reading) (www.racc.edu)
Bucks County	215-685-4800 (Bristol) 215-968-8000 (Newtown) 215-258-7700 (Perkasie) (www.bucks.edu)
Chester County	484-237-6200 (Downingtown) 610-450-6500 (Exton) (www.dccc.edu)
Delaware County	610-359-5000 (Media) 610-957-5700 (Sharon Hill) (www.dccc.edu)
Montgomery County	215-641-6300 (Blue Bell); 610-718-1800 (Pottstown) (www.mc3.edu)
Philadelphia	215-751-8000 (http://ccp.edu/)

Coureera.com: an on-line course site. Many courses are free. Some offer no credit, but do issue a certificate. This is an excellent way to polish skills, keep up-to-date in your field and, most important, demonstrate to an employer that you are staying active even while looking for a position. (www.coureera.com)

Economic Development Council: workforce development and training. Chester County. 610-458-5700
(http://www.cceconomicdevelopment.com/service_workforce.html)

Experience Works: helps low-income seniors get the training they need to find good jobs in their local communities. 800-854-1578
(www.experienceworks.org)

Federal Student Aid: 800-433-3243 (www.fafsa.ed.gov)

Goodwill Keystone Area Senior Community Service Employment Program (SCSEP): Paid, on-the-job training and employment program for persons 55+. It is funded through the US Department of Labor. Locally, serves Bucks, Chester, Delaware and Montgomery Counties. 888-216-1501 (www.goodwill.org/SCSEP)

Microsoft Elevate America: free or low-cost training and resources for job seekers.
(www.microsoft.com/elevateamerica)

Microsoft Elevate America Veterans Initiative: helps prepare veterans and their spouses with skills and resources to transition into the civilian workforce. (www.microsoft.com/veterans)

Monster: offers free and low-cost online classes in office technologies, management skills, time management and creative applications. (www.monster.cyberu.com)

New Choices/New Options: program includes job skills and interest assessment, job readiness and training for individuals in transition, single parents and displaced homemakers.

Bucks County	610-861-5350 (sponsored by Northampton Community College for Upper Bucks adults)
Chester County	610-359-5232
Delaware County	610-359-5232 (offered at Delaware County Community College for both Chester and Delaware County residents)

Office of Aging: services include employment counseling and older worker programs. Contact your County office for age and income eligibility requirements.

Berks County	610-478-6500 (www.co.berks.pa.us/aging)
Bucks County	215-348-0510 or 267-880-5700 (www.buckscounty.org/government/departments/HumanServices/Aging/)
Chester County	610-344-6350 (http://www.chesco.org)
Delaware County	610-490-1300 (http://www.delcosa.org/)
Montgomery County	610-278-3601 (http://mcaas.montcopa.org/mcaas/site/default.asp)

PA Higher Education Assistance Agency (PHEAA): 800-692-7392
(www.pheaa.org)

Philadelphia Veterans Multiservices Educational Center: provide various training and job development programs for veterans.
(215) 923-VETS (www.pvmsec.org)

US Department of Labor Employment and Training Administration: a wealth of job search and training information and resources. (www.doleta.gov)

Career One Stop helps you determine training required for the career you are pursuing. (www.careeronestop.org)

Office of Apprenticeship (www.doleta.gov/oa)

Senior Community Service Employment Program (SCSEP) offers training and placement in part-time service jobs at public agencies and nonprofits. (www.doleta.gov/seniors)

Trade Adjustment Assistance provides workers in manufacturing, farming and production that have lost their jobs to overseas competition with extended, paid job training and other benefits. (www.doleta.gov/tradeact/program)

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.

Dress

Clothes should be neat, clean and dark or neutral-colored. Men should always wear a suit, white shirt and tie to an interview, even if they are a casual company. Women should dress the same, but pants suits may be fine. Consider where you are going to interview.

Jewelry should be very low key. Men should not wear dangling chains, big rings or earrings. Women should not wear dangling chains or earrings, big rings or noisy bracelets. Men and women, if you have a college school ring, wear it. Other than that, wear no identifying jewelry of any kind.

Do not wear any perfume, cologne or after-shave. No scents of any kind. Your interviewer may be allergic.

Shoes should be polished with no holes in the soles. Women, do not wear too high a heel. Break in new shoes ahead of time so that they are comfortable.

Hair

If your hair has gone gray, whatever your age, consider coloring it. Men, that includes your beard. Hair coloring is not just for movie stars any more. It's inexpensive, easy to do yourself, with products from your local drugstore. Erase years from your appearance.

Hair should be cut neatly. Don't do anything radical with hairstyle, beards or mustaches.

Other First Impression Tips

Let's be blunt: if you've put on a few pounds, start taking it off.

If you smoke you might as well quit. Most companies don't allow it any more. If your clothes smell of cigarette smoke, it can be 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. If you are a member, you can get free maps from AAA, or do a (www.mapquest.com) search.

What to Bring to an Interview

Leave your cell phone in the car!

Bring a briefcase or portfolio, but nothing else. Women, do not carry a handbag if you carry a briefcase or portfolio. Have pens and paper readily available.

If you wear glasses, make sure you bring them along and have them readily available.

Business cards

Several copies of your resume

All information you might need in order to complete an application.

Professional references – make sure that you have the correct titles, phone numbers and email addresses

Reference letters, if you have them

Examples of your work that may be pertinent to the position for which you are applying – e.g., screen shots of portals you may have developed or managed, copies of any technical documentation you have created (these may be proprietary, so don't leave them unless authorized by a former employer).

TEN CATASTROPHIC JOB HUNTING FLUBS STILL TRUE IN 2012!

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.

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.

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.

Don't Miss Typos - Thimk: Whut doez a covah leterr fild wid multippel misspelins sai abut yer attention too detailz, nut two manton yer genral cumpitance?

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.

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.

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.

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.

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.

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.

“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:

- ✓ Are the workers smiling and happy? Did they look and speak to you?
- ✓ Were you treated respectfully and welcomed?
- ✓ What is their corporate culture? Is it one you can live with?
- ✓ Are the offices or plant in good condition?
- ✓ Is their equipment up-to-date?
- ✓ Are they talking to you about your "future with the company?"
- ✓ Do you FEEL good about them?
- ✓ What's the history of the company? Check it out on the web. Ask around.
- ✓ 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.

EMPLOYMENT REFERENCES

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 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: A service that does reference checks for a fee. They will report back to you on bad references, as well as on positive ones, so you know who to highlight on your resume. (Other companies provide this service as well.) 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.

Specifically check the reference being provided by your manager or supervisor, so have those names available. 877-835-3551 (www.checkmyreference.com)

There are two kinds of “**Reference Slamming:**” **1) Intentional** - when a former employer discloses so much negative information about your employment that it would be impossible for you to get a new job. **2) Unintentional** - 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.

TEMPORARY, PART-TIME OR SEASONAL JOBS

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 during 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). Your Joseph's People network of members is a great resource of information on temp or part-time jobs.

Local Staffing Agencies: See Appendix A for a list of local staffing agencies and their specialties.

National Association of Personnel Services: The oldest and largest association of personnel staffing. Their web page lets you search for a staffing agency by State, Specialty and Name of Company.
(<http://www.naps360.org>)

NetTemps: Job Board for contract, temporary, part-time or full-time employment through a staffing agency. (www.net-temps.com)

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.

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.

***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.

Every attempt was made to assure the accuracy of the information contained in this Guide. However, a majority of the resources included rely on government funding or private donations. Therefore, the services and resources mentioned in this Guide may be terminated or put on hold at any given time if funding sources are eliminated or donations are down.

Jane Cocks, Editor, 2018 Blue Resource Guide

Appendix A

STAFFING AGENCIES

AC Lordi Search

West Chester, PA 19380

610-692-7077 or 0900

www.aclordi.com

Accounting, finance

Accountants International

Wayne, PA 19087

610-687-6107

www.accountantsinternational.com

Accounting, finance

Accountemps, A Robert Half Company

Wayne, PA 19087

484-254-9040

www.accountemps.com

Accounting, finance

Wyomissing, PA 19610

610-371-8101

www.accountemps.com

Accounting Now & SNI Financial

Philadelphia, PA 19103

215-599-9711

www.accountingnow.com

Accounting, finance

Accounting Principals

King of Prussia, PA 19406

610-337-4800

www.accountingprincipals.com

Accounting, finance

Adecco Financial Staffing

Philadelphia, PA 19103

215-568-7795

www.adeccousa.com

Accounting, finance, office

Adecco Staffing

Coatesville, PA 19320

610-857-8125

www.adeccousa.com

Dresher, PA

215-658-6365

www.adeccousa.com

Exton, PA 19341

610-524-7990

www.adeccousa.com

Horsham, PA 19044

215-441-8500

www.adeccousa.com

Langhorne, PA 19047

215-891-8463

www.adeccousa.com

Limerick, PA 19468

484-369-1511

www.adeccousa.com

Wyomissing, PA 19610

610-796-2490

www.adeccousa.com

Office, skilled and unskilled

Adecco Technical Staffing

Blue Bell, PA 19422

215-540-2700

www.adeccousa.com

Technical

Aerotek Professional Services

Wayne, PA 19087

800-964-1586

888-237-6835

610-232-5848

www.aerotek.com

Accounting, finance, aviation, architecture, administrative, automotive, clinical research, construction, energy/power, engineering, environmental, labor, manufacturing, mortgage, call center staffing and recruiting

All County Employment

Wyomissing, PA 19610

610-373-2212

www.allcountyemployment.com

From front-line and shop floor staff to administrative and professional positions

Aspire Business Consulting, Inc. Fort Washington, PA 19034 215-654-8050 www.aspire-1.com	Accounting, finance, technology
Berks & Beyond Employment Service Pottstown, PA 19464 484-945-0516 Wyomissing, PA 19610 610-376-9675 www.berksandbeyond.com	Industrial, clerical, technical, managerial
CareersUSA Locations throughout the area 888-CAREERS www.careersusa.com	Temp, temp-to-hire and direct hire.
Champion Personnel Reading, PA 19605 610-927-5221 www.championpersonnel.net	Industrial, manufacturing, warehouse, distribution, skilled trades, clerical, professional
Contemporary Staffing Solutions, Inc. Media, PA 19063 610-565-4300 Philadelphia, PA 215-568-5630 Plymouth Meeting, PA 610-832-2500 www.contemporarystaffing.com	Administrative/office support, information technology solutions. Permanent/executive placement focusing on finance and accounting recruitment in PA, NJ and Delaware
David Wayne Associates LLC Conshohocken, PA 17428 610-941-9292 www.david-wayne.com	Accounting, finance, CPA's, budget analysts
Esquire Solutions Exton, PA. 19341 610-524-9997 www.esquiresolutions.com	Litigation, IT support

Express Employment Professionals

Exton, PA 19341

484-875-2900

Office services, accounting, IT, engineering,
manufacturing, technical, sales/marketing,
HR, healthcare, scientific industry, industrial

Lansdale, PA 19446

215-489-4191

Trevose, PA 19053

215-322-8700

www.expresspros.com**Gage Personnel**

King of Prussia, PA 19406

610-768-8004

Clerical, professional, industrial, skilled
trades, hospitality

West Reading, PA 19611

610-376-1771

www.gagepersonnel.com**ICS Group Limited**

Exton, PA 19341

610-594-0600

www.theicsgroup.com

Office, customer service

InSource, Inc.

Wayne, PA 19087

610-592-0800

www.insourcenow.com

IT, accounting, finance

InSource, Inc.

King of Prussia, PA 19406

610-592-0816

www.insourcenow.com

IT

J & K Professional Services

Philadelphia, PA 19102

215-732-1111

www.jkprofessional.comSales, IT, Marketing, Customer Service,
Finance, Insurance, Engineering, Logistics,
Management, Legal, Administration,
Technical, Education, Government**Kane Partners**

Lansdale, PA 19446

215-699-5500 X301

www.kanepartners.netEngineering/Manufacturing,
IT/Software/Hardware

Kelly Services

King of Prussia, PA 19406

610-524-9509

www.kellyservices.com

Clerical, light industrial

Labor Ready Inc.

Bristol, PA 19007

215-826-9590

Norristown, PA 19401

610-277-4070

Reading, PA 19602

610-372-5575

Upland, PA 19013

610-874-5379

Willow Grove, PA 19090

215-657-8642

www.laborready.com

Construction, manufacturing, hospitality, events, restoration, auto services, logistics, warehousing, retail support, waste and recycling

Liberty Personnel Services Inc.

King of Prussia, PA 19406

610-941-6300

www.libertyjobs.com

Engineering, IT, pharmaceutical, manufacturing, scientific, administrative, accounting

Mack Employment

King of Prussia, PA 19406

610-592-9032

Sinking Spring, PA

610-670-2464

www.mackemployment.com

Hospitality

Office, industrial, hospitality, professional

Manpower

Frazer, PA 19355

610-240-8640

Sinking Spring, PA 19608

610-678-1701

www.manpowerjobs.com

Clerical, light industrial, finance, scientific, manufacturing, administrative, hospitality, IT, engineering, call center, customer support, construction

McCallion Staffing Specialists

Montgomeryville, PA. 18936

215-855-8000

www.mccalliongroup.comSales, customer service, administrative,
scientific, clinical, engineering**Monarch Staffing**

Malvern, PA 19355

610-640-4111

Springfield, PA 19064

610-604-0202

www.monarchstaffing.comAdministrative and office support, customer
service, sales and marketing representatives,
training and human resources personnel**OneSource Personnel**

Downingtown, PA 19335

610-518-9090

www.1sourcepersonnel.com

IT, sales, accounting, finance, technical

Patricia Schultz Enterprises

Exton, PA 19341

610-594-9444

www.patriciaschultz.com

Law, insurance, pharmacy, rehab services

People Share

Horsham, PA 19044

215-682-7300

Clerical, Light industrial, financial

Pottstown, PA

610-326-0700

Pyramid Staffing

Chester County

610-565-1819

www.pyramidhires.com

Clerical, light industrial

Quad 656

Wayne, PA 19087

610-687-6441

www.quadteam.com

Accounting, financial, HR, sales, IT

Randstad North America

Glen Mills, PA

610-558-0440

www.us.randstad.com

Industrial, office, professional

Randstad North America
Philadelphia, PA 19102
215-569-3737
www.us.randstad.com

Professional resources, office talent,
executive office

Randstad North America
Wayne, PA 19087
610-975-9240
www.us.randstad.com

Administration, sales

Relevante, Inc.
Media, PA 19063
610-832-0430
www.relevante.com

Accounting, finance, IT security specialist

The WorkforceExperts
King of Prussia, PA
610-491-9335
www.remx.com

Apparel and design-related industries

Robert Half
Wayne, PA 19087
484-254-9040
www.roberthalf.com

Accounting, finance, support staff

Schilling Professional Staffing, Inc.
Wallingford, PA 19086
610-874-1441
www.schillingprostaff.com

Professional level, interim and project, bank
staffing

The Carney Group
Blue Bell, PA. 19422
215-646-6200
www.carneyjobs.com

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

The Job Exchange Associates, Inc.
Limerick, PA 19468
610-454-9477
www.thejobexchange.com

Accounting, finance, marketing, IT,
administrative, customer support

The Preston Group
Fort Washington, PA. 19034
215-628-8001
www.theprestongroup.net

Accounting, finance

Unlimited Staffing Solutions, Inc.
West Chester, Collegeville and Glenside
866-937-8233
www.unistaff.com

Behavioral and home healthcare staffing –
direct care workers, home health aides,
therapeutic staff support, nurses, etc.

Yoh
Philadelphia, PA 19130
215-656-2650
www.yoh.com

Scientific, clinical, engineering

Yoh Talent Solutions (SAP)
Newtown Square, PA 19073
610-661-7067
www.yoh.com

Accounting, finance

DIRECT & FOCUS YOUR JOB SEARCH

HOW TO RESEARCH A PROSPECTIVE EMPLOYER/COMPANY

Research is an essential element of a job search and preparation leads to the overall effectiveness and efficiency of that work. There are hundreds of search methods and resources available. Which one works best depends on the objectives of the job seeker. For the person who is open to exploring new possibilities for a career transition, an initial research step will be to examine economic trends to understand what industries are growing. Growing industries provide more opportunities for jobs and generally more job security than sectors that are stagnant or in decline. After selecting an industry sector, create a list of existing organizations within your geographic area of choice. Then, conduct research through the internet or library for detailed information on specific companies of interest. Conducting research along industry sectors provides a base of knowledge applicable to many companies within that sector. That knowledge is essential and will give the job seeker confidence when speaking with a target company.

Researching both an industry and a target list of companies is critically important. Industry and company specific knowledge will benefit the job seeker in several ways:

1. It will help identify companies in the geographical area of interest
2. It will help identify, for consideration, potential jobs in new fields of endeavor
3. It will help identify companies in a growth mode
4. It will help prepare for an interview with a targeted company

The first goal is to identify an industry to target. Once determined, then research is needed to understand the trends, issues and future opportunities. Search for growth projections over a 1, 3 and 5 year period. For public companies, much of that information is available.

When you have identified an industry, create a list of target companies. Try to identify a minimum of 15 companies that have the size, geography and apparent working conditions you desire. Spend the time and energy on determining how to get a job in one of those companies. Everything you have learned about research and networking will help you be successful.

- You must be persistent and thorough to obtain information that includes key decision makers inside the company and company locations.
- Research posted opportunities and news and articles about the company and its future.

General Sources of information

- Wall Street Journal
- Moody's
- Fast Company
- The Economist Magazine is an expensive publication but probably the finest economic one in the world. It originates from UK. It is available in most public libraries.
- Trade and Professional Journals
- Technical and professional membership association publications

Company Specific Information

- Webpages – board members, directors, executives, affiliates and strategic partners, offices
- The Business Journal – Philadelphia Business Journal, Pennsylvania Southeast Business Journal, Southcentral PA Business Journal, Northeast PA Business Journal, etc.
- MANTA
- Hoovers
- LexisNexis
- LinkedIn may or may not be accurate
- Research on publicly traded entities is most detailed, current, and accurate.
- Research on privately held organizations tends to be least available and less current.

The Most In-Depth Resources

Note: If you are using a library, bring a stick disk so that you can download the information and take it home.

HOOVER'S – The Dunn & Bradstreet Company provides the most comprehensive information on all public companies. Their web site, www.hoovers.com is not free and can be very expensive. BUT, the public universities, like Penn State Great Valley and West Chester University have public access to Hoover's available through their internal [LexisNexis \(Academic\)](#) system. To utilize their system you must go to their library and use either public terminals or get a day pass. This is free. LexisNexis includes:

- Business: Includes company profiles, SEC filings, country economic risk reports, and accounting publications.
- Law: Federal and state cases and codes, tax law, patents, and international law.
- News: Includes major and regional newspapers, news networks, National Public Radio, Associated Press and news wires, news transcripts, and more. Note that date and full text coverage may be different from news publications from other sources, e.g., ProQuest.

EDGAR System -- Securities & Exchange Commission. This is the government system that records information for the SEC. One of the documents filed with them is the company annual report. Annual reports are full of really good information. They often provide statistics on company growth; projections of future expansions; names of corporate officers and sometimes department heads. If the company is a public one and traded, it is likely to be in the EDGAR system since they must register with the Federal Government. You can access this site from your home computer.

<http://www.sec.gov/edgar/searchedgar/companysearch.html>

Reference USA/

You can reach this system through your local library online from your computer or at the library. On the Chester County home page, for instance....

<http://www.ccls.org/>

Find a Resource

(Select) Our Resources

(Select) Business & Career Websites

(Select) Company Information

Under this heading you will find lots of great resources for investigating companies. One of the best is ReferenceUSA. (Select) Reference USA. Note: some browsers do not open all webpages and you may have to switch browsers when you encounter a problem. Enter your library card #. There is a prep section under Reference USA that will step you through how to research a company. You can research US & International companies and Executives by Title.

Also the Standard White Pages.

OTHER SOURCES

LinkedIn (<https://www.linkedin.com/uas/login>)

By now, you should have a LinkedIn profile and have joined this free service. In addition to networking to individuals, you can use this system to research companies and the people who now work for them, or have previously worked for them. This is a really good place to find individual people. Nobody knows more about a company than the people who work there or did work there in the past. When you send someone an invitation to connect via LinkedIn, tell the person where and under what circumstances you met. Otherwise, your request may go unanswered.

Google Finance: (<http://www.google.com/finance>)

You know Google knows a lot about things. It knows a lot about companies as well. Once you have found the company you are searching for, take a look at the top left hand side of the screen and find "Related Companies." This very helpful tool will show you the company competitors. That can provide you with a whole new list of potential employers in the field you have chosen. Some you perhaps never heard of before.

Phila. Business Journal: *Book of Lists*

There are lists of companies all over the area going back years. Good information on the local business community. This is a great resource, but it is very expensive on-line. The download is more than \$60.00. Your local library has this for use in the library. Just go and use it. There are *Books of Lists* from the Business Journal for all major cities in the US.

Chamber of Commerce: Every County has a Chamber of Commerce. Check them out to see who belongs and what information and networking opportunities they might provide. Here is the web page that lists all the various Chambers. (<http://www.2chambers.com/pennsylv2.htm>) Chambers of Commerce are an excellent place to look for a smaller, more Local company.

Interfaith Center on Corporate Responsibility: (<http://www.iccr.org/>) Begun in 1971 to raise public awareness of how companies conduct themselves worldwide. Well known and well respected. Looking for a company with this kind of commitment? This is an excellent place to start.

Some Websites

(www.glassdoor.com)	Provides an insiders view of companies. Includes reviews of companies by the employees.
(www.valueline.com)	Independent review of companies by their stock issues.
(www.bls.gov)	The US Government Department of Labor Bureau of Statistics. All kinds of information about trends and issues relating to companies.
(www.moodys.com)	More information on the financial issues of companies

Looking for a Non-Profit Position

Guide Star: This is the granddaddy of sites for all Non-profit companies. It contains all their IRS reports and other documents that provide you the kind of information you can find on for profit companies. (<http://www.guidestar.org/>)

PHONE INTERVIEWS

How to do them well

Be prepared for the phone interview.

Before it takes place, find actual interview questions for the company you are going to interview with, or at least in the same industry. An excellent source is (www.glassdoor.com) You can research interview questions by company, by industry, or by date. Knowing what to expect and being prepared beforehand is the key to acing the interview, phone or otherwise.

Prepare in writing.

Write down a few very short words that describe:

- ✓ What are your strengths?
- ✓ What are your weaknesses?
- ✓ Write down some brief words for projects you've worked on, both good and bad; these are your brain teasers so you remember examples.
- ✓ Write down some brief words to describe what you're doing right now, while you are unemployed

Be sure to thank the interviewer at the beginning and the end of the interview!

Silence...what do you do with it?

DO NOT fill silence with chatter. The interviewer may be writing something down or thinking about your answer. **WAIT.**

Logistics of a phone interview, good and bad:

DO's

- ✓ Speakerphone
- ✓ Quiet room
- ✓ Turn off your cell phone
- ✓ Have paper and a pen, write things down
- ✓ Come prepared with answers.
- ✓ Come prepared with questions
- ✓ Research the company and the position before the interview
- ✓ Follow-up afterwards with an email

DON'Ts

- ✓ Don't take the interview on your cell phone
- ✓ Don't be driving or distracted
- ✓ Don't squeeze it in between other stuff, give yourself time to log into the call

Body language

Smile! People can tell in your voice if you are nervous!

How to END the interview.

- ✓ Ask if there is anything they would like you to clarify.
- ✓ Thank them for their time.
- ✓ ASK them what to expect next, NICELY!
 - “Could you tell me what the next step is?”
 - “Can you give some idea of how long it will take for you to get back to me?”

INDEX

- | | |
|---|--|
| <p> 6figurejobs.com (p82)
 A Woman's Place (p25, 56)
 AAA (p69)
 AARP (p48, 70, 89)
 Acc.com (p82)
 Adult Care of Chester County (p48)
 Adult Continuing Education Classes (p89)
 Aetna HMO 15 (p36)
 Aetna HMO 20 (p36)
 Al-Anon/Alateen (p55)
 Alcoholics Anonymous (p55)
 Alumni Associations (p79)
 American Speech-Language-Hearing Association (p40)
 Angel Flight North-East (p41)
 Ann Silverman Community Health Clinic (p33, 44)
 Annualcreditreport.com (p19)
 Anywho.com (p77)
 Apprenticeships (p89)
 AutoMD.com (p69)
 BARTA (p41)
 BCHIP (p44)
 Benefits Checkup (p18, 42)
 Berks County Career & Technology Center (p90)
 Berks Talkline (p55)
 Berks Visiting Nurse Association (p44)
 Berks Women in Crisis (p56)
 Beyond.com (p83)
 Big Tent (p78)
 Biospace.com (p82)
 Borrow and lend (p68)
 Boyertown Area Multi Service Inc. (p28, 50, 60, 65)
 Boys' Town Hotline (p55)
 BradsDeals.com (p70)
 Bridge of Hope (p60)
 Brown Dog Foundation (p72)
 Bucks County Health Improvement Partnership Adult Health Clinic (p44)
 Bucks County Health Improvement Project (p33)
 Bucks County Housing Group (p60)
 Bucks County SPCA (p71) </p> | <p> Bucks County Transit (p41)
 Building Bridges (p50)
 Bureau of Labor Statistics (p84)
 Business cards (p77)
 Cancelled Debt (p22)
 Cancer Care (p40)
 Cancer Information Services (p40)
 Candidateschair.com (p78)
 Canine Cancer Awareness (p72)
 CAP (p29)
 Career Builder (p80)
 Careerbank.com (p82)
 Careerjournal.com (p82)
 CareerLink (p13, 68, 74, 81, 88, 90)
 CareerOneStop.org (p84, 92)
 CARES (p29)
 Catholic Social Services (p50)
 Cats in Crisis (p72)
 Center for Resolutions (p24)
 Centers for Medicare and Medicaid Services (p36)
 Central Penn Business Journal (p86)
 Cgcareers.org (p82)
 Chamber of Commerce (p85)
 Check My Reference (p98)
 ChesPenn Health Services – East Side (p34)
 ChesPenn Health Services – West Side (p34)
 Chester County Community Dental (p34)
 Chester County Food Bank (p65)
 Chester County InterLink (p27)
 Chester County Para Transit System (p41)
 Chester County SPCA (p71)
 Child Care (p18)
 Children of Aging Parents (p49)
 Children's Dental Clinic (p34)
 Children's Health Insurance Program (p36)
 CHIP (p36)
 City Kitties (p71)
 Clarifi (p18)
 Classmates.com (p77)
 Clinical Trials (p39)
 Cluster Outreach Center (p60, 65, 68, 74)
 CNN (p86) </p> |
|---|--|

Coalition Against Hunger (p65)	Dice.com (p82)
Coatesville VA Medical Center (p38)	Discount Career Counseling Network (p74)
COBRA (p14, 37)	DLA Disposition Services (p70)
College or Private School Tuition (p18)	Domestic Abuse Project (p56)
Coming of Age (p74, 84)	Domestic Abuse/Violence Services (p56)
Commonwealth Workforce Development System/CareerLink (p81)	Domestic Relations (p24)
Community Action Agencies (p28, 51, 60, 66)	DriverSide.com (p69)
Community Colleges (p90)	Ecademy.com (p78)
Community Impact Legal Services, Inc. (p24)	Economic Development Council (p90)
Community Nutrition Coalition (p65)	EDGAR system (p85)
Community Transit (p41)	Educational Law Center (p24)
Community Volunteers in Medicine (p34, 44)	eHealthInsurance (p37)
Company websites (p85)	Eldercare Locator (p49)
Consignment Shops (p68)	Elevate America (p91)
Consumer Credit Counseling Services of Delaware Valley (p18)	E-mail (p27)
County Assistance Office (p29, 44, 51, 68)	E-mail newsletters (p74)
County Government Jobs (p80)	Employment where housing is provided (p61)
County Health Department (p45)	Energy Coordinating Agency (p28)
Couponmom.com (p70)	Entrepreneur.com (p71)
Cover The Uninsured (p32)	Equifax (p19)
Craigslist.org (p59, 82)	Eresumes.com (p76)
Credit Cards (p19)	Experian (p19)
Credit Reporting Agencies (p19)	Eye Care America (p40)
Credit Unions (p19)	Eye Glasses (p36)
Crisis Intervention (p57)	Facebook.com (p78)
Customer Assistance Program (p29)	Fafsa (p91)
Customer Assistance Referral and Evaluation Program (p29)	Fair Housing Council of Suburban Philadelphia (p25, 61)
CWDS (p81)	Family and Community Service of Delaware County (p52)
Daemion House (p51)	Family Services of Chester County (p52)
DealNews.com (p70)	Fast Company (p86)
DealofDay.com (p70)	Federal Government Jobs (p81)
Debtors Anonymous (p55)	Federal Student Aid (p91)
Delaware County Family Centers (p51)	FederalJobs.net (p81)
Delaware County Housing Coalition (p61)	Feline Veterinary Emergency Assistance Program (p72)
Delaware County Intermediate Unit (p51)	Financialexecutives.org (p78)
Delaware County SPCA (p71)	First Call for Help (p66)
Delaware Valley Community Health – Norristown Regional Health Center (p34)	Foreclosure Mitigation Counseling Initiative (p59)
Delco Interfaith Food Assistance Network (p65)	Free Medicine Ministry (p42)
Department of Human Services (p52)	Free or Inexpensive Banking (p19)
Department of Veterans Affairs (p38)	Friend, Inc. Community Services (p20, 52, 66)
Diabetic Pets Fund (p72)	Friends Association (p61)
Diabetic Savings Plan (p39)	Gam-Anon (p56)
	Gamblers Anonymous (p56)
	GenericMedList (p42)

GetWorks (p38)
 GlassDoor.com (p85)
 Golden Slipper Camp (p53)
 Good Works (p62)
 Goodwill Keystone Area Senior Community
 Service Employment Program (p91)
 Google (p27)
 Google Finance (p85)
 GovLiquidation.com (p70)
 Grandview Medical Access Program (p45)
 Greater Berks Food Bank (p65)
 Greater North Penn Dental Initiative (p34)
 Greater Philadelphia Cultural Alliance (p83)
 Greater Philadelphia Health Action, Inc.
 (p45)
 Guide to Finding Health Insurance
 Coverage (p32)
 Guidestar.org (p83, 85)
 Harcum College: Abram and Goldie Cohen
 Dental Program (p34)
 HarveyCareers (p74)
 Health Organizations (p40)
 Healthcare Blue Book (p32)
 Healthcare.gov (p37)
 Healthcarejobs.org (p82)
 HealthLink (p33, 45)
 Healthy Kids Helpline (p45)
 Heater Hotline (p28)
 Helping Hand Program (p30)
 Here to Help (p20, 29)
 Higheredjobs.com (p83)
 Hire One (p13)
 Home Health Agency Reports (p32)
 Home of the Sparrow (p62, 64)
 HOME program (p61)
 Homeowner's Equity Recovery Loan
 program (p59)
 Homeowners Mortgage Assistance Program
 (p59)
 Homeownership Preservation Foundation
 (p62)
 Hoovers (p85)
 Hospital Comparison Reports (p32)
 Hospitalization (p40)
 Hotmail (p27)
 Housing Authority (p59)
 Housing Partnership of Chester County
 (p62)
 Human Services, Inc. (p50, 52)
 Humane Society of Berks County (p71)

Hunger Hotline (p66)
 Hunger Nutrition Coalition of Bucks County
 (p65)
 Idealist.org (p82, 84)
 Immigration and Employment (p75)
 Immunization for Children (p37)
 Indeed.com (p81)
 Independence Blue Cross Special Care
 Program (p37)
 Intercommunity Health Coordination (p45)
 Interfaith Center on Corporate
 Responsibility (p85)
 Interfaith Housing Development Corporation
 of Bucks County (p62)
 Internjobs.com (p84)
 Internships (p84)
 Interview training and practice (p75)
 IRS Taxpayer Assistance Center (p22)
 IRS Volunteer Tax Assistance Program
 (p22)
 JEVS Human Services (p75)
 Jewish Federation (p53)
 Job Fairs (p75)
 JobCircle.com (p82)
 JobHuntersBible.com (p76)
 Jobing.com (p82)
 Jobs in the Jewish Community (p75)
 Jobsinthemoney.com (p82)
 Jobthread.com (p82)
 Jump Start Program (p70)
 Kennett Area Community Service (p66)
 Keystone Education Yields Success (p90)
 Keystone Mercy (p37)
 Keystone Opportunity Center (p63)
 Laborers' District Council of Eastern
 Pennsylvania (p89)
 Latpro.com (p82)
 Laurel House (p56)
 Lawyers Referral Services (p25)
 Legal Advocacy for a Woman's Place (p25)
 Legal Aid of Southeastern PA (p25)
 Lenape Valley Foundation (p57)
 LexisNexis Academic (p85)
 LifeBridge (p54)
 LIHEAP (p29, 44, 51)
 LinkedIn.com (p14, 78, 85)
 LIURP (p29)
 Low-Income Home Energy Assistance
 Program (p29)

Low-Income Usage Reduction Program (p29)
 Magazine City (p76)
 Manna on Main Street (p66)
 Manor Dental Health Center (p35)
 MANTA (p85)
 Maternity Care Coalition (p46)
 MC Emergency Services (p57)
 Medical Assistance for Workers with Disabilities (p37)
 Medical deductions (p22)
 MedlinePlus (p42)
 Mental Health Crisis Intervention (p57)
 MENZFIT Philadelphia (p68)
 Microsoft Elevate America (p91)
 Mission Cataract USA (p36)
 MOMobile (p46)
 Money Management International (p20)
 Money.cnn.com (p86)
 Monster (p80, 81)
 Montgomery County Community College Dental Clinic (p35)
 Montgomery County Food Resource Center (p65)
 Montgomery County SPCA (p71)
 Moodys (p85, 86)
 Myspace.com (p78)
 Nar-Anon (p57)
 Narcotics Anonymous (p57)
 National Association of Consumer Advocates (p20)
 National Association of Personnel Services (p99)
 National Association of Singles (p37, 54)
 National Association of Working Women (p76)
 National Center for Retirement Benefits, Inc. (p21)
 National Foundation for Consumer Credit (p18)
 National Institutes of Health (p39)
 Nationjob.com (p82)
 NCI's Cancer Information Services (p40)
 Needy Meds (p42)
 Neighborhood Energy Centers (p28)
 Neighborhood Housing Services of Greater Berks, Inc. (p63)
 Netshare.com (p78)
 NetTemps (p99)
 Network of Care (p57)

New Choices/New Options (p91)
 New Eyes for the Needy (p36)
 Newslink.org (p76)
 Newspapers across the US (p76)
 Nicotine Anonymous (p57)
 No Nonsense Neutering in Allentown, PA (p71)
 Non-Profit Salaries (p83)
 Nonprofitcareer.com (p82)
 Nonprofitjobs.org (p82)
 Nonprofit-jobs.org (p82)
 North Penn Visiting Nurse Association (p46)
 Nursing Home Reports (p32)
 O*Net Online (p84)
 Occupational Outlook Handbook (p84)
 Office of Adult Services (p58)
 Office of Aging (p48, 92)
 Office of Apprenticeship (p92)
 Office of Behavioral Health (p58)
 Office of Housing and Community Development (p61)
 On-line Job Search Resources (p76)
 On-line networking sites geared towards business (p78)
 On-line social networking sites (p78)
 Open Hearth, Inc. (p63, 70)
 Opportunity House (p63)
 Opportunityknocks.org (p82)
 Overeaters Anonymous (p58)
 Overstock.com (p70)
 PA Department of Insurance (p55)
 PA Department of Public Welfare (p29, 90)
 PA Fair Care (p37)
 PA Higher Education Assistance Agency (p92)
 PA Homeowner's Emergency Assistance Loan Program (p59)
 PA Housing Search (p63)
 PA State Civil Service Commission (p81)
 PA Town Newspapers (p76)
 PACE and PACENET (p43)
 PADRUGCARD (p42)
 PALawHelp.org (p25)
 Papowerswitch.com (p29)
 Partnership for Prescription Assistance (p42)
 Pathways PA (p53)
 PAWS (p71, 72)
 Penn Foundation (p57)
 PennLive.com (p86)

Pennsylvania Attorney General's Office,
 Health Care Section (p38)
 Pennsylvania Dental Association (p33)
 Pennsylvania Health Care Cost
 Containment Council (p32)
 Pennsylvania Health Law Project (p26, 38)
 Pennsylvania Here to Help Website (p20,
 29)
 Pennsylvania Housing Finance Agency
 (p20)
 Pennsylvania Patient Assistance Program
 Clearinghouse (p42)
 Pennsylvania Prescription Price Finder
 (p42)
 PeoplePC Online (p27)
 Pharmaceutical Manufacturers Association
 (p42)
 PHEA (p59)
 PHEAA (p92)
 Philabundance (p66)
 Philadelphia Animal Welfare Society (p71,
 72)
 Philadelphia Unemployment Project (p26,
 46)
 Philadelphia Veterans Multiservices
 Educational Center (p92)
 Phoenixville Area Community Services
 (p29, 63, 66)
 Phoenixville Healthcare Access Foundation
 (p34, 46)
 Phone Cards (p27)
 Pittsburgh Business Times (p86)
 Plaxo.com (p78)
 Polson Enterprises (p86)
 Potomac Tech Wire (p74)
 Presbyterian Church Ministries (p53)
 Prescription Drug Assistance (p43)
 Print resources (p76)
 Private Insurance Plans (p38)
 Professional Associations (p79)
 Professional Outplacement Assistance
 Center (p76)
 Project Reach (p57)
 Public Defender's Office (p26)
 Public Library Internet Access (p27)
 Public Utility Commission (p29)
 Public Utility Law Project (p26, 30)
 Ratings of Hospitals and Physicians (p32)
 Realmatch.com (p81)
 Reference Slamming (p98)

Refinance to an Affordable Loan program
 (p59)
 RepairClinic.com (p69)
 RepairPal.com (p70)
 Resume services (p76)
 Rileyguide.com (p76)
 Rxcut.com (p43)
 Ryze.com (p78)
 Safe Harbor of Greater West Chester (p63)
 Salvation Army (p30, 43, 64, 67)
 Samples (p43)
 Savings.com (p70)
 SavingsAngel.com (p71)
 SCORE (p88)
 SCSEP (p92)
 SEA Program (p88)
 Securities & Exchange Commission (p85)
 Self Employment Assistance Program (p88)
 Senior Centers (p49)
 Senior Community Service Employment
 Program (p92)
 Seniorjobbank.com (p82)
 SEPTA para transit (p41)
 Service Access and Management Inc. (p57)
 SHARE Program (p67)
 Shared Housing Program (p64)
 SimplyHired.com (p81)
[Skype](#) (p28)
 Small Business Development Centers (p88)
 Snagajob.com (p82, 99)
 Social Security and Your Work History (p21)
 Sologig.com (p82)
 St. Agnes Nursing Center (p46)
 St. Joseph's Medical Center Dental
 Department (p33)
 Staffing Agencies (p87)
 State Government Jobs (p81)
 Stephen Ministries (p53)
 Suburban Transit Network (p41)
 Support Groups (p26)
 T & E Cares (p20)
 Tax Deductions for Job Search (p23)
 Technical and Professional membership
 association publications (p86)
 Techrepublic.com (p82)
 Temple University School of Dentistry (p35)
 Tenant Screening Report (p59)
 The American Optometric Association (p36)
 The Book of US Government Jobs (p81)
 The Career Wardrobe (p68)

The Center Foundation (p54)
 The Delco Sunshine Fund (p54)
 The Economist Magazine (p86)
 The Fair Credit Reporting Act (p17)
 The Fair Debt Collection Practices Act (p17)
 The Foundation Center (p83)
 The Hill-Burton Act (p40)
 The Housing Finance Agency (p59)
 The Medicine Program (p43)
 The Mosby Fund (p72)
 The Non-Profit Center at LaSalle University (p83)
 The Open Line (p54, 67)
 The Pet Fund (p72)
 The Philadelphia Business Journal (p86)
 The Phoenixville Medical Clinic (p46)
 The Robert Wood Johnson Foundation (p32)
 The Spayed Club of Sharon Hill (p71)
 TheGroceryGame.com (p71)
 TheLadders.com (p82)
 TheWorkBuzz.com (p78)
 Thomas Register (p87)
 Thrift Shops (p68)
 Trade & Professional Journals (p87)
 Trade Adjustment Assistance (p92)
 Trans Union (p19)
 TransNet (p39)
 Transportation to Healthcare Appointments (p18, 28, 41, 50, 54, 60, 65, 67, 70)
 Tree Tops Animal Rescue (p71)
 Twitter.com (p78)
 Unemployment Benefits (p14, 20, 23)
 United Way (p30, 66)
 University of Pennsylvania School of Dental Medicine (p35)
 U-Promise Program (p21)
 US Bureau of Labor Statistics (p86)
 US Department of Health and Human Services (p32)
 US Department of Housing and Urban Development (p64)
 US Department of Labor (p50, 92)
 USAjobs.gov (p81, 82)
 Utility Bill Problems (p30)
 ValueLine.com (p86)
 Vault.com (p82)
 Verizon's Lifeline Program (p28)
 Veterans Benefits (p38, 43, 46)
 Veterans' Administration Office (p64)
 Vetjobs.com (p82)
 Violence Center of Chester County (p56)
 Vision USA (p36)
 Vistaprint.com (p77)
 VNA of Pottstown & Vicinity (p47)
 Vocational Rehabilitation (p38)
 VocationVacations.com (p84)
 Volunteer Doctors Care Free Upper Bucks Clinic (p47)
 Volunteer work (p84)
 Volunteermatch.org (p84)
 Wall Street Journal (p87)
 WebMD (p39)
 Welsh Mountain Medical and Dental Center (p33, 34)
What Color is Your Parachute? (p76)
 Whitepages.com (p77)
 Whiterpages.com (p77)
 Whowhere.com (p77)
 WIC (p47, 67)
 Wings for Success (p68)
 Women, Infants and Children's Program (p47, 67)
[Women's Center](#) (p56)
 Women's Resource Center (p26, 54)
[Word Cloud Software](#) (p76)
[Worditout.com](#) (p76)
[Wordle.net](#) (p76)
[Workcentralpa.com](#) (p82)
[Workers' Compensation](#) (p38)
[WorkinRetail.com](#) (p82)
[Yahoo](#) (p27)
 ZenniOptical (p36)