



NEWSLETTER

Volume XVI, Number 4

Gratitude

"Happiness cannot be traveled to, owned, earned, worn or consumed. Happiness is...living every minute with love, grace and gratitude." - Denis Waitley

It's the way I strive to live each day: embracing each moment, keeping love in my heart, sharing all that I have to give with others, and giving thanks, because gratitude unlocks the fullness of life.

It's easy to lose sight of in any given hour or on any given day. We can lose it just by turning on the news. We can lose it dealing with a scowling face at the grocery store or stuck in traffic. We lose it when family members, colleagues, or friends disappoint us.

But when we keep it in our focus, we find our way back to happiness. It's really pretty simple. You just have to get rid of the noise. And you'll find it again.

It's as simple as finding the moon on a clear night when I'm out walking my dog. Or picking up a perfect red leaf that just fell off the maple tree.

It's holding my brand new grandson, watching him discover his flailing legs and arms, and grasping my shirt in his tiny little fist.

It's the trickling of a brook as the snow melts.

It's sharing a meal with my daughters. It's seeing a good movie with a bucket of popcorn.

It's face timing my son, daughter-in-law and the new little guy who live in California.

It's putting up my Christmas tree, and baking cookies.

It's music, dance, theater and anything with avocados.

It's smiling back at my pastor when he waves and gives me his hearty hello!

It's saying "I'm sorry" when I screw up and forgiving those who can't live with love in their hearts.

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Year End Planning Opportunities

With 2014 rapidly coming to an end, there are some strategies that you might want to implement by December 31st to help you minimize your taxes when the April 15th deadline approaches.

First, if possible, pay yourself first. Contribute to a tax-advantaged savings plan. If your employer offers one, you may want to increase the contribution now to decrease your taxable income and accumulate a tax-deferred savings which will help you towards a healthy retirement. Contribution limits to your 401(k) are \$17,500 per individuals (\$23,000 if you're age 50 or older). Alternatively, if you are self-employed, you can contribute up to \$5,500 in an IRA or \$6,500 if you're age 50 or older. If you are self-employed, you might want to consider a SEP IRA or maximize your Health Savings Account (HSA). For the IRA or HSA plan, you have until April 15th to contribute.

Get a "check-up" with your accountant or tax professional to be sure that you are on track for the amount of tax due next year including the AMT. You can still make adjustments to your withholding by adjusting your W-4, or make additional quarterly payments to be sure that you won't have a huge tax bill due, or alternatively, have "lent" the IRS money that will be refunded next year. Some deductions have limitations such as charitable and medical and others phase out at certain income thresholds. You might be able to defer some income to next year for preferential tax treatment. This could help avoid the higher net investment income on higher wage earners (20% vs. 15% on capital gains, plus a 3.8% Medicare surcharge).

If you have charitable inclinations, make your donations before year end. Be sure to get a receipt for each contribution, but certainly for those over \$250 in value. If you like, you could open a donor-advised fund by depositing a lump sum before year end. This allows you to take the deduction for the full amount this year, and distribute the money over time to the charities of your choice.



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Also, if you have appreciated securities, such as stocks or bonds that you've held for more than a year, they may be the perfect charitable gift. The IRS allows you to use the current market value of the asset as a deduction. This also can move money from your estate and possibly, if established in a trust, give you a stream of income for life.

You can gift up to \$14,000 per person without the need to file a gift tax return. This is now removed from your estate, thereby avoiding estate taxes or contribute towards a child's education by opening a 529 Account. You could also directly pay tuition to an educational institution and avoid any gift taxation. NJ still has a \$675,000 estate tax exemption, much lower than the federal limit of \$5.34 million.

This year was the first to require qualifying health insurance coverage under the Affordable Care Act. The penalty for not acquiring coverage would be the greater of 1% of household income above \$10,150, or a flat \$95 for an adult or \$47.50 per child under the age of 18 up to a maximum of \$285. This tax would be due next year on April 15th. If you were uninsured for only 1/2 of the year, the penalty applies to each month without coverage.

*Jody C. D'Agostini, Certified Financial Planner,
The Falcon Financial Group, LLC*

Empowerment!

We are happy to announce that Empowerment, our 12 week program that helps women transition onto job-ready status, will be offered again starting in January. Using a holistic approach, each session is specifically devoted to techniques to empower women in transition. The sessions explore life enhancing skills including stress management, self-esteem, overcoming obstacles, self-leadership, time management, presentation skills, motivation, communication skills, wellness and goal setting. Jeanne Rohach, Certified Women's Empowerment Coach and Consultant, is the program facilitator.

This program begins on January 13 from 10-12; To be considered for selection in this highly acclaimed program, please call the Women's Center at 973-328-5025 or email us at womenscenter@ccm.edu so that we can schedule a time to learn more about you and you can learn more about the benefits of this program.

WC Newsletter

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Mission Statement:

**To serve the varied needs of
women in their quest for
economic self-sufficiency.**

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Job Placement	Michele Coneys
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The Women's Center at CCM is a nonprofit organization serving displaced homemakers, single mothers, and other women. It is sponsored by the **County College of Morris**. The program is funded by the **NJ Division on Women** and the **United Way of Northern New Jersey**. The legal education services are funded by a grant from the **IOLTA Fund of the NJ Bar Foundation** and the **Morris County Bar Foundation**.

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It's helping my neighbor replace a light bulb. It's giving my hairdresser a hug when her sister suffers a terrible loss.

It's being a Rotarian and working together to make a difference.

It's being thankful that no matter how tough any day gets, I have one best friend.

I've found it writing this piece. And I'm grateful.

By Melissa Elias, Director, The Women's Center at CCM

REMINDER

FREE LEGAL CLINICS
1st, 2nd, & 3rd WEDNESDAY OF EACH MONTH
CALL 973-328-5025, OR EMAIL

womenscenter@ccm.edu

*Career Corner***What Can I Do With This Major?**

Housed in a wonderful location at the County College of Morris, we at The Women's Center have so many great resources right at our finger-tips. One such resource is access to a website called, "What Can I Do With This Major?" This site is full of information for those contemplating returning to college and those who already have a degree but want to transition to another field. This on-line resource allows you to connect a major with potential careers.

To access the site go to www.ccm.edu. Go to Student Life; Career Services and Cooperative Education; left side-bar "What Can I Do With This Major?" Close to 100 majors are listed. All you need to do is just click on a major to access information and links. Information includes common career areas that you may enter with a particular major. Typical employers that hire within that field are also included. Strategies designed to maximize career opportunities, as well as links to job postings are listed as well. The site will allow you to see how transferrable your skills are and offer strategies that can make you a more marketable candidate.

Often when transitioning from one career field to another, it is best to obtain skills through internships, part-time positions, or volunteer experiences. In a difficult job market, human resource managers are looking for the best fit for the position. In their eyes often the best fit will be those candidates with a specific college major, as well as the skills and experience to back it up. Also worth exploring in your transition is the "Employment Projections and Labor Market Data for New Jersey" site located at the Career Services webpage.

If you are contemplating a career change, research your market, know the hiring trends within it, and have a plan. Educate yourself and learn how you can obtain the experience needed to be the most qualified candidate for the position.

By Eileen Fee, Career Counselor, The Women's Center at CCM

Winter Fun Fact

According to Guinness World Records, the largest snowflakes on record were 15 inches (38 cm) in diameter and 8 inches thick. They fell on Fort Keogh, in eastern Montana on 28 January 1887. Nearby ranchers described the flakes as "larger than milk pans" and measured them; "8 inches thick".

**Upcoming Job Club Topics**

- 12/12 Job Hunting on the Internet with CCM Librarian, Lynee Richel
- 01/09 How to Understand and Adapt to the Current Job Market with Career, Interview & Job Coach, Alex Freund
- 01/23 The Ultimate Re-Invention: A Women's Guide to Starting Over with Adversity Expert & Success Coach, LaTia McNeely Sandiford
- 02/06 Job Search Strategies & the Emotional Aspects of The Job Search with Women's Center Counselor, Eileen Fee
- 02/20 Branding with Life Coach, Betty Dangler

Job Club meets from 10-12 and is a great way to network and meet others. To get the latest job club information, please e-mail Michele Coneys at mconey@ccm.edu, and she will add you to her notification list. All of this free help is available by calling 973-328-5025, or emailing us at womenscenter@ccm.edu and reserving your place.

***Scholarship & Award Opportunities*****Mildred A. Butler Career Development Award**

Offered by the Business and Professional Women of New Jersey Foundation. Awards of up to \$1,000 are available for women who live in New Jersey and are ages 25 and older. Applicants who are seeking to advance their careers, reenter the workforce or make a career change are encouraged to apply. An award may be used for education, or it may be used for small business owner equipment. Applications will be available at: www.businessandprofessionalwomennj.org and are due by April 15, 2015.

Mature Women Grant

The Madison branch of the American Association of University Women offers women age 25 or over the opportunity to apply for a grant to pay for education related expenses incurred in pursuit of a degree or certification. Applicants should be residents from one of the following towns: Chatham, Chatham Township, East Hanover, Florham Park, Madison, Morris Township or Morristown. Applications will be available in February 2015 at <http://gov.rosenet.org/nonprofits/aauw-madison> or by contacting the Women's Center at CCM.

Women's Center at CCM Calendar of Activities

December

3, 5, 10, 12 – QuickBooks Class
 3, 10, 17 – Legal Clinic
 12 – Job Club
 Mon - Thurs – Computer Lab
 Mon - Thurs – Career Counseling appointments

The Women's Center will be closed from December 24th through January 2, 2015 and will re-open on Monday, January 5th, 2015.

January

7, 14, 21 – Legal Clinic
 9, 23 – Job Club
 13, 20, 27 – Empowerment
 13, 15, 20, 22 – Windows 7 & Intro to Computers
 Mon – Thurs – Computer Lab
 Mon – Thurs – Career Counseling appointments



"I used to be Snow White, but I drifted" – Mae West

February

3, 5, 10, 12 – Word 1
 3, 10, 17, 24 - Empowerment
 4, 11, 18 – Legal Clinic
 6, 20 – Job Club
 17, 19, 24, 26 – Word 2
 Mon - Thurs – Computer Lab
 Mon - Thurs – Career Counseling appointments

March

3, 5, 10, 12 – PowerPoint
 3, 10, 17, 24 - Empowerment
 4, 11, 18 – Legal Clinic
 6, 23 – Job Club
 12, 19, 26 – Family Law Legal Workshop
 17, 19, 24, 26 – Excel 1
 31 – Excel 2
 Mon - Thurs – Computer Lab
 Mon - Thurs – Career Counseling appointments



Please consider the Women's Center at CCM when making an end of year financial donation. The generosity of individual donations enhances our ability to design quality programming for our clients

The Women's Center at CCM
 County College of Morris
 SCC 115
 Randolph, NJ 07869

December 2014