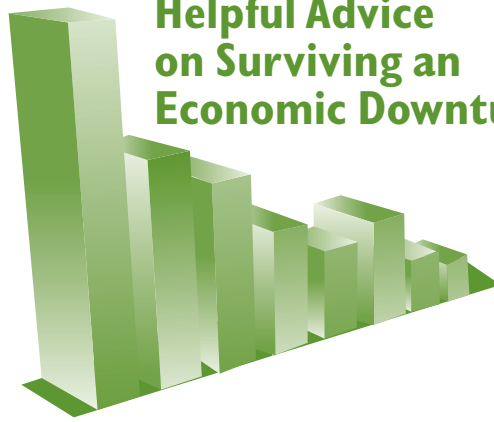


Helpful Advice on Surviving an Economic Downturn



The Role of the Township During Financial Hardship

By Supervisor Julie Morrison

One of the most important roles West Deerfield Township plays is in the area of community service and financial assistance. Our goal is to inform residents about the township, county, state and federal programs that can prevent temporary financial difficulty from becoming a devastating or life-shattering event. We strive to help Township residents get back on their feet as quickly as possible. Detailed below are several programs that can assist qualified residents who are experiencing extreme financial hardship. We will work with all individuals to see that they are given every resource available.

General Assistance (GA) is a statutorily-mandated program that can provide financial assistance to residents not eligible for other state or federal assistance and who do not have sufficient income or resources to provide for their basic needs, such as shelter, utilities and food.

Emergency Assistance (EA) is available to qualified residents who are facing an emergency or life-threatening situation such as eviction or utility disconnection.

Illinois Low-Income Energy Assistance Program (LIHEAP) provides credits towards electric and/or gas bills to qualified residents throughout the winter or summer months.

Food Assistance is available from the West Deerfield Township Food Pantry which provides non-perishables to needy residents, as well as grocery gift cards, that can be used to purchase fresh and perishable food. An application for The State of Illinois' TANF/food stamp program (Temporary assistance to Needy Families) can also be completed at our office and forwarded to the appropriate Department of Human Services staff for an expedient response.

Student Assistance is available through a variety of programs including the Microsoft Authorized Refurbishing Program (MAR) which recycles computers and donates them to needy residents. School supplies, back-to-school clothing and winter essentials may also be available for qualified residents. If needed, an application for the State of Illinois' AllKids health insurance program can also be completed through our office.

Please contact the Township office for additional information. All cases are handled with strict confidentiality.

Especially for Seniors

Application Assistance Seniors are supported by the Township in understanding and navigating government programs like the Illinois Circuit Breaker Program which can provide a refund on a portion of property taxes paid, a prescription drug program and a reduction on license plate fees.

Health The Township works closely with Lake County's local Health Center clinic to ensure that seniors have access to low cost medical services.

Property Tax Relief Various property assessment reductions exist for seniors. Find out more by reading the Assessor's article in this insert or by calling the Assessor's Office at 847-945-3020

Transportation Our Going Places van service and our Taxi Coupon Program provide low cost transportation to medical appointments.

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8 things you should do before, during or after a layoff

By Trustee Ron Schwartz

Regardless of your employer, position, background and experience, everyone should be prepared in the event they are required to seek new employment. Here are some suggestions to ensure that you are receiving the benefits you deserve, minimizing any long term financial consequences and positioning yourself competitively for future employment.

Consider a consultation with an employment law attorney if you are separated from your employment & receive severance. The attorney can review any new or additional obligations imposed by your employer. The attorney can also review your employment history for potential claims such as overtime owed to you.

Do a personal finance check up. The key is to know your cash burn rate in case you get laid off. How much cash do you need each month? What discretionary spending items are expendable? Make sure you have or work towards having a reserve of at least six months expenses in savings.

Unemployment Compensation. Everything you need to know about unemployment insurance is at <http://www.ides.state.il.us/>

Become familiar with COBRA benefits. Health insurance is a significant cost. Visit <http://www.dol.gov/ebsa/cobra> to understand who is eligible and how to apply for the current

COBRA subsidy of 65%, which will end for employees terminated after 12/31/2009 unless the program is extended by Congress.

Form a network of colleagues and friends to build a "safety net." Gather email addresses and phone numbers of people stored on your home computer who can help you identify or cultivate employment opportunities. Networking is crucial for getting a job.

Update your resume now. Have a generic cover letter ready that you can customize for each employment opportunity. Create or update your LinkedIn and Facebook profile now—treat them as an extension of your resume. Be careful that your postings on Facebook are "appropriate." Otherwise, they may come back to haunt you when you apply for your next job.

Learn as much as you can from your current job. Assume you have 1 day left as an employee at your company. What are the three things you wish you have learned but you haven't gotten a chance to increase your knowledge? Take advantage of the resources your current employer offers to sharpen or learn new skills.

Keep a list of 10 target companies. Given your experience, background and skill set, identify the companies that will give you a competitive advantage over other job applicants.



Strategies for a successful career change

By Clerk Robbie Boudreau

Sometimes the field we are in is overly saturated and there are limited opportunities for advancement. The career may have become overdeveloped and is now in a period of downsizing. If you find yourself caught in this trap, you may be ready to consider career renewal. Career renewal is not a career change but rather a re-invention or re-direction of your current skill set to an area with greater opportunity. People contemplating a career shift often do so with trepidation. They know it's time for change but are paralyzed by the most widely asked question, "What do I do next?" If you're open to career renewal, the following strategies will help jumpstart the process of identifying the path that's right for you.

Know Yourself. List your skills, values, passions, motivations and lifestyle preferences. Start by keeping a journal or taking some career assessments to help you hone in on other areas where your skill set is most applicable.

Brainstorm Possibilities. Stretch your perception of what might work for you. An account manager who worked at a large advertising agency doesn't have to work for another

agency or Fortune 500 marketer. The managerial and client service skills he/she developed in their previous job could be valuable to a small business, university or government agency.

Do your Research: Once you've identified three or four possible concrete options, research them to find out how to enter those fields and what it takes to be successful. Meet with people who are currently doing the job and ask them to describe "a day in the life" so you get a true sense of how to apply your skills to this new environment.

Jump In. People who have successfully re-directed their careers began by experimenting—going on interviews, attending industry seminars & workshops, volunteering or working part-time. When you experiment, you actually begin to experience your possible future and what it might look and feel like.

Be Patient. Career transition takes time and may not follow a straight line. Establish a timeline for your goals and the specific action steps you'd like to accomplish each week. Focus on small, achievable goals to help you maintain momentum.



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Talking to kids during tough economic times

By Trustee Ron Levitsky

Knowing what to tell your children during a period of job loss or financial hardship can be challenging. Here are suggestions to help guide your conversations. The most important point to emphasize is that, no matter how difficult the situation is, your family is loving and strong enough to negotiate these difficulties.

Be proactive. Telling children upfront what has happened is usually the best thing to do, because they're going to see that Mommy's not going to the office or Daddy's around a lot more. In such a situation, if you say nothing's wrong, they'll perceive the truth anyway, and perhaps they'll have less confidence in you.

Share your feelings but be hopeful. "I'm frustrated" or "I'm upset"-- are fine, but also say what you're going to do about it, what your coping strategies are. Convey the message, "These things happen, people change jobs, we'll be okay." Job loss can demonstrate to children what resiliency looks like and how a family sticks together in hard times.

Use language kids understand. Young children misunderstand language such as "fired" or "laid off". Instead, present circumstances in words they can understand: "I'm not going to be working at Company X anymore. While I'm looking for a new job, we'll have more time to do things together, but then when I get a job, things will go back to the way they used to be."

Have detailed conversations out of kids' earshot. You don't need to give your children specific financial information s/he's not requesting. Cross bridges when you come to



Finding more dollar\$ for college

By Trustee Betty O'Shaughnessy

In these difficult financial times, the cost of a college education is more daunting than ever. Here are seven practical tips to give you a better chance to get the college scholarship you need, whether it is need-based or merit-based.

Don't be afraid to ask regardless of income. Even if you don't earn scholarship money from your college of choice, a financial aid officer is a terrific source of information about non-need based grants or loans.

Ask about new scholarships, grants. The two best times to look for scholarships are as an entering freshman and after you declare your major. Depending on your background and academic interests, you may find that you qualify for new scholarships.

Get forms in on time. Keep filing deadlines top-of-mind. If students don't meet priority deadlines they may not receive aid even if they're eligible, because the funding

them, not before. Don't say, "You may not be able to take soccer lessons anymore." Only share the uncertainty your child needs to hear about.

Take care of yourself. For your children's sake, parents need to take care of their own health. Children often ask themselves – "Are my parents okay?"

Maintain consistency wherever possible. Consistency is very reassuring for children. Making things predictable, such as keeping regular family dinners, will help children cope with change. Potty training or moving to a "big girl" bed are difficult transitions which should be postponed, if possible.

Impart lessons about money. If your children want money to go shopping, it's okay to say, "Things have changed and we can't buy that right now." It teaches an important lesson about saving and restraint.

Do things as a family. Even if you need to scale back, continue to have family activities. Watching a DVD at home with a homemade pizza or popcorn can be just as much fun, and much cheaper, than going to the movies.

Seek professional help if needed. If you sense changes in your child that are severe or out of character, seek professional help. Informing the school principal or your child's counselor can open lines of communication. In addition, children may demonstrate signs of stress away from home so as to not worry their parents. Be receptive to the concerns of your child's teacher.



was already allocated.

Ask for a re-evaluation. The Free Application for Federal Student Aid (FAFSA) is calculated with the assumption that available income and assets will remain stable. If your family's circumstances have changed, provide documentation and ask for a reassessment.

Keep your eye on stimulus package. The stimulus package recently signed into law includes some significant perks for college students. The maximum allowance for Pell Grants and tuition tax credits has increased.

On-campus jobs are an option. Even if you don't qualify for a work-study package, inquire about on-campus jobs.

Make colleges compete. If you're an excellent student and have more than one offer, try and secure an improved financial-aid package at your top school. Some schools have a policy to match other school's financial-aid award offers.



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Assessment reduction through exemptions for tax year 2009

By Assessor Tom Healy

It is a top priority of the West Deerfield Township Assessor's Office to ensure that everyone in our township who qualifies for an exemption receives that exemption. Below is a list of exemptions that may be applicable to you.

General Homestead exemption provides up to a \$6,000 reduction of the taxable assessed valuation of an individual's primary residence, if they are responsible for paying the real estate taxes.

Homestead Improvement exemption provides up to a \$25,000 reduction of the taxable assessed valuation for four years, if a physical change made to the primary residence results in an increase of the assessed value.

Disabled Persons' exemption provides a reduction of \$2,000 from the taxable assessed valuation for a disabled person's home, if the disability meets certain criteria.

Senior Citizens' exemption provides a reduction of \$4,000 from the taxable assessed valuation of the primary residence of a person, 65 years of age or older, if the senior is responsible for paying the real estate tax. Senior Citizens' Assessment Freeze exemption provides that subsequent

property value appreciation-related assessment increases are removed from the taxable assessed valuation of the primary residence of a person, 65 years of age or older. The senior's annual household income must be \$55,000 or less.

Returning Veterans' exemption provides a one-time reduction of \$5,000 from the taxable assessed valuation of the veteran's primary residence the year the veteran returns from an armed conflict.

Disabled Veterans' (Specially Adapted Housing) provides a reduction of up to \$70,000 from the taxable assessed valuation of the veteran's home, if the federal government has approved payment for construction or modification of the home to meet the physical needs of the veteran's service-related disability.

Disabled Veterans' exemption provides a reduction of up to \$5,000 from the taxable assessed valuation for a disabled veteran's primary residence, if the disability meets certain criteria.

For eligibility requirements, contact our office or refer to the county's website at www.lakecountyil.gov/assessor.



Persevering during a tough economy

By Trustee Marc Brown

Here are some thoughts for persevering during a down economy or the loss of job or business.

1. Talk a walk around the block, it is guaranteed to open your mind, heart and outlook.
2. Take a walk around the block and meet your neighbors. You will be surprised or relieved to know that they are having similar challenges.
3. Remember the greatest success stories in business started from failure. Sam Walton had failed in Ben Franklin stores and was out of business when he came up with the Wal-Mart Store concept. Bernie Marcus started Home Depot during the early 1980's when there were interest rates of 21% and no banks or suppliers wanted him in sight.

4. Pool your ideas with friends, neighbors and clergy. We are fortunate in WDT to have highly educated folks who want to lend a helpful hand or idea or resource.
5. Be thankful you are in America. It remains the greatest place of opportunity in the history of civilization.
6. Take a second walk around the block and help someone in need.

Hypertext links to the websites mentioned in this insert may be obtained by sending an email to: links@westdeerfieldtownship.org



Confidentiality and next steps Please contact Supervisor Julie Morrison at the Township for additional information about any of the programs and services mentioned in this newsletter. All cases are handled with strict confidentiality. Our goal is to support and advise our residents in the most timely fashion while preserving their privacy.