



## In This Issue

- Welcome Editorial

## NEWS FEATURES

- Hired Learning
- Recent Landings
- PSGCNJ Events
- Committee Spotlights
- Helpful Tips

## About PSGCNJ

- Official Website
- Yahoo Group
- LinkedIn
- Programs Event Calendar
- Submit Your Bio
- Tech Tips
- Transition Tips

## COMMITTEES

- Administration
- Marketing
- Membership
- Opportunity Center
- Programs & Networking
- Technology
- Training
  - Advanced Resume Review
  - Mock Interviews

## Weekly General Meeting and Location

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

## Useful Links

[NJ Department of Labor](#)

[Job Search Websites](#)

[Reference USA](#)

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## Featured Stories in this Issue:

EDITOR'S NOTE — *Compare Health Insurance Plans with Just One Click* by David Pastore

SPEAKER'S CORNER — *How to Manage Your Time during the Job Hunt* by Mike Palestina

HIRED LEARNING — *How to Land: A Project Manager's Short List* by Ken Hitchner

TRAINING CENTER — *Using Reference USA to Build the Targeted Account List for Your Marketing Plan* by Julius Alberici

RECENT LANDINGS — *A List of PSGCNJ Members*

COMMITTEE SPOTLIGHT— *Marketing & Membership: PSGCNJ Member Composition*

HELPFUL TIPS — *Cleaning for a Reason – A Program that Helps Cancer Patients*

## Compare Health Insurance Plans with Just One Click

by David Pastore, Managing Editor



Jayne P's monthly insurance premium skyrocketed when she lost her job last month. Even though she received continued health coverage through COBRA, it was thousands of dollars more each year since her company's contribution was no longer in effect.

COBRA - The **C**onsolidated **O**mnibus **B**udget **R**econciliation **A**ct - gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan, for limited periods of time, under certain circumstances. The circumstances include voluntary or involuntary job loss, reduction in the hours worked and transition between jobs, to name a few. However, qualified individuals may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan.

Once you are no longer employed at your company, your COBRA benefit may not be the most efficient health insurance plan available for you and/or your family. So, while money has suddenly become tighter, what can you do?

To determine if your COBRA plan is the best option, here are a few companies that can provide you with easy tools to compare online:

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

<http://finder.healthcare.gov/>

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

The sites will allow you to plug in some personalized info and get a list of companies that would offer coverage to you while showing you actual costs on a monthly basis. You can then compare the plans within that site to each other - and also compare those plans to your COBRA costs.

Maybe your COBRA plan is best; maybe not. It's worth taking just a few minutes to look at what other health insurance companies can do for you. When your COBRA coverage could

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from you – CONTACT  
US:

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be costing \$1,500 or more per month, it's vitally important to find more affordable medical insurance, and the web makes it easy to find the plan that's right for you.

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## SPEAKER'S CORNER

### How to Manage Your Time during the Job Hunt

By Mike Palestina

*Mike is an International Coach Federation Certified Coach and Leadership Consultant with more than 200 hours of accredited coaching training, and over 25 years of practical business services experience.*

*Having held leadership roles in a variety of functional areas he has personally experienced and understands the challenges leaders face throughout their organizations and while in transition.*

*Mike facilitated a round table discussion on job search at the PSGCNJ general meeting on June 6.*

The question about "How do I schedule my time" seems to come up a lot in discussions at networking functions. The following are my suggestions on time management during normal business hours.

#### **Networking – Approximately 80%**

We have all heard that networking is the key to a successful job search and that there is a high probability that your next opportunity will come from someone you have not yet met.

Research indicates that successful candidates spend approximately 80% of their job search time networking. Assuming that your current job is to find a job that translates into approximately *32 hours per week*. How many of you spend that much time every week networking? Seems almost impossible doesn't it? Well it's not. Here is how you can accomplish this assuming you are willing to expend the required amount of **positive energy**.

There are many formal networking opportunities available to you within an hour's drive. Choose five meetings a week with the objective of meeting at least five people at each of the meetings and you will average approximately 35 hours a week networking. Here's how. Each group networking meeting is usually two hours in duration. If you schedule separate one hour discussions (30 minutes for your agenda and 30 minutes for your contact's agenda) with five people from each group meeting you will exceed the 32 hour objective (2 hours (per group meeting) + 5 hours (from individual meetings) = 7 hours generated from each group meeting x 5 group meetings per week = 35 hours). Give it a try. You don't need to get there over night but the sooner you do the better.

#### **Social Media and Online Job Boards – Approximately 10%**

Hopefully you are all aware of the importance of having LinkedIn, Facebook and Twitter accounts. These social media sites are rapidly becoming a strategic component in many employers' candidate search strategies with LinkedIn being the clear front runner.

There are many online job boards so I suggest that you narrow the field to a manageable few. My suggestions are Indeed.com, Simplyhired.com, and AllianceQ.com.

You should spend no more than 10% of your time (from 9:00am-6:00pm, Monday-Friday) reviewing all of these sites and any others you choose to use. Feel free to review these sites as much as you want during non-business hours but the business day should be used primarily for discussions with networking contacts.

### **Search Firms – Approximately 5%**

There are two types of recruiters, retained and contingency and both work on behalf of employers, not job candidates.

Retained recruiters are hired to identify, recruit and evaluate candidates for a specific role. Contingency recruiters target many diverse roles and are compensated only if the candidate they present is hired.

Many employers are seeking ways to significantly reduce their hiring expenses and are doing so by reducing the role of recruiters and increasing the role of LinkedIn and other online tools. This is one reason why you should consider spending a limited amount of your time working with recruiters.

Another reason for limiting time spent working with recruiters is many times you can find the same role simply by staying connected to your network and reviewing company job sites on your own.

And while the vast majority of recruiters are well respected be very careful about who you choose to represent you.

### **Contract and Temporary Agencies – Approximately 5%**

The term “portfolio career” has started to be used recently and it means working as a contract employee as opposed to a full-time employee. For many job searchers this may require a shift in how they think about their careers.

Contract roles have been gaining traction in the IT and project management areas and may sometimes lead to full-time employment. Many contract assignments offer competitive pay and some benefits as well.

As with search firms choose carefully which agencies you allow to represent you and read the contract carefully. Make sure the employer pays all fees associated with your contract.

Good luck!

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**ICF Certified Executive Coach / Leadership Consultant / Career Coach**  
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## **HIRED LEARNING**

### **How to Land: A Project Manager’s Short List**

By Ken Hitchner

Today, Bob Casar is a proud “graduate” of the Professional Service Group of Central New

Jersey (PSGCNJ) in Somerville.

After 18 months of searching for his next fulltime opportunity, he recently landed a project management position at an early-stage startup that is developing a drug- device combination that may someday help improve the quality of life for diabetics.

His journey might have been much longer if not for several key lessons that he learned along the way. “Fortune favors the prepared mind,” says Bob, paraphrasing French chemist and microbiologist Louis Pasteur.

Consider Bob’s five key lessons that led to his landing:

- **Play to your strengths.** As a career project manager, Bob’s strengths include organizational and planning skills. He has extensive experience at moving products and teams of people from Point A to Point B. But his job search improved when he realized that those skills were still an asset. “What made you a successful professional will make you a successful job-seeker,” Bob says, “but only if you bring the same initiative to the effort.”
- **Change your life? Change your mind.** When Bob first started listening to the speakers at PSG’s Monday morning meetings, he thought that he had heard it all before. Then, he opened his mind and learned how to write a resume, update his LinkedIn profile and make a networking phone call. He even submitted his original resume to the PSG committee, which offered valuable advice about how to portray himself on paper.
- **Sell high.** When you find yourself in the marketplace, you must accentuate the positive. Bob crafted his Challenge-Action-Result (CAR) stories, and then he boiled them down into one sentence, called “Power Statements” to succinctly communicate his value. “Once the hiring manager and I were in contact, it was the power statements that sealed the deal,” Bob says.
- **Networking is not linear.** So you are targeting hiring managers in your industry, right? Well, don’t discount everyone else. Here’s Bob’s play-by-play: One day he had lunch with a former boss (Contact #1), who told Bob to call another person (Contact #2), who forwarded Bob’s resume – after several months – to an IT consultant (Contact #3), who called the manager (Contact #4) who eventually hired Bob.
- **Be accountable to yourself.** Bob’s turning point came when he joined PSG’s Transition Management Team (TMT), which helps you determine your strengths, preparation and goals. And then, peer support ensures that you stick to your own program. “The TMT was the spark that I needed to put my “skin” in the game,” Bob says. “I started to apply all the skills I had learned in industry, and through the PSG and networking. When my networking brought me an opportunity, I was ready to take advantage.”



## What you can do:

- Attend the General Membership PSG meetings at First United Methodist Church (Basement Meeting Hall), 48 West High Street, Somerville NJ 08876 on Mondays at 10:30 AM. To find the list of speakers, go to [www.psgcnj.org](http://www.psgcnj.org) and click the “Professional” button at the top of the page (current list of speakers included in this newsletter). Then, click on the “Newsletter” button in the left column.
- Attend PSGCNJ’s “Power Networking” activity that begins at 9:15 AM, right before the 10:30 AM general meeting. This gives you a terrific opportunity to share your elevator pitch with other members, find out if they know anyone in your target company list and exchange business cards.
- Sign-up for the DoL’s job-search workshops, Career Beacons, which cover topics ranging from networking, resume writing and self-management skills. For more information, contact the Somerville One-Stop Center at (908) 704-3000.
- Email your current resume to [PSGCNJ\\_advresume@yahoo.com](mailto:PSGCNJ_advresume@yahoo.com) if you want your peers to offer feedback. The Career Training Committee, which meets at the DoL Building in Somerville, will schedule a one-on-one meeting to review your resume.
- Join the Transition Management Team (TMT) to support your job search. Contact the PSG Facilitator from the DoL for more info on this topic.

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## TRAINING CORNER

### Using Reference USA to Build the Target Account List for Your Marketing Plan

By Julius Alberici

You’re working on putting together your marketing plan and you want to identify companies that you will target for your job search. Well, Reference USA is a good resource to help you, is free to most library card holders in New Jersey, and it can be accessed from home or by going to the library.

This article will help you to find Reference USA, find the tutorials on how to use it and provide easy way to navigate Reference USA to help you find companies you may want to target.

#### Finding Reference USA

If you are going to use Reference USA from home you will need your library card because to log in you will need to enter your library card (barcode) number. We have verified that Reference USA is available to library cardholders in Somerset, Hunterdon and Union counties; if you live in another county, check with your librarian to ensure that your library

subscribes to the online Reference USA service.

From any County in New Jersey, go to the following URL

<http://www.jerseyclicks.org/homepages/jclicks/jclicksclassic.asp> and then select Reference USA which is listed under the “Business” section and you will be taken to the login screen.

Enter the bar code on your library card and then select “Go” and you will be taken to the Reference USA home screen.

### **Using Reference USA: The Easy Way**

After you have logged in, you will be at the home page for Reference USA. At the top of the page will be a question asking “Want to see how it works?” If you select this, you will find a couple of tutorials that you may want to look at. If you decide to view the tutorials, when you are finished with the tutorials go back to “Home” by selecting this from the top tabs.

The home screen will list a number of databases, and you should start by choosing “U.S. Business / Employers USA.” This will take you to a screen with 2 tabs; Quick Search and Custom Search. While using the “Custom Search” will give you the most complete list, this can be intimidating and I suggest you start with “Quick Search.”

You probably already know a number of companies you want to target. If not, you certainly already know the name of the company that you last worked for and maybe even a few of their local competitors. So, let’s start by entering the name of your last company and select the State of New Jersey. Then click “View Results” and you will get a list of companies / locations that match your search results. Select the company at their primary location in New Jersey. The report that will come up will have multiple sections. The ones I want to bring to your attention are:

- Location Info (first section)
- Industry Profile (third section)
- Competitors Report (twelfth section)

Start by looking at the Industry Profile section and copy down the SIC code and description. If you later want to do a custom search, knowing SIC industry codes will be very helpful to find similar companies.

Next, open / expand the Competitor Report section. This report will give you a list of companies that are geographically close to the company you searched. It is likely that some of these are targets for your job search.

Next, go up to the Location Info section and note the last row in the section which is “Radius Search.” Enter the miles radius you want to use for your search and click “Find Similar.” This will give you a list of all similar companies within the number of miles radius you suggested. You now have another list of possible target accounts.

Note that at the bottom of the page you have the option to “Download” or “Print” the company information for your selected company.

I would suggest you take any other companies you had previously identified as targets for your job search, plus any that you found from the data on the company you just researched, and repeat the process for each company. This should yield a nice targeted account list by the time you finish.

### **Using Reference USA: Custom Search**

If you want to find more targeted companies for your job search, then go back to the first search screen and select “Custom Search.” If you are already in Reference USA, clicking on “New Search” will bring you to the first search screen.

Once you are at the Custom Search screen, click the arrow next to “Business Type” and this will open a box for you to enter your search criteria. At the bottom of the section you will see two rows of boxes in which to enter the SIC codes for the industries you want to target. Remember that we suggested that you copy the SIC codes for the companies you searched above. The reason for asking you to copy these SIC codes is so that you can enter them here as these are the codes for industries of interest to you. ***If the SIC codes you copied have a hyphen, enter the SIC code in the box WITHOUT the hyphen.***

After completing the “Business Type” section, go to the “Geography” section. You can then decide what area you want to search in. You choose to search by State, by City, by Metro Area, by specific zip codes or by radius from your zip code. Click on the box for the criteria you want to use and enter the search criteria.

Now look at the right side of the screen and you will see a green box that says “View Results” and below it a blue box that says “Update Count.” When you click on update count it will show you how many companies match your search results. You can then either adjust the number of SIC codes or the geography to increase or decrease the number of matches. When you are finished entering the criteria, then click on “View Results” and you will get a list of companies that match your search criteria. Note that you can download or print the results of the search.

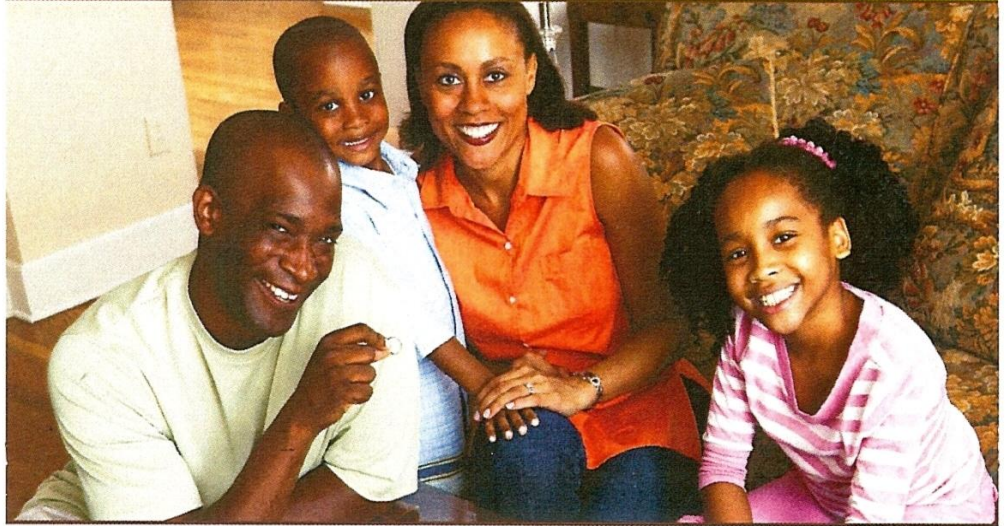
### **Conclusion**

Reference USA is a powerful tool to use in developing your job search marketing plan. It is available to you free of charge through your local library and can either be accessed from the library or from home.

While it may initially seem intimidating, it is not that difficult to use and I hope this article will help you get started and will enhance your job search activities.

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## 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](http://www.NJHomeKeeper.gov)

[www.NJHomeKeeper.gov](http://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](http://www.NJHomeKeeper.gov) or call (855) NJ-KEEP-1

## Recent Landings

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

7/20/2011

Ana Ippolito  
Bruce Berard  
William Dearborn  
Daniel Huereca  
Curlin Beck

7/18/2011

Richard Salek  
Vivian Francis  
Herb Milich  
Vivianne Moore



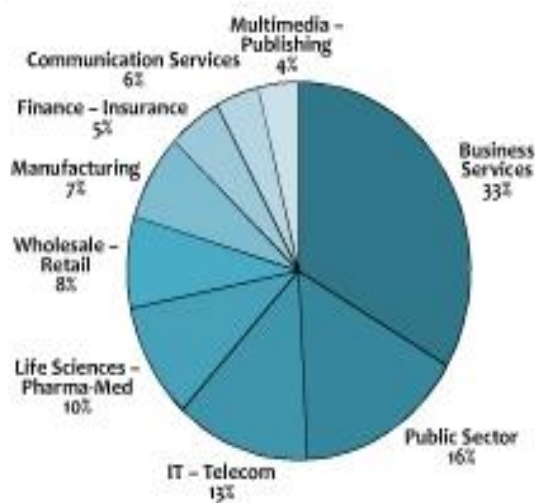
## Committee Spotlight - Marketing & Membership



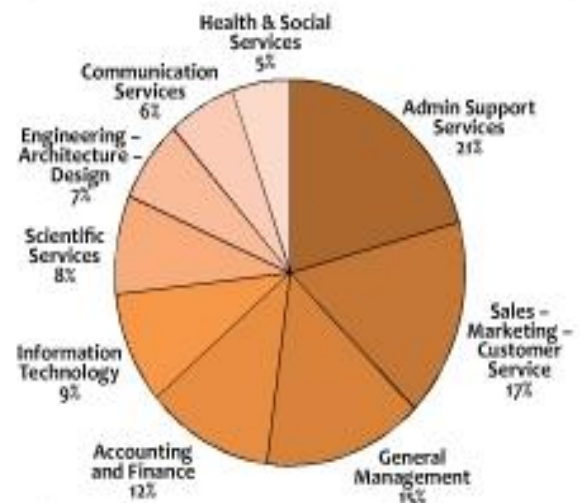
### PSGCNJ Membership Composition

The Marketing and Membership committees worked together to produce the following charts to better describe the profile of our PSGCNJ membership. These charts showcase the range of industries and variety of skills that our group is comprised. It's a snapshot that demonstrates PSGCNJ as a very desirable group of talented professionals.

*PSG Members: Industries Served*



*PSG Members: What We Do*



(NOTE: May not total 100% due to rounding)

## Helpful Tips

### Cleaning for a Reason – A Program that Helps Cancer Patients

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.

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