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COMMITTEES

- Administration
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Weekly General Meeting and Location

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

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TAKING THE SUMMER OFF FROM JOB HUNTING IS A BIG MISTAKE

by David Pastore, Managing Editor



Mary, a former sales coordinator recently said, "So many other laid-off folks are taking the summer off. They are getting unemployment so they can coast by and I think I'm going to do that too."

Tina is a mother of two kids ages five and seven. She recently separated from her husband and said, "It's too stressful to look for a job on top of all the divorce negotiations and figuring out childcare, so I'll wait until my kids go back to school. They'll be gone all day once school restarts and I'll look for work then."

Mark just finished his Bachelor's Degree and got his parents' okay to take the summer off and play before he launches his career. "After all," he said, "I have my whole life to work."

The warm sunshine is a major lure to everyone and it's very tempting to put your job search on the back burner and wait until September rolls around. But it's a significant mistake to take a ten-week, or any other vacation for the following reasons:

1. You're just delaying a long search process. It's taking many people six to nine months - and even longer - to find a new position. **The later you start, the longer it will take.**
2. You'll miss good opportunities. Many city, state and federal governments, plus colleges, schools and non-profit organizations operate on a fiscal year that starts on July 1st. New budgets become available and many employment contracts end, providing significant openings during June, July and August. By mid-September their window for hiring is closed. So summer is the time to actively look and apply for these jobs. And many private sector jobs are recruiting right now to be fully staffed for the critical September – December selling season.
3. It'll be more crowded come September. With thousands of others following the "summer off" strategy, you'll find an even more competitive job market. This may make it a long delay until you begin working again. Use summer social gatherings with friends and neighbors to arrange for networking contacts. 63% of all jobs were found through contacts last year, so stay active and **network, network, network.**

We want to hear
from you – CONTACT
US:

psgcnjeditor@yahoo.com

4. Also, if you are not applying for jobs every week, you are not meeting the legal requirements for unemployment benefits and if you claim them while “taking time off” you may need to repay those benefits, pay penalties, and lose your eligibility for future benefits

HIRED LEARNING

Using LinkedIn as Part of Your Job Search

by Julius Alberici and Danny Huereca



In today's environment of high unemployment, employers are getting many job applications for each open position, and job seekers are finding that networking is the best way to find a job. More and more companies are using LinkedIn as a tool to find prospective employees. As discussed in the PSGCNJ Training Workshop, LinkedIn should be an important tool in your job search efforts.

While many job seekers accept that they should use LinkedIn, the fear of the unknown is holding them back from really utilizing this tool. The fact is that there are many tutorials available to help you get started. Once you do, you will find that it is not that difficult. The basic steps are:

1. Join LinkedIn
2. Set up your profile
3. Build your LinkedIn network (connections)
4. Actively use LinkedIn as part of your job search

In this article are the links to selected tutorials available on YouTube to help introduce you to joining LinkedIn, setting up your profile, and using it as part of your job search. Before you look at the tutorials, note a few comments regarding the use of LinkedIn:

- Setting up your profile is an important first step in using LinkedIn. As quickly as possible you want to get your profile 100% complete. If you go to the Profile/Edit screen, it will show you the completion percentage and give you tips as to what you need to do to raise the completion percentage. Please note that in order to reach 100% you must not only input your jobs and education but must also include a photograph and have three recommendations. Your profile will be looked at more favorably if you have it 100% complete.
- Building your network, or what is called “connections,” is the second step. It is a critical part of the process. The more connections you have the more visible you are within the LinkedIn network and the more valuable you are to others who might want to connect to you. Why is this so? Because the way LinkedIn works, you have visibility and access to:
 - Your connections (1st level)
 - The people your connections are connected to (2nd level)
 - The people your connections' connections are connected to (3rd level)

The more people you directly connect with, the more people you are linked to and are visible to. It also means that a lot of people are visible to you. While you should be somewhat selective as to whom you connect to — it is not recommended that you accept invitations from people you do not know or who are not connected to someone you know — you should connect to as many people you know as possible.

Some have questioned why they would want to invite people at PSGCNJ to connect to them if these individuals are not from the same industry or field that they want to work in. While this may be true, you never know who these people are connected to — they may be connected to someone who could be very valuable in your job search. PSGCNJ members can create a large network of their own and, after all, that is one of the main goals of PSGCNJ.

- Once you have set up your profile and built your network, you can then search for people that have the potential to help you in your job search. LinkedIn has “Search” capabilities, and you should look at “Advanced Search” (next to the search window) to help you in your efforts. The video “How to Find a New Job Using LinkedIn?” will help you understand ways to use this feature.

The following are three YouTube videos to help you get started:

- **How to Join LinkedIn For Dummies**
<http://www.youtube.com/watch?v=gelyu0xLCh0&feature=fvwrel>
- **How to Set Up a Profile on LinkedIn For Dummies**
<http://www.youtube.com/watch?v=0Uto1hXw8JE&NR=1&feature=fvwp>
- **How to Find a New Job Using LinkedIn?**
<http://www.youtube.com/watch?v=1eTDnSnDMgE&feature=related>

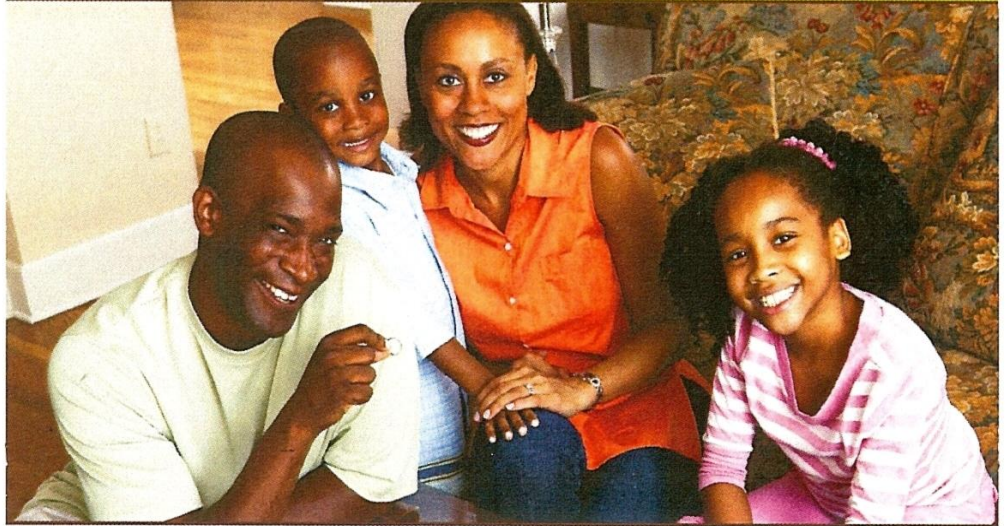
If you are unconvinced about the potential value of LinkedIn, I would suggest that you start with the “How to find a new job using LinkedIn?” video.



GET STARTED and GOOD LUCK!

DISCLAIMER: The websites contained in this document were accessed using a computer using Norton Antivirus Software without any issues. However, there is no guarantee that these sites are, or will, remain safe, and users take full responsibility for accessing the websites discussed in this article. It is highly recommended that these sites be accessed on a computer protected by antivirus/Internet security software and that the latest updates are installed.

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

Finding the job was like many things in life, right place and right time. However, preparation was the key to success.

I utilized all of the pages from the PSG program to help me set up my search, starting with my personal financial outlook and projection (how long will I last before filing for chapter 11), to a good resume and most importantly networking. All of those things that were taught at the introduction to PSG helped in one way or another.

My "landing" came from networking that lead me to a meeting with a headhunter. I would talk to anyone, and if I did not fit the bill I would pass that along to another PSG member. The

hardest thing for me was keeping a positive attitude and keeping my spouse totally updated. I think that she had the more difficult time with my transition, she couldn't be doing something to help my situation.

In the end I still had to take a salary hit but did manage negotiate an incentive package based on sales. My PSG network and the members of the marketing committee helped and supported me all the way. Truth be said, this isn't going to be easy. The consumer product sales and marketing world that I came out of has changed immensely and I have to keep retraining all the time. Use your time to your benefit and search the category you are looking at and get your skill set matched to the opportunities. Lastly, I am fully aware that I may be back and will keep my network skills honed for my benefit and possibly yours. I'll pass on all leads to PSG.

I sincerely wish you all the best of luck in your search.

Thanks, George Hunter

Congratulations to

Vivianne Moore

Technical Writer at Becton Dickinson



Congratulations to these PSG members who have moved on. This

is only a partial list:

June

George Hunter
Mary O'Connor
Bob Casar

May

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

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

PSGCNJ Events

PSGCNJ Welcomes in the Summer!

Monday in the Park

by Andy O'Hearn

On June 20, Professional Service Group of Central New Jersey members, alumni and their families gathered for an afternoon of food, fun, fellowship and networking at the third annual PSGCNJ picnic. The Oak Grove Pavilion at Duke Island Park in



Bridgewater was ideally suited for the occasion, offering ample shade from the sunny, 82° temperatures.

Joining the group in celebrating a year of successes and sacrifices in delivering events,

services and support were Department of Labor One-Stop facilitators, managers and contributors.

In addition to the hot dogs, hamburgers, vegan burgers, chicken, buns, rolls, cheese slices, condiments and bottled water made possible by member contributions, the number and variety of salads, vegetables, desserts and non-alcoholic beverages reflected the skill and diversity of our eclectic group. Thanks especially to our grill masters Matthew, Alan and Lou for keeping our appetites “fired up!”



The music mix provided by (and occasionally accompanied by) Curlin Beck provided just the right backdrop for an afternoon of animated conversation, laughter and fellowship . . . and prize drawings added even more spontaneity to the day’s activities.

Special thanks to Programs & Networking Committee picnic leads [Laura Fields](#), [Ana Ippolito](#) (co-chair), and [Herb Milich](#) (registration), and to Cynthia Lewis, Sheila VanDiver, Renee Ralph, Fred Dellanno and all other committee members for handling the behind-the-scenes promotion, shopping, logistics and scheduling of this event.

Ana Ippolito has to “cool herself down” after hearing Curlin Beck do his best “Michael Jackson live” impression.



Laura Fields
Picnic Lead

Monday Morning Meetings

Please check our Program Events Calendar for more information.

July 2011

July 4, 2011-	Legal Holiday	DoL Closed	
July 5, 2011-	Topic:	Jobs in Demand & My Skills , My Future	Presenter: Vin Samuels, Trenton
July 11, 2011	Topic:	Committee Recruitment Exercise	Presenter: P & N Committee
	Topic:	Home Keeper- NJHMFA	Presenter: Ed Collins
July 18, 2011	Topic:	“What’s Your Change Style? “ “Leverage Your Change Style During Your Transition“	Presenter: Sara Jane Radin
July 25, 2011	Topic:	TBA	Presenter: Terry Seamon

August 2011

August 1, 2011	Topic:	“The Interview in the 21st Century”	Presenter: Alex Freund
August 8, 2011	Topic:	Selling You, Inc.	Presenter: Joel Himelfarb

Crystal and Clark, the conscientious owls, are cautious, concise, and correct. They help maintain order amongst the community.

Ivy and Indy, the interactive parrots, are inspirational, influential, and intuitive. They add excitement to the community by making sure there is always something happening.

Sarah and Samuel, the supportive doves, are sincere, steady, and sympathetic. They are good listeners and compassionate friends who are always ready to help within the community.

Maybe you can only relate to one or two of these traits, but in order to become the well-balanced Xavier you have to learn to understand all of these personality traits. Although the DISC system has four distinct personality styles, most people are a combination of two or more styles. Silvert, the co-author of *Taking Flight!*, was one of our guest speakers at our PSGCNJ Monday morning meeting. In our meeting, Silvert described the different variations of personality traits that a person could have. His main message was that you do not have to be the personality that you were born with; you can develop and grow into the personality that you were meant to be. Silvert explained that, although he was born an “IS” personality, he has now incorporated “D” into his personality combination. As he matured, he realized that he needed to be more decisive and assertive to forward his career. Silvert explained that we can become whatever personality is needed for every situation. If we can learn to understand other people’s personality styles, then we can learn to adapt to their styles in order to be more relatable.

Silvert develops and shares his training program on teamwork, accountability, and people skills to hundreds of companies, non-profits, and government agencies. During his presentation, we tested ourselves to figure out which of the four DISC personalities we identified with. Silvert focused on helping our PSG group understand our strengths and weaknesses so we could grow and adapt to the work environment around us. As Silvert stated, “Use your strengths, but don’t overuse them. Too much of a good thing is not a good thing.”

Finding your right work environment will make you more productive and successful in the workforce. Some teams work well with all the personalities blending together, while other teams work better with everyone being the same style. Whatever situation you encounter in the workforce, knowing and understanding the personality styles will help you succeed in looking for the right position for your personality traits. I recommend reading *Taking Flight!* to see if it will help you soar to new heights.

Helpful Tips

E-mail Scams

by Melinda Hunt

E-mail scams are a fact of modern life. There have always been con artists trying to trick other people out of their money, and the Internet allows them to do it on a mass scale. Even though most people know about e-mail scams, enough people (and smart people!) still get fooled by them to make it worth the scammers’ effort.

As job seekers we are favorite targets. Our e-mail addresses are readily available on job boards and resumes. We are also in the habit of receiving e-mails from people we don't know, so our guard is sometimes lowered. The scammers know this and see job seekers as vulnerable — a target they can attack.

Classic Scams — Phishing and Spoofing

Everyone is familiar with the basic “phishing” scams — you get an e-mail that looks like it comes your bank or from some large retailer. It tells you there is an urgent problem with your account and asks you to click on a link and log in to correct it. But in reality, the bank e-mail is “spoofed” — it doesn't really come from your bank. And the link in the e-mail is to a look-alike Web site that is not real. The Web site is really controlled by fraudsters who use the personal information you provide to commit credit card fraud in your name.

Be aware that phishing may become even more prevalent and more credible over the next few months. There was a major breach at Epsilon, one of the big e-mail marketing firms that handle e-mail marketing for many major banks and retailers. The only information that was stolen was e-mail accounts and names, but that is enough information for a fraudster to craft a plausible phishing e-mail.

Classic Scams — Advance Fee Fraud

This is another familiar scam. Someone offers you a lot of money — either because you have won a lottery, or because of a bequest in a will or a distant relative, or because they want your help in committing currency fraud against their home country. If you respond to the e-mail, you'll find out that there is a fee to pay — a filing fee or a finder's fee or a bribe. If you pay that fee, there'll be more and more fees. You'll never see the money you were promised.

The most common example is the classic “Nigerian Bank Fraud” scam, but it also comes in other forms. In all cases, if a total stranger offers you money, be suspicious.

New Scams — Money Mule Scam

A scam that has really taken off in the current economic climate is the “money mule” scam. It is specifically targeted at job seekers.

You get an e-mail that looks like a legitimate job posting, possibly from a real job site like CareerBuilder, but the details are a little vague. They are typically offering a high salary (\$85-\$95K) for minimal job requirements (U.S. citizen, checking e-mail multiple times per day, etc.). Sometimes, the name of the company is omitted or is so generic that it's impossible to get any background information on the company. In other cases, the company listed is a real company, but the job posting is not really from that company. You suspect the job is too good to be true, but don't know what is really going on.

In many cases these are “money mule” scams. The idea is that the scammer has stolen money they need to get out of the United States. They will send the money to your bank account using an electronic funds transfer (EFT). You will keep 10% and take the other 90% to Western Union or some other service to send to an overseas address as a wire transfer. Everything seems fine for a month or so. Then the real owner of the money recognizes the theft, reports it, and law enforcement gets involved. The EFT into your account is traceable, and the EFT is reversed. All of the money you were sent, not just the 10% you kept, is removed from your account. The wire transfer you sent overseas is not traceable — you will

never find the recipient of that money and you will never get that money back. In addition, you're now being questioned by the police as to how you got involved with money laundering.

Similar scams exist for reshipping products. The stolen products are shipped to you; you repack them and ship them overseas at your own expense and are then reimbursed with a fraudulent check or credit card balance transfer.

Protecting Yourself

- Scammers play on your hopes and fears. Be aware when an offer seems too good to be true.
- Don't hurry — give yourself time to think. Scam e-mails will often tell you that your response is urgent. If you give yourself a moment you will be less likely to be tricked.
- Don't click on links in e-mail. Retype a link or use your bank's usual URL or phone number. Be aware of your bank's fraud prevention procedures — many major banks have ways to verify if an e-mail really came from them.
- Educate yourself about Internet security. Two of my favorite sites for non-technical people are:
 - <http://www.securingthehuman.org>
This site has a number of paid educational services, but also has a free newsletter called "Ouch!" that is clear, well-written and intended for nontechnical people.
 - <http://www.ic3.gov>
This is a government law enforcement site that has many excellent articles on other aspects of computer security. It also has links that allow you to report when you have been the victim of a scam.
- Use antivirus/antispam software and keep your signatures updated. Antispam won't ever be 100% right, but it will help.
- Be cautious with personal information. Information such as bank account numbers, routing numbers, credit card numbers, and social security numbers are very valuable to scammers.

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.