



It's About Empowerment

By Melissa Elias

January 1, 2011 brought a new year and a new career for me as the Director of The Women's Center here at CCM. As a banking attorney and business executive for 25 plus years, I never thought that I would have the opportunity to do something that I loved and that was connected to a cause I believed in, no less in economic times such as those in which we currently find ourselves.

But I am here to tell you that with the right kind of guidance and support, coupled with believing in yourself, and honestly answering questions about who you are and what you want to do with your life, you will find your way. That's what we do here at The Women's Center: we empower women who have found themselves in difficult personal and financial situations to find their way to the next stage of their new lives.

Regardless of whether you are single, married, divorced, widowed (i.e., a displaced homemaker or not), women across this country, and around the globe, from time to time find themselves feeling disenfranchised or alone, faced with making important life decisions in times of crisis. This is due to a number of factors, some cultural, some societal, some familial.

I grew up in a matriarchal family. I had two strong grandmothers who both worked most of their lives. My mother, a Depression-era child, graduated from college and was a school teacher. She took time off from teaching to raise her family and then went back to her job, retiring in her late 60s. Growing up in a female dominated and empowered environment, it never occurred to me that I would not work for a living, and I did so until only a few years ago. Now you see that I am back at it again, but this time doing something that I love!

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Plan for Your Post-Divorce Economic Independence

By Lee March Grayson, Esq.

Many people do not pay their court-mandated child and spousal support obligations. Non-payment of support could be the result of willful non-support or the unintended consequence of unanticipated corporate downsizing or cutbacks within an ex-spouse's field. Regardless of the reason, you must prepare for this possibility.

Upwards of half of all cases in which divorce judgments have been entered end up back in court. Many of these cases seek to enforce various aspects of "amicably" agreed-upon support provisions, whether negotiated in a property settlement agreement or as part of an in-court resolution. This is particularly true in the case of child support.

True, there are many laws designed to enforce and promote payment of these obligations. Collection of child support through the county probation department and state and federal willful non-support laws are some examples. However, these laws have limited success.

Many people simply do not honor their support agreements. Courts have limited resources with which to enforce these agreements. Sadly, in many cases, only part, or, sometimes none, of the required child support, ever gets paid.

So what does this mean for you? When planning your divorce, understand the reality that you cannot rely on receiving anticipated child or spousal support payments. Try not to plan your budget around anticipated child support. Your soon-to-be former spouse may pay for a little while, but those payments are not guaranteed, despite court orders to the contrary.

This does not mean that you should ever abandon your efforts to enforce collection of support. Be aware that you could – and some people do – spend large sums of money trying to enforce support obligations with little or no success. Remember, no attorney can ethically guarantee a successful outcome in your case.

Keep in mind that some ex-spouses die. Some die without ever having secured the required court-ordered life insurance or Qualified Domestic Relations Order (QDRO) to allocate a portion of their pension plan to the ex-spouse. Some former spouses stop looking for work or even refuse to get a job – any job!

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So what should you do? With this reality in mind, you must develop a plan for your economic independence. This is very hard to do and requires considerable perseverance, but it is essential in today's difficult economy.

Where do you see yourself one, three and five years from now? Do you have a job? How secure is your job? Can you advance to a better-paying position within the corporation? Or can you network yourself into a better paying job with another company?

What are your job skills and work history? Are you returning to the job market? Do you need to finish your degree or attend school to get a certificate of training in a specific field?

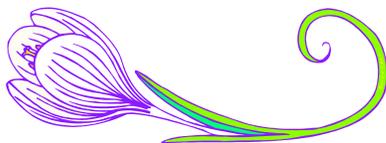
What types of financial aid are available to help pay for your continuing education or job retraining? Do you qualify for a scholarship or grant? Can you get a loan from family or friends?

Seek out a job counselor. Develop a powerful resume. Go to the Women's Center at County College of Morris for guidance.

This is a process that takes time, dedication and focus. Almost certainly, you will feel as if you are being pulled in many directions. However, by focusing on your plan for economic independence and with hard work, you can create a much better future for yourself and your children.

Upcoming Computer Workshops

- Excel 2 - April 5, 7, 11, 14
- Quicken - April 26, 28, May 3, 5
- Powerpoint - May 9, 10, 16, 17



REMINDER
FREE LEGAL CLINIC
1st, 2nd, & 3rd WEDNESDAYS OF EACH MONTH
CALL FOR AN INDIVIDUAL
APPOINTMENT
973-328-5025

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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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 Morris County**. The legal education services are funded by a grant from the **IOLTA Fund of the NJ Bar Foundation** and the **Morris County Bar Foundation**.

Upcoming Job Club Topics

- April 1 Interviewing Tips w/ Dress for Success (Continental Breakfast will be served)
- April 15 LinkedIn and Job Hunting
- April 29 Preparing for Interview and Question Practice w/HR Professional Barbara K. Newman
- May 6 Job Hunting on the Internet w/CCM Librarian, Lynee Richel

Job Club meets twice a month on a Friday from 10 to 11:30 at the Women's Center for any woman looking for a job. This informal group discusses a variety of issues that lead to a successful job search. Our Job Club is a great way to network and meet other women. All of this free help is available by calling 973-328-5025 and reserving your place.

Career Corner



Looking for a job in this economy has been tough. As a job seeker over 50, it is almost impossible. No one can sugarcoat the fact that there are companies out there who will discriminate based on age. However, for those companies that are willing to be more inclusive and open-minded, you still want to project a youthful appearance and attitude while proving you are capable of doing the job. Below are the beliefs employers have about older workers and the ways you can combat those myths:

Updated Resume: Have an up-to-date resume format that concentrates on only the last ten to 15 years of experience and eliminates any graduation dates.

Being Overqualified: Note that you are “Fully-Qualified”. Discuss the fit between their needs and your background, explaining how your experience, professionalism and commitment will enable you to contribute to the company and benefit them. Provide examples of how your experiences have refined your problem-solving capabilities.

Inflexible and Resistant to Change: Give examples of how you are continuing to learn by taking classes, developing new hobbies, etc. Discuss your most recent accomplishments, contributions, suggestions and their impact. Focus on your ability to work with others to achieve goals.

Issues about Working for a Younger Manager: Practice having a non-threatening, respectful approach. Project an upbeat, contemporary business style appearance. Provide examples of teamwork with all ages, identifying work and non-work related common interests. Focus on your flexibility and the importance of keeping up with change.

Lack Energy and Reduced Mental Capacity: Display an enthusiastic interest in the job and company. Express your willingness to do “whatever it takes” to get the job done right. Provide recent examples of juggling multiple projects and working under pressure. Lastly, discuss your active lifestyle.

Health and Retirement Concerns: Display interest in growing with the company and assuming more responsibility with time. Provide examples of your strong work ethic, stressing your excellent attendance record while avoiding the discussion of any health or medical related problems. NEVER mention the “R” word.

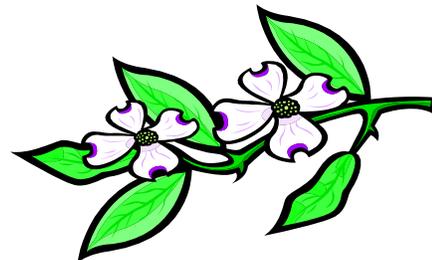
Outdated or Lack of Technical Knowledge:

Research the company and job online. Remove any outdated technical information from your resume; and, if not up-to-date, enroll in needed courses. Focus on being a fast learner and your excellent track record of on-the-job training.

Lack of Motivation: Present yourself as an enthusiastic, energetic, highly competent candidate, focusing on your desire to make a difference and be a part of a productive team. Let them know you plan to work as long as possible.

Though discriminating against a job seeker due to age is against the law, proving it is difficult. Though there may be nothing you can do to change another’s behavior, you can work to overcome their objections if you follow the above recommendations.

By Michele Coneys, Job Placement Counselor

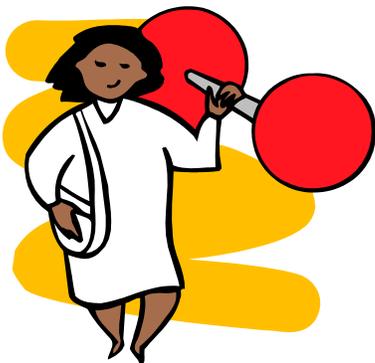


*You’re Invited to a
Women’s Center Program
“Staying Healthy in Stressful Times”
Program and Light Luncheon
Wednesday, May 18, 2011
11:00 – 1:00
Davidson A – Student Center
RSVP: 973-328-5025*

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Many women grow up in cultures where men are in charge and divorce is frowned upon. Such women need help and support to overcome the cultural stigmas that will empower them to make the changes in their lives that they need to survive. Our American society also imposes certain values that we may or may not be aware of that disenfranchise women. Although many may disagree with my opinion, I'd ask you to take a look at the 2008 Presidential election and the varied responses from our public to Hillary Clinton's candidacy. I am convinced that Hillary had folks around her who empowered her to continue to campaign on through to the very end of the primary season.

Global biases confuse the situation further. Take last month's horrific episode in Cairo where Laura Logan was brutally attacked in Tahrir Square. Apparently, this type of violence occurs with some frequency to female reporters. Most fail to report it because they feel that it might compromise the assignments they receive in the future. Lara Logan, likely with the support of family and friends, somehow felt empowered to speak about her attack publicly and brought an injustice to the forefront that will change not only her life, but that of other female journalists going forward.



**The Women's Center at CCM
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And that is why, as The Women's Center helps displaced homemakers, who now number over 750,000 in the state of NJ, in their quest to become economically self-sufficient, we must empower them. Counseling, training, or education may fail to yield the desired outcome simply because the element of empowerment is absent. That is my mission for our Women's Center: to empower displaced homemakers to find their way to new satisfying lives. I welcome you to visit our Center. It may change your life for the better in ways you never could have imagined.



Save the Date!!

CCM Health and Wellness Fair

Thursday, April 7, 2011

10:00 – 2:00

Davidson Conference Rooms

All Are Welcome

March 2011