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Mondays at 10:30 AM
First United
Methodist Church
Basement Meeting Hall
48 West High Street
Somerville, NJ

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By the Numbers

by Mary O'Connor, Managing Editor

I was in a state of shock as I drove home from the office, the contents of my cubicle packed into three cardboard boxes in my trunk. As I tried to wrap my head around the terms "laid off" and "unemployed," the news came on the radio. "New statistics just out show that the national unemployment rate has risen to 9.8 percent," a voice intoned. *Great, I thought. I'm a statistic.*



In the weeks that followed, I noticed again and again the new importance of numbers in my life: My social security number. My PSG ID number. My Visa bill balance. My Visa bill interest amount. The numbers on my tax returns. The number of weeks I had remaining on my unemployment insurance.

Now, I'm not much of a numbers person. Words are more my area. Numbers, in contrast, are mysterious and a bit scary. Even my own numbers can be overwhelming to me.

I think there's a danger, when we're in job transition, that we will allow numbers to define our situation. We pay so much attention to them that we run the risk of losing the *words* that define us. The nouns: *friend, mother, gardener, artist, carpenter, grandfather*. The adjectives that describe us: *hardworking, dedicated, inventive, funny*. Or the verbs that say what we can do: *help, love, try, start over, accomplish, persevere*.

I'm not going to totally ignore the important numbers in my life. Reality won't let me, and I try to stay within hailing distance of reality. But I am not a statistic. And I'm not going to let numbers—whether dollar amounts, percentages, or identification tags—limit my sense of who I am, what I do, and what I can become.

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Hired Learning

The Value of Using Word Clouds in Your Job Search

by Julius Alberici and Curlin Beck

A **word cloud** is a visual depiction of the frequency that words are used in a document. The words used most often are shown in larger type and sometimes in more prominent colors. Although they were not originally developed for use in job searches, word clouds can be a very useful tool to use in your job search. How does this work?

First, you want to make certain that your resume emphasizes the things that you believe are important. Seeing the frequency with which you use key words shows which skills, experience, and accomplishments are



We want to hear from you – CONTACT US:

psgcnjeditor@yahoo.com

emphasized and helps you to understand how prospective employer might view your resume. In addition, many large corporations have resumes scanned by computers. While we do not know the algorithms used by these resume-scanning applications, one should assume that among the factors the computer is looking for are the key words and the emphasis that you place on the skills and experience represented by these key words.

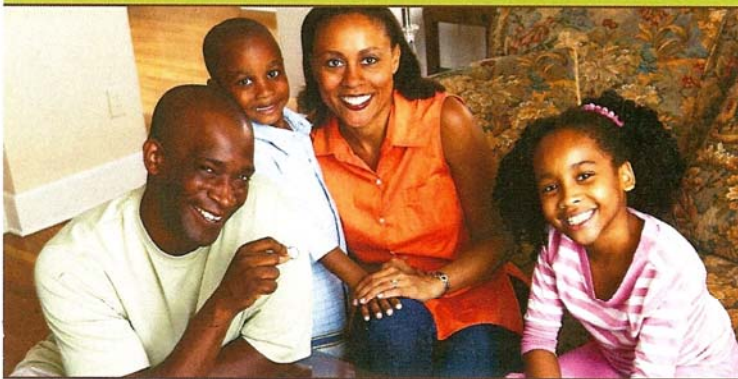
The second way that word clouds can be used in the job search process is to analyze the job description and job requirements posted for jobs that you are interested in applying for. Using a word cloud will let you see what key words the employer is using and emphasizing. Once you have created a word cloud from the job description, compare it with the word cloud of your resume. If the key words emphasized by the job description and the key words in your resume are in sync, then you have a better chance of having your resume get past the computer screening and initial screenings by company personnel. If the key words are not in sync, then take another look at your resume. Do not insert words that are not applicable to your skills and experience just to improve the match with the job description, as this will get you in trouble during any subsequent interview and could hurt you. However, where it is appropriate, do make modifications to your resume to synchronize better with the job description.

The word cloud application taught by PSGCNJ in the initial 5-day training program is called Wordle. This is an Internet-based application that can easily be found at <http://www.wordle.net/>. When you get to this Web site, you will see a topic called "Create your own." Click on this link, and you can then paste in any text that you want. You can paste in your resume or any job description that you can copy. From this text, a word cloud will be generated and you can visually analyze the results.

You may have problems getting Wordle to work on your PC. This is probably caused by security settings within your Internet browser like Internet Explorer or possibly by the firewall settings of the security software you are running on your PC. If you do not want to lower your security settings to get Wordle to work, there are alternatives. Tagcrowd (<http://tagcrowd.com/>) is one possibility; it gives you the option of saving the word cloud you create as a .pdf file. There is also a useful option at the bottom of the Tagcrowd page that allows you to embed the word count in your word cloud. Another option appears to be from Stanford University and is called Wordsift (<http://www.wordsift.com/>). Though Wordsift displays a word cloud on your PC, it does not appear to provide a way to print the results. However, if you do not need to print the word cloud, Wordsift provides another alternative.

DISCLAIMER: These Web sites were accessed on a computer with Norton AntiVirus software running, and the Web sites were searched using Norton Safe Search, which indicated that as of the time of the search there were no computer threats on the Wordle, Tagcrowd, or Wordsift Web sites. However, there is no guarantee that these sites are safe or will remain safe, and users take full responsibility for using the tools discussed in this article.

GREAT NEWS FOR NJ HOMEOWNERS!



The HomeKeeper Program offers financial help to New Jersey homeowners who are in danger of losing their homes as a direct result of unemployment or underemployment.

Eligible homeowners must demonstrate that they were making their mortgage payments up until the time of unemployment or underemployment, and the unemployment or underemployment must have occurred within the 12 months preceding the date of their application.

Eligible homeowners may receive up to \$48,000 in assistance for a term of up to 24 months. The assistance may be used to help homeowners make their mortgage payments while they seek work or complete an approved job training program and/or may be used to help with arrearages.

HomeKeeper assistance is provided in the form of a second mortgage loan, repayable should the homeowner sell, refinance, transfer or cease to occupy the property within 10 years from the date of the assistance loan.

New Jersey HomeKeeper is funded through a federal grant from the United States Treasury's Hardest Hit Fund.



**THE NEW JERSEY
HOME
KEEPER
PROGRAM**

www.NJHomeKeeper.gov

www.NJHomeKeeper.gov

For additional information, call toll-free **1-855-NJ-KEEP1**

TERMS AND ELIGIBILITY:

Within the past 12 months, you or your spouse or civil union partner have become:

- Unemployed or underemployed, through no fault of your own, which caused you to fall behind on your mortgage,

OR

- Unemployed or underemployed, and while you have stayed current with your mortgage payments thus far, you have not yet regained enough income/resources to continue paying on time for much longer,

OR

- Unemployed or underemployed, and you have since regained enough income to pay the mortgage but need help covering the arrearages that accumulated during the unemployment/underemployment period.

**Also, can you answer YES to following questions?
If so, you may be eligible for HomeKeeper assistance.**

1. Is your home your primary residence and located in the State of New Jersey?
2. Did you acquire your home on or before January 1, 2009?
3. Is your home a one or two unit residential property?
4. Do you owe less than \$429,619 in total mortgage debt (or, if you have a two-unit home, less than \$550,005)?
5. Does your total monthly mortgage payment include an amount for principal, interest, taxes and insurance?
6. Were you current (no more than one 60-day late payment) on your mortgage payment for at least one full year up until the point you became unemployed or underemployed?
7. Is your home the only real estate that you own?
8. Are you clear at this time of any involvement in any bankruptcy application or proceeding?
9. Are you low on available savings and other financial resources (no more than three months worth of mortgage payments)? Exclusions apply for retirement and educational investment accounts.

*Underemployed: a drop in at least 25% from prior or existing employment income)

For additional eligibility criteria, visit
www.NJHomeKeeper.gov or call (855) NJ-KEEP-1

Recent Landings

My Landing Was Diverted to Another Airport

by Brian Parish



Two years: that's how long I've been out of work. Hundreds of resumes sent out and hours upon hours of searching for that job. You know the one. The job that will make you happy, pay the mortgage, provide security for you and your family, and in the end be worth all the aggravation that we unemployed people have to suffer through. Well, I landed, but not at the job that I thought I was shooting for or imagined I'd get.

My first job was at a financial institution in their corporate headquarters right out of art school. I landed the job by interning there for two summers and working my butt off to finally convince them to hire me as full-time graphic designer in their corporate communications department. It was a great job until the company was bought out and I was laid off. It took me seven months to get a job at Rutgers as a desktop publisher, and I landed that job by answering an ad in the newspaper. I was there for six years until the state budget got cut and I was laid off again. I was out for a year, and I got my last job in retail (because I couldn't find anything in my field at the time) through the company job board/Web site. I was there for three years and laid off again when they shut all the stores down across the country as part of the great recession.

It seemed to take longer to get a decent job every time I got laid off. I was starting to feel that everybody who looked at my resume was thinking I was a jinx and were afraid to hire me because something bad might happen to their company in order to cause me to be laid off again. Irrational, yes, but after a while you start to make stuff up to explain what's taking so damn long.

Now I'm starting a new job and a new profession. It's totally not a graphic design job and totally earned through networking. I feel kind of nepotistic, but a friend owns a small import brokerage company and needed to hire a new person. She thought of me because I had been bringing it up for about a year that I was out of work. I never asked her to just hire me, but I'd said to keep me in mind if things turned around for her company and she had the need for a new hire. Thankfully, business picked up for her company and she called me up and I took the job after a quick interview. I was lucky, and I have to stress this. I hit the 99 weeks and was out of benefits when she called. Some of us aren't as fortunate.

Looking for a job is hard work, draining and an emotional roller coaster. At the PSG we face age discrimination as evidenced by the average age of our members. We face unemployment discrimination because some HR VP somewhere decided to make a rule that says being out of work for more than six months means you aren't fit to work at their company because maybe your skills are out-of-date. I say to hell with that. Keep fighting. Take advantage of all the PSG and the One-Stop Center can offer you in training, in grants, in furthering your education, and starting your own business (if you have the courage to do so). Use the support of the other members to help network your way into a job, and give back by volunteering your time. And if you ever had a secret hankering for world domination, there are leadership positions that need to be filled in the form of committee co-chairs, so you can exercise your inner megalomaniac. My time at PSG kept me sane by trying to help my fellow members, it can do it for you too. So to all, thanks for being there for me and those who have landed before me. And don't take this the wrong way, but I hope to never have to see you guys at a PSG meeting again. So get that job and stay employed. Good luck to all of you.

Our congratulations to these PSG members who have moved on. This is only a partial list:

May

Luann Ladley 5/2/2011
Brian Parish 5/2/2011

April

Beth Colon 4/18/2011
David Glazer 4/13/2011
Valeria Hall 4/13/2011
Marvin Fields 4/11/2011

March

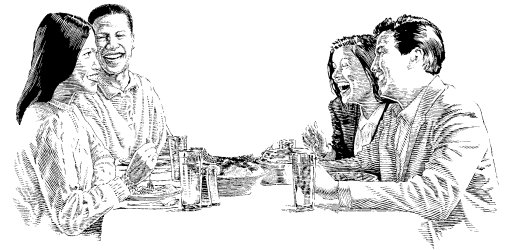
Stanley Sikora 3/24/2011
John Phelps 3/23/2011
Eric Bird 3/22/2011

Please provide your co-chairs with any information when you have landed your new job.

PSGCNJ Events

Career Marketing Team Formed

by Bob Casar



The Professional Service Group of Central New Jersey has just kicked off a new job search feature, the Career Marketing Team

(CMT). This is a group of 15 to 20 individuals who come together on a regular basis to encourage, support and, where necessary, prod each other in their job searches. Our goal is to provide a more direct encouragement than can happen in the larger Monday morning or committee meetings. I have volunteered to facilitate the first team.

Each member is required to have a written job search plan that is appropriate to that individual's search. The job search plan can be very detailed, or it can consist of notes on a calendar or in an appointment book—whatever works for you! It must, however, be written and have measurable tasks and goals. The plan should list your skills along with your target titles, companies, and industries. It should also contain goals for maintaining your personal well-being. Remember, to put your best foot forward, you need a healthy heart and mind.

A few things to know:

- At meetings, the CMT members share their plans. Everyone evaluates his or her own success, but team members are there to help support and keep each other on track by offering constructive feedback, possible improvements, new lead suggestions, and even a gentle prod if necessary.
- You must be an active participant. Once you commit to the team, the team commits to you. If you fail to participate, you will be let go and must reapply for membership, which is first come, first served.
- Team sizes are capped. Once the number of interested parties exceeds the number of slots, a new team will be formed.
- The CMT is part of participants' job search and does not count toward volunteer hours. Volunteer hours are generated through committee work.

The first team currently has ten members. We have agreed to cap our membership at 15 individuals, so we have room for five more. If you are interested in joining, please email me at bob.casar@gmail.com (subject line "Career Marketing Team") and I will get back to you. Best of luck on your search. Cheers!

Monday Morning Meetings

Please check our Program Events Calendar for more information.

May 2011

May 16, 2011	Topic:	"Owning or Franchising a Business"
	Presenter:	Charlie Miejewski—Sunbelt
May 16, 2011	Topic:	"Writing a Business Plan SCORE"
	Presenter:	Arthur Divak and Sandford Kepniss
May 23, 2011	Topic:	"Community Conversations"
	Presenter:	Joanne Hala—Director, Workforce Development, United Way
May 30, 2011	Memorial Day—General Meeting on 31st	
May 31, 2011	Topic:	TBA
	Presenter:	Vicki Gaddy—BioNJ

June 2011

June 6, 2011	Topic:	Need to confirm Topic
	Presenter:	Michael Palestina
June 13, 2011	Topic:	"Networking Exercise"
	Presenter:	P & N Committee
June 20, 2011	Topic:	3 rd Annual PSGCNJ Picnic
	Hosted By:	P & N Committee
June 27, 2011	Topic:	Aflac, Combined Insurance, and Red Cross
Semi-Confirmed	Presenter:	

Committee Spotlight—Programs & Networking



Picnic time! Picnic time! Picnic time! Picnic time!

Please join us for the annual picnic for PSG members and their guests

When: **Monday, June 20, 2011** (rain or shine)
1:00 - 6:00 pm

Where: Duke Island Park, Old York Road,
Bridgewater, NJ 08807

Oak Grove Pavilion (off Parking Lot B)

<http://www.somersetcountyparks.org>

Cost: \$10 per person PSG member and spouse/guest
\$5 per child under 12 yrs (infants free)

EARLY BIRD PRICE: Register and pay by June 6th,
\$8 per person PSG member and spouse/guest
\$4 per child under 12 years (infants free)

Register at:

<http://www.psgcnj.org/picnic.htm>

To make payment (cash only),
please see the following Program Committee members:

Laura Fields (fieldslm1012@yahoo.com)

Ana Ippolito (ippolitoana@yahoo.com)

Herb Milich (herb.milich@gmail.com)

Helpful Tips

Federal Grant Money Available

by John Phelps

In response to the volatile economic conditions that are currently so pervasive throughout the country, and especially the negative impact that these conditions are having on the unemployment situation, the U.S. federal government has set up a \$1+ billion fund.

Some \$32,000,000 from the fund has been allocated to the state of New Jersey. In turn, these funds trickle down to the 21 New Jersey counties. In Somerset County, the Department of Human Services, through the Greater Raritan Workforce Investment Board, has announced the existence of this fund. It is being used for an OJT (on-the-job training program through Somerset/Hunterdon Counties). A one-page fact sheet has been produced and placed into circulation.

I personally found the fact sheet to breed more questions than it answered, so I sought out NJDOL individuals at the PSGCNJ-sponsored job fair held March 10, 2011. In doing so, I managed to obtain clarification that actually made sense.

Here's how it works:

- If a company within any of the counties in the State of New Jersey hires a dislocated (unemployed/underemployed) worker for a full-time job before June 2011, that company can apply for up to \$5,000 reimbursement.
- The \$5,000 can be applied to offset the costs associated with upgrading the skills of the newly hired employee, or the \$5,000 can be applied against the newly hired employee's wages.
- After June 2011, the \$5,000 cap decreases to \$4,000 for companies hiring new employees.

The One-Stop Career Center and Workforce Investment Board (WIB) can refer qualified unemployed candidates to companies searching for new hires, based upon that company's hiring specifications. If the hiring company is located outside of Somerset County, say Morris County, then that hiring company is still eligible to receive the reimbursement.

When I asked, I was told that it was not a requirement for the hiring company's books to be audited or its hiring/operating policies to be examined in order for the company to receive the reimbursement. Interested candidates should go to the Reception desk at the Somerville One-Stop and ask for a referral to the Somerset OJT program and a staff member will give them a referral form to bring to Chris Peake at 27 Warren St., Somerville.

The hiring company can apply for the reimbursement by contacting:

Mr. Christopher Peake
WIB Business Development Coordinator
Greater Raritan Workforce Investment Board
27 Warren Street
Somerville, NJ 08876-1262
Telephone: 908.704.6301 ext. 6231
E-mail: peake@co.somerset.nj.us



This information should be of interest and value to all PSGCNJ members, because if a candidate introduces the topic correctly during the interview process, he or she might gain some advantage in the hiring decision.

Cleaning for a Reason

We attempt in this newsletter to provide our PSGCNJ members with helpful tools and techniques to get through this transitional unemployment. But could you imagine being in transition and then getting the news that you are facing a medical crisis? If you or someone you know is going through cancer treatments, the program ***Cleaning for a Reason*** might be a huge help. This nonprofit organization offers free professional housecleaning, and maid services to improve the lives of women undergoing treatment for any type of cancer. The URL is <http://www.cleaningforareason.org/>

Please share this information with anyone who might qualify and be interested.