

BLUE RESOURCE GUIDE



JOSEPH'S PEOPLE, LTD.

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

460 Manor Avenue, Downingtown, PA 19335

Hotline (610) 873-7117

Web www.josephspeople.org

The Blue Resource Guide
was designed by, and is the property of,
Joseph's People, Ltd.

All rights are reserved.

We are happy to share the information contained within this document,
but NO commercial use is permitted and

the exact duplication of it requires our permission.

Copyright 1995-2012 Joseph's People, Ltd.

TABLE of CONTENTS

Our History	4
Board of Directors and Chapter Leaders	5
Chapter Information	6
Our Mission Statement	8
Prayers	9
Who We Are	11
What We Do	12
Hire One	13
What To Do When You Become Unemployed	14
Some Things To Avoid	16
Handling Financial Issues & Cutting Costs	17
<i>Pension Benefits</i>	21
<i>Taxes</i>	22
Legal Help	24
Utilities	27
<i>E-Mail, Internet and Phone</i>	27
<i>Energy Assistance</i>	28
<i>Water Bills</i>	30
Healthcare Resources	31
<i>Dental Care</i>	33
<i>Eye Care</i>	36
<i>Health Insurance</i>	36
<i>Health Issues</i>	38
<i>Long-Term Medical Conditions</i>	39
<i>Miscellaneous Healthcare Resources</i>	41
<i>Prescription Medications</i>	42
<i>Primary Care</i>	44
Family & Personal Help	48
<i>Elder Care</i>	48
<i>Family and Individual Services</i>	49
<i>Insurance</i>	54
<i>How Are Things Really Going?</i>	55
Housing	59
Food Resources	65
Clothing	68
Miscellaneous Resources	69
<i>Appliance Repairs</i>	69
<i>Automobile Maintenance and Emergency Services</i>	69
<i>Bargain and Discount Sources</i>	70
<i>Business Forms</i>	71
<i>Pet Care</i>	71
Job Hunting Resources	73

Networking	77
<i>On-line Networking Groups</i>	78
<i>Professional Associations and Organizations</i>	79
On-Line Job Boards	80
<i>Government Jobs</i>	80
<i>Job Aggregator Websites</i>	81
<i>Niche Job Sites</i>	82
<i>Non-Profit Jobs</i>	82
Considering a New Career?	84
Resources for Researching A Prospective Employer/Company	85
<i>Company Specific Information</i>	85
<i>General Sources of Information</i>	86
Interested in Starting Your Own Business?	88
The Most Valuable Thing You Can Do: Learn Something New	89
First Impressions. They Matter.	93
<i>Dress</i>	93
<i>Hair</i>	93
<i>Other First Impression Tips</i>	94
<i>What to Bring to an Interview</i>	94
Ten Catastrophic Job Hunting Flubs (Forbes.com)	95
“Being” The Part	96
<i>Self-Sabotaging Behaviors</i>	96
Looking At Your Future Employer Critically	97
Employment References	98
Temporary, Part-Time or Seasonal Jobs	99
Prayer for Employment	100
Appendix A: Staffing Agencies	102
Appendix B: How to Research A Prospective Employer/Company	110
Appendix C: Phone Interviews	115

OUR HISTORY

The first Joseph's People Chapter began in Downingtown, PA, in February, 1995. Joan McCrea, who was teaching CCD, noticed that many of her teenage students had a parent who was unemployed and they were suffering because of it.

Joan realized that there was a large group of families within the parish whose special and unique needs were not being addressed by any of the existing parish ministries. With the permission and support of Reverend Monsignor Robert T. McManus, the Pastor of the parish, Joan brought Cheryl Spaulding in to help establish a ministry completely devoted to alleviating the suffering of these people.

Within three months of establishment, Joseph's People was receiving continual requests for assistance from other Catholic parishes and Protestant churches, all of whom had unemployed/under/employed members. There were also requests from unemployed/under/employed individuals who had no religious affiliation. People who learned of the group's existence sent their friends, previous co-workers, and family members to Joseph's People. Often, the geographical area of these requests was outside the boundary of St. Joseph's Parish and sometimes outside Chester County. Clients of the mission were coming from as far away as the City of Philadelphia.

Joseph's People quickly became refuge for all people. Since 1995 it has helped more than 4500 people and has grown to eleven Chapters in Five Counties around Philadelphia.

Board of Directors 2012 – 2014

Chair Emeritus	Joan R. McCrea
President	Cheryl C. Spaulding
Vice President	Sue Kaiden
Secretary	Lee Ann Paolucci
Treasurer	Jane Furgas
Board Members	Thomas Rhoads Robert Rosania Rick Schilling Janet Stewart Spaulding Msgr. Robert McManus
Client Representatives	Ralph Borden Matthew Wright

Chapter Leaders

JP – Aldan Union	Dan Willard
JP – Downingtown	Cheryl Spaulding
JP – Eagle	David Bolz
JP – Get Works Media	Sue Kaiden
JP – Hatfield	Nancy & Ron Boak
JP – Mainline	Robert Schubert
JP – Media	Barb & Paul Stoyell-Mullholland
JP – Quakertown	Rev. Nancy Ross
JP – Reading	John Senick
JP – Springfield	Art McGuire
JP – West Chester	Pending
JP – West Grove	John Colgan
Web Master	Dave Johnson

Chapter Information
(For the most up-to-date
information, visit our webpage at
www.josephspeople.org.)

BERKS COUNTY

JP - Reading

Employment Workshop

St Catharine's of Siena - Parish Ctr
2427 Perkiomen Ave., Reading, PA
19601

Leader: John Senick

Call 610-779-4005 Leave Message

Email: johnsenick@ptd.net

Meeting 1st and 3rd Wednesdays
each month 7-8:30 PM

BUCKS COUNTY

JP - Quakertown

Grace United Methodist Church
295 S. Main Street, Telford, PA
19869

Leader: Rev. Nancy Haigh Ross

Call 215.723.2144 or 267.254.0187

Email: pastor.nancy@yahoo.com

CHESTER COUNTY

JP – Berwyn/Mainline

St. Monica/Parish Center –
Faculty Lounge or Hagenbach Room
601 First Avenue , Berwyn, PA
19312

Leader: Bob Schubert

Call 610.755.2398

Email: BobSchubertJr@aim.com

Meetings are 1st & 3rd Thurs. 7 PM

JP – Downingtown

St. Joseph Parish
460 Manor Avenue (Route 322)
Parish Meeting Room behind the
school

Leader: Cheryl Spaulding

Call 610 873-7117 Leave Message

Email: JPCheryl@verizon.net

Meets 2nd & 4th Tues. of the mo. at
7:30 PM

JP – Eagle

St. Elizabeth Parish
120 St. Elizabeth Drive, Uwchlan, PA
19425

Ministry Center

St. Luke Room

Leader: Dave Bolz

Call 610-873-7117 Leave Message

Email: david.bolz@verizon.net

Meetings are the 1st & 3rd Mon. of
each mo. 7-8:30p.m.

JP – West Chester

Chapter is in transition: For info.

Call 610-873-7117 Leave Message

JP - West Grove

Assumption BVM Parish
300 State Road, West Grove, PA
19390

Leader: John Colgan

Call 610-873-7117 Leave Message

Email: johnfcolgan@gmail.com

Meetings are last Thurs. 7-9 PM.

DELAWARE COUNTY

JP - Aldan

Career Crossroads

Aldan Union Church
7 East Providence Road, Aldan PA
19018

Meeting in Conference Room 119

Use office entrance off parking lot

Leader: Dan Willard

Call 610-259-8010 (Church Phone)

Email: wdwillard@verizon.net

Meetings are the 2nd and 4th

Thursday of each month @ 7PM

JP - GetWorks - Media

Media Presbyterian Church (Hassler
Chapel)

30 E. Baltimore Avenue, Media, PA
19063

Leader: Sue Kaiden

Call 610-873-7117 Leave Message

Email: getworks@comcast.net

Meets 1st & 3rd Tuesdays of the
month 7-8:30 pm

JP - Employment Network – Media

St. Mary Magdalen

2400 N. Providence Road, Media,
PA 19063

Leaders: Barb & Paul Stoyell-
Mullholland

New chapter – info coming.

Call the Hotline 610-873-7117

Email: smmemploy@gmail.com

JP - Springfield

St. Francis Church - Delaware
County

Parish Rectory

136 Saxer Ave., Springfield, PA
19064

Leader: Art McGuire

Call 610.544.5023

Meets every Second Tuesday at
7:30 P.M.

MONTGOMERY COUNTY

JP - Hatfield

St. Maria Goretti Parish

1601 Derstine Rd, Hatfield, PA

Parish Center Library

Leaders: Nancy & Ron Boak

Call 610-873-7117

Email: nancyboak@aol.com

1st and 3rd Thursday of each month
@ 7:30pm

VISIT OUR WEB PAGE:

www.josephspeople.org

JOIN OUR LINKED-IN GROUP:

Josephs People Ltd

www.linkedin.com

BECOME A MEMBER AND JOIN US IN THE BIG TENT

www.bigtent.com

WE'RE ON FACEBOOK

Joseph's People, Ltd.

EMAIL THE LOCAL CHAPTER LEADER



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

(The Day of Prayer – February 19, 2012)

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.*



JOSEPH'S PEOPLE - WHO WE ARE

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

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

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

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

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

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



WHAT WE DO

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

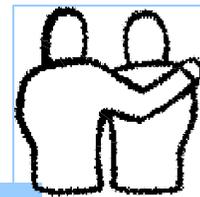
- ✓ Chapter meetings held frequently and consistently each month for networking; speakers providing expert information on the latest job hunting tips.
- ✓ Prayer support within the ministry and from other groups.
- ✓ Networking. Sharing information and resources among members. Help to maximize your connections and open new avenues of opportunity.
- ✓ "The Journey." A Joseph's People, Ltd. exclusive workbook that provides a plan for getting a job and preparing for your future in the new world of work.
- ✓ Big Tent. Receive notices of jobs, job fairs, helpful suggestions, news about companies that are hiring, trends in employment, sources for information, and resources such as health and life Insurance, job hunting resources, training resources, food resources, etc.
- ✓ Web Page: www.josephspeople.org.
- ✓ This Blue Resource Guide that lists training, education, job hunting resources, including online resources, health and life insurance, emotional help, emergency and food resources, housing, repairs, and any other items thought to be of assistance. The Guide is updated yearly.
- ✓ Review and critique of resumes.
- ✓ Counseling on job search, interviewing, and preparing an action plan.
- ✓ Access to discount network of Career Counselors.
- ✓ Joseph's People collects and sends out jobs received from employers, friends and former members. To receive these jobs that go out once or twice a week, you must join the BIG TENT. Every member receives an invitation to this group.
- ✓ Emotional support and referrals to counseling.
- ✓ Help with financial problems and personal family budgets.
- ✓ Act as a bridge between those in need and church, parish or synagogue community members who are either in business themselves or have access to employment opportunities.

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.

To become a HIRE ONE Partner, a company must commit to hiring one new local, full-time employee within the next year, and for those employers that have planned worker reductions, to commit to reducing those plans by 2.5%.

At printing, there are more than 62 companies listed. Each has links to their hiring information. An excellent source for potential employment! Check out the participating employers. <http://www.hireonecc.com/>



WHAT TO DO WHEN YOU BECOME UNEMPLOYED

Words of Wisdom

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

Here are some things you can do that will make the experience less difficult:

- ✓ Sign up for COBRA coverage immediately, even if you can't afford it or don't think you will use it. COBRA coverage lasts for you and your family for up to 18 months (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.
- ✓ 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. Benefits can begin a week after you're laid off, and typically last up to 26 weeks. You can sign up online at (www.dli.state.pa.us) or call 1-888-313-7284.
- ✓ 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. ASCII TEXT (non-formatted) is the best way to get that resume read by hiring managers when you apply on-line. You can have a nicely formatted version that you present in person at the interview.
- ✓ If your employer offers a special early retirement package or incentive package to get you to leave, do not sign anything until you have it reviewed by a lawyer and understand fully what is involved. There are laws protecting you and you need to know what the ramifications of such a contract might be. This is particularly true if the contract includes a provision that says you give up your right to sue your employer in return for a better settlement.

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

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

Martin Luther King



SOME THINGS TO AVOID

- ✓ Do not copy any documents or take any documents or property from your employer to which you are not clearly entitled. If you have any doubts, or you feel any questions whatsoever might be raised, get permission in writing.
- ✓ Do not burn any bridges. Words spoken in anger now may cost you dearly later. Leave with respect, and make it clear you expect to be treated fairly.
- ✓ Do not withdraw money from retirement accounts, 401(k), etc. It is likely that, if you do, you will owe taxes and possibly incur a penalty. Borrow against this account if you must. Seek expert tax advice whatever you do. There are free volunteer tax advisors. Find one.
- ✓ Don't file for bankruptcy. This can be a problem with a mortgage and even with a new job. Many large companies do investigations, including credit 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 (www.ftc.gov).

Here are just a few examples of your legal rights:

Did you know that a debt collector cannot:

- ✓ Call a debtor before 8:00 A.M. and/or after 9:00 P.M.;
- ✓ Contact a debtor at their place of employment;
- ✓ Contact a debtor more than once in a twenty-four (24) hour period;
- ✓ Make representations that a collector is an attorney in a law firm;
- ✓ Threaten you in any way (either of criminal action, taking of debtor's property, or physical violence);
- ✓ Make a second collection effort before thirty (30) days from first notice;
- ✓ Make 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:

(<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm>)

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

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. (www.benefitscheckup.org)

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

Berks County	800-257-3038 or 610-987-8444 (www.berksiu.org)
Bucks County	800-371-2109 or 215-348-1283 (www.buckschildcare.com)
Chester County	800-870-2323 or 610-344-5717 (www.chesco.org)
Delaware County	800-831-3117
Montgomery County	800-281-1116 (www.montcopa.org)

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.

*Many people think that if they were only in some other place,
or had some other job, they would be happy.*

Well, that is doubtful.

*So get as much happiness out of what you are doing as you can
and don't put off being happy until some future date.*

Dale Carnegie

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).

Equifax	888-202-4025 (www.equifax.com/) (Equifax number changes monthly)
Experian	888-397-3742 (www.experian.com/)
Trans Union	800-916-8800 (www.transunion.com/)

Credit Unions: often cheaper than banks and offer great services. To find a credit union (www.creditunion.coop/)

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.

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.moneymanagement.org)

National Association of Consumer Advocates (NACA): Their webpage is full of critical information and links to places to help you with the financial and creditor problems that develop when you are underemployed or unemployed. They can even find you a free lawyer. (www.naca.net)

Pennsylvania Here to Help Website: The state of Pennsylvania has created a website designed to make it easier for you to find assistance with all types of issues, including unemployment, housing, food and utility assistance, mortgage issues, health care and more. (www.heretohelp.pa.gov)

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

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/consumers/homeowners/alternatives.aspx)

T & E Cares: Their mission is to maintain a network of people providing financial and other material assistance to persons in need in and around the Tredyffrin and Easttown township area. 610-644-0594 (www.tecares.org)

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. 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)

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

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, 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. (www.ssa.gov/online/ssa-7050.pdf)

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

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).

Cancelled Debt: if a credit card or other loan debt is cancelled, you will need to pay tax on the amount of the debt cancelled. That is considered income.

Free File: consider preparing your taxes by yourself using Free File, available via the IRS website. Income eligibility requirements. Local Free File Providers are also available. For more information :(www.freefile.irs.gov)

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 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

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

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

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)

Community Impact Legal Services, Inc.: serves underrepresented class of legal service clients. Assists low to moderate income clients with free legal representation, advice and advocacy.

Bucks County 800-967-9150
Chester County 800-967-9150
Delaware County 610-876-0804
Montgomery County 800-967-9150

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

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

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

Fair Housing Council of Suburban Philadelphia: 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. 610-604-4411

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 Advocacy for a Woman's Place: assistance filing protection from abuse orders; legal advocacy, representation and court accompaniment.

Bucks County	215-348-0445
--------------	--------------

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

Toll Free	877-429-5994
Berks County	610-376-8656 or 800-299-6599
Bucks County	215-781-1111 (Bristol) or 215-340-1818 (Doylestown)
Chester County	610-436-4510
Delaware County	610-874-8421
Montgomery County	610-326-8280 (Pottstown) or 610-275-5400 (Norristown)

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. 800-274-3258 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

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/>)

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

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)

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

UTILITIES

E-Mail, Internet and Phone

Chester County InterLink: provides free service. 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. 610-431-2673 (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.

PeoplePC Online: provides unlimited internet access for a low fee for 3 months. (Discount available for AARP members.) Includes multiple e-mail addresses which makes it easy to separate your personal and job-hunting e-mail. 877-947-3327 (www.peoplepc.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 completely acceptable now to use just your cell phone number on your resume and for job-hunting purposes everywhere. Be sure to keep your cell phone plugged in and "on" while at home so that people can contact you easily. If your credit has been damaged there are still good ways to get a phone. DO NOT sign up for a contract for a cell phone if you don't already have one. The typical service plan has a penalty for stopping the service of as much as \$300. Cheap, but good cell phones can be purchased for as little as \$20.00. Minutes are added monthly as you need them.

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)

Verizon's 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

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/)

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	610-277-6367 (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)

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. 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. Information can also be found at:

(www.puc.state.pa.us/general/consumer_ed/energy_asst_progs.aspx)

Pennsylvania Here to Help Website: The state of Pennsylvania has created a website designed to make it easier for you to find assistance with all types of issues, including unemployment, housing, food and utility assistance, mortgage issues, health care and more. (www.heretohelp.pa.gov)

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)

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

Contact the PUC

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

For information on choosing a new 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

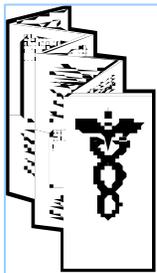
Utility Bill Problems: for trouble paying your utility bills.

Chester County	610-466-1000
Delaware County	610-447-5500
Montgomery County	610-270-3500
United Way 2-1-1 SE PA	215-568-3750 (www.connect211.org)

Water Bills

Helping Hand Program: for Aqua PA water customers. This program sets up a monthly payment plan and offers conservation information. For current eligibility requirements, call 800-360-2998 or go to (www.aquaamerica.com), click on the 'Your State' tab, select "Pennsylvania" and then click on "Helping Hand."

Berks County	610-277-6363
Bucks County	215-785-3296
Chester County	610-277-6363
Delaware County	610-874-8451
Montgomery County	610-277-6363



HEALTHCARE RESOURCES

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

Angela Davis

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/)

Hospital Comparison Reports: (www.hospitalcompare.hhs.gov)

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

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

The Robert Wood Johnson Foundation is the nation's largest philanthropy organization devoted to improving health and healthcare. RWJF supports training, education, research and projects that demonstrate effective ways to deliver health services, especially for the most vulnerable among us. They sponsor the *Cover The Uninsured* site that tracks the problem and attempts to find solutions. On their site they have a "Guide to Finding Health Insurance Coverage," listed by State. It provides an excellent starting place to explore possible ways to get healthcare coverage.

(<http://covertheuninsured.org/>)

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)

US Department of Health and Human Services: provides Medicare payment information for inpatient procedures. (www.hospitalcompare.hhs.gov)

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

Dental Care

Pennsylvania Dental Association: 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)

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)

Montgomery County (continued)

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

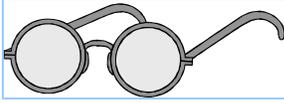
(www.temple.edu/dentistry/CA/patientinformation.html)

University of Pennsylvania School of Dental Medicine

215-898-8965

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

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



Eye Care

Eye Glasses: reduced cost prescription glasses.
800-672-6304 or 631-415-5022 (www.25dollareyeglasses.com)

Mission Cataract USA: one day a year, provides free cataract surgery to people who do not have insurance or the means to pay. In Pennsylvania, surgery is performed at Geisinger Health System in Danville, PA. 800-343-7265 (www.missioncataractusa.org)

New Eyes for the Needy: an eyeglass program that provides vouchers for new glasses for those with limited incomes.
973-376-4903 (www.neweyesforthe needy.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>)

ZenniOptical: An excellent place to purchase on-line prescription glasses at vastly reduced prices. (www.ZenniOptical.com)

Health Insurance

Aetna HMO 15 and HMO 20: lower premium plans. 800-MY HEALTH.
(www.aetna.com)

Centers for Medicare and Medicaid Services: for information on Medicare and Medicaid. (<http://www.cms.hhs.gov>)

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
(www.chipcoverspakids.com)

COBRA: continuation of healthcare coverage under your employer's plan. If you have any ability to sign up for COBRA, do it immediately. You must sign up within 63 days of being offered coverage through your employer. COBRA is the most expensive insurance but it is a right by law. It's a stop-gap measure. Call your employer to let them know you are interested in signing up for the COBRA subsidy. For more information about your rights to COBRA contact the Pennsylvania Insurance Department at 877-881-6388.

E-mail: ra-in-consumer@state.pa.us.

eHealthInsurance: a licensed health insurance agency and online source for individuals, families and small businesses purchasing health insurance. They offer a broad selection of health insurance plans from leading health insurance companies and provide you with a side-by-side comparison of plans to consider. No fee for their service. 800-977-8860 (www.ehealthinsurance.com)

HealthCare.gov: a federal government website managed by the U.S. Department of Health & Human Services to help find insurance options and understand the Health Care Law. (www.healthcare.gov)

Immunization for Children: covered by the CHIP program. For local clinic - 800-232-4636

Independence Blue Cross Special Care Program: this program provides low-cost health insurance for unemployed and low-income families. 866-282-2702 (www.ibx.com)

Keystone Mercy: low-income managed care health plan. 215-937-8000 (www.keystonemercy.com)

Medical Assistance for Workers With Disabilities (MAWD): Health insurance for individuals who are disabled and working. 800-692-7462

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 Fair Care: temporary plan offering coverage for uninsured adults with pre-existing conditions. This insurance in place until federal health insurance reform goes into effect in January 2014. Limited space. Must be uninsured for 6 months prior to application. (www.pafaircare.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. (www.vba.va.gov/VBA/)

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

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

Health Issues

Vocational Rehabilitation: Depending on the severity of your health issue, you might qualify for vocational rehabilitation services. Call the Office of Vocational Rehabilitation.

Berks County	610-621-5800
Bucks County	484-250-4340 or 800-221-1042
Chester County	484-250-4340 or 800-221-1042
Delaware County	484-250-4340 or 800-221-1042
Montgomery County	484-250-4340 or 800-221-1042

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.

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

*The secret of happiness is to count your blessings
while others are adding up their troubles.*

William Penn

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.

(<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

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.cancer.org)

Eye Care America (A Program of The Foundation of the American Academy of Ophthalmology) 877-887-6327 or (www.eyecareamerica.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:

(<http://www.hhs.gov/ocr/civilrights/understanding/Medical%20Treatment%20at%20Hill%20Burton%20Funded%20Medical%20Facilities/index.html>)

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 888-795-0740 (reservations) (http://www.bctransport.org/)
Chester County	Chester County Para Transit System 877-873-8415 (http://dsf.chesco.org/ccdcd/cwp/view.asp?A=3&Q=641133)
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/)

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.nlm.nih.gov/medlineplus/druginformation.html>)

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)

Free Medicine Ministry: A program that advocates for patients with no insurance to receive free prescription medicine.

(<http://www.freemedicinefoundation.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 (PHRMA)** and its member pharmaceutical companies. Links uninsured and financially struggling Americans to programs providing free or nearly free prescriptions. 888-477-2669 (www.pparx.org)

Pennsylvania Patient Assistance Program Clearinghouse:

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

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)

Rxcut.com: prescription savings for generics.

800-808-1213 (hotline), 800-780-4377 (mail order) (www.rxcut.com)

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

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.

The Medicine Program: A program that advocates for patients with no insurance to receive free prescription medicine. Programs are nationwide and for all ages. (www.themedicineprogram.com)

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. (www.vba.va.gov/VBA/)

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

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

Barbara Sher

Primary Care

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.

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)

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
Philadelphia County	215-686-5000

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)
--------------	---

Greater 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 County	877-765-0477 (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 Phoenixville Medical Clinic: adult and children clinic. Care for uninsured and those with inadequate insurance. They take people from any location. Care for anything you would find in a family practice, including minor emergencies. Free or a small fee. Proof of working/income is not required. 610-935-1134 (www.theclinicphoenixville.com/)

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. (www.vba.va.gov/VBA/)

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)

Volunteer Doctors Care Free Upper Bucks Clinic: for low-income, uninsured adults over 18 years who live within Quakertown, Pennridge and Palisades School Districts. Must be approved for eligibility prior to receiving services. No walk-ins. 215-538-4774

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

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

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	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)

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)

Children of Aging Parents: offers information on housing alternatives, care giving and support groups. 800-CAPS-294 (www.caps4caregivers.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.

*If God came in and said, "I want you to be happy for the rest of your life."
What would you do?
Bernie Siegel*

Family and Individual Services

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.

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/>)

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/)

Building Bridges: a program of Human Services, Inc. Provides case management and other supportive services for homeless families and individuals in Chester County. 610-429-3033
<http://dsf.chesco.org/ccdcd/cwp/view.asp?A=3&Q=614288>

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

Berks County	610-376-7144 <a href="http://www.allentowndiocese.org/administratio
n/services.html">http://www.allentowndiocese.org/administratio n/services.html
Bucks County	215-945 -2550 http://www.css-phl.org/
Chester County	610-344-7028 (West Chester) http://www.css-phl.org/ 610-869-6500 (West Grove) http://www.css-phl.org/
Delaware County	610-876-7101 (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	610-277-6367 (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)

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

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.

Berks County	610-478-6206 (http://www.co.berks.pa.us/Dept/HumanServ/Pages/default.aspx)
Chester County	800-692-1100 (www.chesco.org/human)

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

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)

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)

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=HumanServices77020>)
610-429-3033 (West Chester)
(<http://dsf.chesco.org/ccdcd/cwp/view.asp?A=3&Q=614288>)

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.

Berks County	610-921-0624 (http://www.readingjewishcommunity.org/Section.aspx?id=1091)
Bucks County	215-579-9300 (http://www.jewishphilly.org/local_includes/downloads/26898.pdf)
BuxMont	215-646-4500 (http://www.jewishphilly.org/local_includes/downloads/33690.pdf)
Chester County	610-578-9000 (http://www.jewishphilly.org/page.aspx?id=105579)
Delaware County	610-578-9000 (http://www.jewishphilly.org/page.aspx?id=119060)

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)

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)
---	--

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. In West Chester, Chester County, contact 610-399-3377 (Westminster Presbyterian Church) (<http://westminsterpc.org/195421.html>)

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)

The Delco Sunshine Fund is only for Delaware County residents. The purpose of the Fund is to provide one-time financial support to Delaware County residents who are experiencing, or who have recently experienced, serious financial, domestic, health, or employment problems and do not qualify for government-funded relief programs. Types of support include assistance to avoid mortgage foreclosure, necessary medical bills not covered by public or private insurance, and costs associated with recovering from an accident or natural disaster. 610-874-8451

The Open Line: 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.upvtheopenline.org)

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. 610-687-6391 (www.womensresourcecenter.net)

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

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

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

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)

Mental Health Crisis Intervention:

Berks County	Service Access and Management Inc. 610-236-0530 (hotline) (Service Access and Management, Inc.)
Bucks County	Lenape Valley Foundation 800-499-7455 (hotline) (www.lenapevf.org) Penn Foundation (Upper Bucks) 215-257-6551 (hotline) (www.pennfoundation.org)
Chester County	Crisis Intervention 877-918-2100 (hotline) (http://chester.pa.networkofcare.org/mh/emergency-services.aspx)
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)

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

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

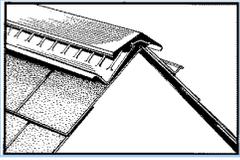
Office of Adult Services: provides a wide range of services to individuals aged 18 to 59. In some counties, the Office of Adult Services is combined with the Office of Aging.

Delaware County	610-713-2115 (http://www.co.delaware.pa.us/humanservices/adult.html)
Montgomery County	610-278-3601 (Central office) 215-784-5413 (Eastern office) 215-361-7931 (North Penn office) 610-327-9203 (Western office) http://mcaas.montcopa.org/mcaas/cwp/view.a.1505,q.45228.asp

Office of Behavioral Health: provides information and referrals for mental health and substance abuse challenges.

Delaware County	610-713-2365 (http://www.co.delaware.pa.us/humanservices/obh/behavhealth.html)
-----------------	---

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



HOUSING

Do Not Sell Your House! Investigate the PA Homeowner's Emergency Assistance (PHEA) Loan Program available through **The Housing Finance Agency**. They help people who have lost jobs keep ownership of their homes. If you have equity in your home, this State loan fund can lend money to make your mortgage payment for up to 24 months. They will hold a second mtg. on your home. For information call 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 Mortgage Assistance Program and the Homeowner's Equity Recovery Loan program by visiting (<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.

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

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.

Berks County	610-568-1250 (www.bridgeofhopeberks.org)
Bucks County	215-361-1815 (www.bridgeofhopebuxmont.com)
Chester County	610-380-1360 (http://www.bridgeofhopelcc.org/)
Montgomery County	215-361-1815 (www.bridgeofhopebuxmont.com)

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	610-344-6772 (www.chesco.org/ccdcd)
Delaware County	610-891-5101 (www.caadc.org)
Montgomery County	610-277-6367 (www.cadcom.org)

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. 610-874-7181 (www.dcha1.org)

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

Chester County 610-431-3598 (www.friendsassoc.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	215-345-3844 (http://www.buckscounty.org/government/departments/CommunityServices/CommunityBusiness/HousingPrograms.aspx)
Chester County	610-344-6263 (http://www.chesco.org/ccdcd/site/default.asp)
Delaware County	610-891-4000 (www.co.delaware.pa.us/)
Montgomery County	610-278-3540 (http://mchcd.montcopa.org/mchcd/site/default.asp)

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)

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)

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)

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/)

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)

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.

"Home" is any four walls that enclose the right people.
Helen Rowland

One chance is all you need.
Jesse Owens



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 Nutrition Coalition: (Montgomery) (www.nutritioncoalition.org)

Delco Interfaith Food Assistance Network: 610-566-7540
(www.co.delaware.pa.us/humanservices/emgfood.html)

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

Hunger Nutrition Coalition of Bucks County: (www.foodinbucks.org)

Montgomery County Food Resource Center: 610-277-6363, ext. 23
(<http://health.montcopa.org/health/cwp/filesserver,Path,HEALTH/pdfs/MontcoFoodSecurity.pdf,AssetGUID,8cf964-a138-4a8f-b0b43a9dab9ec6bc,rc,1.pdf>)

Additional Food Services

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)

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	610-277-6367 (www.cadcom.org)

First Call for Help (United Way):

Berks County	610-705-3301
Bucks County	215-949-1660
Chester County	610-705-3301
Delaware County	215-568-3750
Montgomery County	215-568-3750
Philadelphia	215-568-3750

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)

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)

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: (www.philabundance.org/memberagencies/ma_search.asp)

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)

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 Line: 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.upvtheopenline.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)

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

Robert Schuller



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)

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

Oscar Wilde

MISCELLANEOUS RESOURCES

Don't look back. Something might be gaining on you.
Leroy "Satchel" Paige

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)

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

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.bradsdeals.com)

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

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

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

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.berkshumane.net)

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.catsin crisis.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)



JOB HUNTING RESOURCES

All glory comes from daring to begin.
Eugene Ware

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.

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

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

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)

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: offers Career Strategies and Career Solutions for 55+ to people who are unemployed, underemployed, in transition or looking to change careers. Joseph's People members will receive discount career counseling for a maximum fee of \$25 for the first two appointments. (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.

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)

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.

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.

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

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	215-348-6544 (http://www.buckscounty.org/government/departments/HumanResources/index.aspx)
Chester County	610-344-6280 (http://www.chesco.org/chesco/cwp/view.asp?a1413&q=573401%20)
Delaware County	610-891-4000 (http://www.co.delaware.pa.us/employment/index.html)
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 job site

State Government Jobs

Commonwealth Workforce Development System/CareerLink ([cwnds](http://cwnds.com)) 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.realmatch.com)
(www.simplyhired.com)

Niche Job Sites

(www.6figurejobs.com)	\$100K+ positions
(www.acc.com)	Corporate in-house counsel positions
(www.biospace.com)	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
(www.healthcarejobs.org)	Medical
(www.jobcircle.com)	Jobs in the Mid-Atlantic region
(www.jobing.com)	Regional job boards
(www.jobthread.com)	Publishing, blogs, print
(www.jobsinthemoney.com)	Finance jobs and banking careers
(www.latpro.com)	Spanish bilingual and Hispanic jobs
(www.nationjob.com)	Community based positions
(www.seniorjobbank.com)	Baby boomer and senior job seekers
(www.snagajob.com)	Hourly jobs
(www.sologig.com)	Contract positions for IT and engineering professionals
(www.techrepublic.com)	IT professionals
(www.theladders.com)	\$40K - \$250K+ positions for career-driven professionals
(www.usajobs.gov)	US Government Jobs
(www.vault.com)	MBA's
(www.vetjobs.com)	Vets
(www.workinretail.com)	Retail
(www.workcentralpa.com)	Harrisburg/Central PA jobs

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.cgcareers.org)
- (www.craigslist.org) – used by many non-profit and smaller organizations because it is free to post jobs there.
- (www.idealists.org)
- (www.nonprofitcareer.com)
- (www.nonprofitjobs.org)
- (www.nonprofit-jobs.org)
- (www.opportunityknocks.org)

Beyond.com: unique on-line job board. A career network where you can create and post your career portfolio in search of a position in customer service, accounting and finance, healthcare, technology, sales, engineering, manufacturing, administration, travel and hospitality. (www.beyond.com)

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)

CONSIDERING A NEW CAREER?

JESUS CHANGED CAREERS AT AGE 30 - think about it!

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.idealist.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: good resource if searching for small, local companies. Offer networking opportunities.

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. 800-634-9245 (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>)

THE MOST VALUABLE THING YOU CAN DO: LEARN SOMETHING NEW

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



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

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

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/apprent/htm)

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)

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

- ✓ 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	610-372-4721(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 (www.mc3.edu)

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

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)
Montgomery County	215-619-7390 (offered at Montgomery County Community College for Montgomery 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.

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 - Think: Whut doez a covah leterr fild wid multippel misspelins sai abut yer attention too detailz, nut two mantion 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.

Hear everything and judge for yourself.
George Eliot

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.

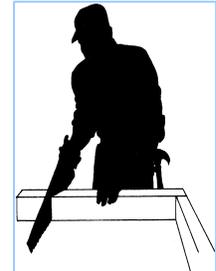
Specifically check the reference being provided by your manager or supervisor, so have those names available. 877-835-3551 (www.checkmyreference.com)

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.

Life is short, and it's up to you to make it sweet.
The Delaney Sisters

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.recruitinglife.com/>)

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.

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

Christina Baldwin

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

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

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

Ethel Barrymore

***Happiness is a journey,
Not a destination.***

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

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

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.

Thank you to Joseph's People members and volunteers who shared resources to be included in this guide. A special thank you to a dedicated group of volunteers who verified data: Beverly Bongiorno, Mary Alice Coyle, Diane Kopena, Susan Pfunke and Janice Storms.

Jane Cocks, Editor, 2012 Blue Resource Guide

Appendix A

STAFFING AGENCIES

AC Lordi Search Accounting, finance
West Chester, PA 19380
610-692-7077 or 0900
www.aclordi.com

Accountants International Accounting, finance
Wayne, PA 19087
610-687-6107
www.accountantsinternational.com

Accountemps, A Robert Half Company Accounting, finance
Wayne, PA 19087
484-254-9040
www.accountemps.com

Wyomissing, PA 19610
610-371-8101
www.accountemps.com

Accounting Now & SNI Financial Accounting, finance
Philadelphia, PA 19103
215-599-9711
www.accountingnow.com

Accounting Principals Accounting, finance
King of Prussia, PA 19406
610-337-4800
www.accountingprincipals.com

Adecco Financial Staffing Accounting, finance, office
Philadelphia, PA 19103
215-568-7795
www.adeccousa.com

Adecco Staffing
Coatesville, PA 19320
610-857-8125
www.adeccousa.com

Office, skilled and unskilled

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

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

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

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.com

Sales, 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.net

Engineering/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.com

Sales, customer service, administrative,
scientific, clinical, engineering

Metropolitan Personnel Inc.
Phoenixville, PA
610-933-4000
www.metrotemps.com

Office support, light industrial, medical and
technical placements. Direct hire, temp and
temp-to-hire.

Monarch Staffing
Malvern, PA 19355
610-640-4111

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

Springfield, PA 19064
610-604-0202
www.monarchstaffing.com

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

Professional Staffing
Honeybrook Twp, PA
610-384-2500

Financial

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
Malvern, PA 19355
610-669-6655
www.us.randstad.com

Accounting, finance positions directly with Vanguard

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

RemX Specialty Staffing
King of Prussia, PA
610-491-9114
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

Source One Financial Staffing
Center City, Philadelphia
215-587-9390
www.source1-financial.com

Professional operations, HR, commercial real estate lending

<p>The Carney Group Blue Bell, PA. 19422 215-646-6200 www.carneyjobs.com</p>	<p>Specializes in staffing for “gold collar workers” (50+)</p>
<p>The Job Exchange Associates, Inc. Limerick, PA 19468 610-454-9477 www.thejobexchange.com</p>	<p>Accounting, finance, marketing, IT, administrative, customer support</p>
<p>The Preston Group Fort Washington, PA. 19034 215-628-8001 www.theprestongroup.net</p>	<p>Accounting, finance</p>
<p>Unlimited Staffing Solutions, Inc. West Chester, Colledgeville and Glenside 866-937-8233 www.unistaff.com</p>	<p>Behavioral and home healthcare staffing – direct care workers, home health aides, therapeutic staff support, nurses, etc.</p>
<p>Westaff Media, PA 19063 610-566-9000 www.westaff.com</p>	<p>Clerical, light industrial</p>
<p>Yoh Philadelphia, PA 19130 215-656-2650 www.yoh.com</p>	<p>Scientific, clinical, engineering</p>
<p>Yoh Talent Solutions (SAP) Newtown Square, PA 19073 610-661-7067 www.yoh.com</p>	<p>Accounting, finance</p>

DIRECT & FOCUS YOUR JOB SEARCH HOW TO RESEARCH A PROSPECTIVE EMPLOYER/COMPANY

Research is an indispensable essential to job search preparation and the overall effectiveness and efficiency to a successful and timely search. There are hundreds of search methods and resources available, and which ones would work best depends on the objectives of the job seeker. For a job seeker who is open to exploring new possibilities for their career, an initial research step would be to examine economic trends to understand what industries are and are likely to be growing. Growing industries provide more opportunities for jobs and in general more job security than sectors that are stagnant or in decline. Having selected sector(s) to explore, creating a list of organizations that exist in that sector within a geography of choice. A next level of detail would be to glean descriptive information on specific companies of interest. By conducting research along industry sectors the information builds and have a cumulative impact that can bring an extraordinary sense of confidence to the job seeker.

We often talk about how important researching a company can be. But we have not spent much time telling you how to go about it. Company research can benefit you in several important ways:

1. It can help you to identify companies in your field located in a geographical area that you want to work in.
2. It can help you consider jobs that are potential new fields for you to enter.
3. It will tell you which companies are being the most successful.
4. It will help you prepare for the interview in a particular company.

Your first goal is to identify the industry you want to work in. Once you have done that, you need to know what the trends are in that field. What are the issues and opportunities for the future. What are the growth projections. One year, three years, five years in the future? All of this information is available by researching each company.

Once you have identified your industry, you need to query to create a list of target companies. We suggest that you identify a minimum of 15 companies that you target as the companies you want to work for. Then spend your time and energy on figuring out how to get a job in one of those companies. Everything you have learned about research and networking will help you be successful.

- You will be able to get information that includes key decision makers inside the company.
- You will know what locations the company has.
- You can look at the posted opportunities.
- You can review news and articles about the company and its future.

General Sources of information

- Wall Street Journal
- Moody's
- Fast Company
- The Economist Magazine: This 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 one suggestion at the meeting was that you 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.hoover.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) Business & Career Center

(Select) Business Databases

Under this heading you will find lots of great resources for investigating companies.

One of the best is ReferenceUSA

(Select) Reference USA 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 (www.Linkedin.com)

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 belong 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

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)
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)
Coalition Against Hunger (p65)
Coatesville VA Medical Center (p38)
COBRA (p14, 37)
College or Private School Tuition (p18)
Coming of Age (p74, 84)
Commonwealth Workforce Development System/CareerLink (p81)
Community Action Agencies (p28, 51, 60, 66)
Community Colleges (p90)
Community Impact Legal Services, Inc. (p24)
Community Nutrition Coalition (p65)
Community Transit (p41)
Community Volunteers in Medicine (p34, 44)
Company websites (p85)
Consignment Shops (p68)
Consumer Credit Counseling Services of Delaware Valley (p18)
County Assistance Office (p29, 44, 51, 68)
County Government Jobs (p80)

County Health Department (p45)
Couponmom.com (p70)
Cover The Uninsured (p32)
Craigslist.org (p59, 82)
Credit Cards (p19)
Credit Reporting Agencies (p19)
Credit Unions (p19)
Crisis Intervention (p57)
Customer Assistance Program (p29)
Customer Assistance Referral and Evaluation Program (p29)
CWDS (p81)
Daemion House (p51)
DealNews.com (p70)
DealofDay.com (p70)
Debtors Anonymous (p55)
Delaware County Family Centers (p51)
Delaware County Housing Coalition (p61)
Delaware County Intermediate Unit (p51)
Delaware County SPCA (p71)
Delaware Valley Community Health – Norristown Regional Health Center (p34)
Delco Interfaith Food Assistance Network (p65)
Department of Human Services (p52)
Department of Veterans Affairs (p38)
Diabetic Pets Fund (p72)
Diabetic Savings Plan (p39)
Dice.com (p82)
Discount Career Counseling Network (p74)
DLA Disposition Services (p70)
Domestic Abuse Project (p56)
Domestic Abuse/Violence Services (p56)
Domestic Relations (p24)
DriverSide.com (p69)
Ecademy.com (p78)
Economic Development Council (p90)
EDGAR system (p85)
Educational Law Center (p24)
eHealthInsurance (p37)
Eldercare Locator (p49)
Elevate America (p91)
E-mail (p27)
E-mail newsletters (p74)
Employment where housing is provided (p61)
Energy Coordinating Agency (p28)
Entrepreneur.com (p71)
Equifax (p19)
Eresumes.com (p76)
Experian (p19)
Eye Care America (p40)
Eye Glasses (p36)
Facebook.com (p78)

Fafsa (p91)
Fair Housing Council of Suburban Philadelphia (p25, 61)
Family and Community Service of Delaware County (p52)
Family Services of Chester County (p52)
Fast Company (p86)
Federal Government Jobs (p81)
Federal Student Aid (p91)
FederalJobs.net (p81)
Feline Veterinary Emergency Assistance Program (p72)
Financialexecutives.org (p78)
First Call for Help (p66)
Foreclosure Mitigation Counseling Initiative (p59)
Free Medicine Ministry (p42)
Free or Inexpensive Banking (p19)
Friend, Inc. Community Services (p20, 52, 66)
Friends Association (p61)
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)
Moody's (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)