

Charlotte Area Fund “HAPPENINGS”

SPRING 2011

OUR MISSION

To combat poverty by assisting low-income individuals and families with becoming self-sufficient. Since 1963, CAF has initiated and provided a wide range of programs to serve the low-income in Mecklenburg County.

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Above: Yolanda Perry, Client Service Supervisor
Spherion Staffing

2010 Career Fair

18th Annual Career & Healthcare Fair

When: Wednesday, May 18, 2011
Time: 9am-1pm
Where: Carole Hoefner Community Center (First Ward)
610 E. 7th Street
Charlotte, NC 28202

The 18th Annual Career and Healthcare Fair is an event open to the public where job seekers may come and meet hiring employers, get free health screenings, visit information and resource stations, and receive free giveaways and door prizes. This event is sponsored by CAF along with six partnering agencies, including Bethlehem Center of Charlotte, Charlotte Enterprise community, Charlotte Housing Authority, Divine Health Academy, Employment Networking Roundtable, Jacob's Ladder Job Center, Job Finder Publications, and NC Division of Vocational Rehabilitation Services. For more information, contact Charlotte Area Fund at 704-372-3010.

Job Interview Blunders and How to Avoid Them

We've all heard stories of job candidates who looked great on paper but who were absolute disasters in person. With fewer interview opportunities available in our competitive job market, it's essential to make the best possible first impression. Learn from the mistakes of others and avoid these top five worst interview blunders:

1. FAILURE TO MATCH COMMUNICATION STYLES.

The best way to do this is by mirroring his or her communication style. Allowing your interviewer to set the tone of the conversation will put him or her at ease and makes the conversation flow more naturally.

For instance: If the interviewer seems all business, don't attempt to loosen him or her up with a joke or story. Be succinct and businesslike. If asked a direct question, answer directly. Then follow up by asking if more information is needed.

2. TALKING TOO MUCH.

Over-talking takes several forms. One of them is taking too long to answer direct questions. The impression: This candidate just can't get to the point. Another is nervous talkers. The impression: This candidate is covering up something or is outright lying. To avoid either of these forms of over-talking, practice answering questions in a direct manner. Using role-playing in preparing for your interview will help you avoid excessive, nervous talking.

3. SAYING NEGATIVE THINGS ABOUT YOUR CURRENT OR PAST EMPLOYERS.

Avoid negative statements about the person or work situation. No matter how reasonable your complaints, your negative comments will be viewed as disrespect towards your boss.

4. GIVING AWAY TOO MUCH SALARY AND EARNINGS INFORMATION.

Candidates often weaken their future earning potential by speaking too freely about their current income. No matter the official salary range of the position you are interviewing for, remember that your current earnings have an enormous effect on the size of the new offer.

By Deborah Walker, CCMC
Career Coach ~ Resume Writer

Explaining Felony Convictions to Employers

Many job applicants are not sure how to explain past criminal behavior in a job interview. The following information will help with that dilemma.

Describe honestly and frankly the details of the felony conviction. Be concise and avoid unnecessary words, but be sure not to minimize or leave out important details. If you are dishonest or the employer feels you are covering something up, your chances of being hired will decrease.

Explain to the employer how the felony conviction belongs to a past that you are no longer associated with. You must emphasize that the crime was committed in foolishness, that you are disappointed with your choices at the time and that you have gained wisdom from your mistakes.

Illustrate your present qualifications for the job. Once the past is described honestly and frankly, emphasize how much you have worked to improve your decision making and how well suited you are for the position. Employers are more interested in work performance than tales of the past. If the employer feels you have moved beyond your past, you need only show him that you are the right person for the job. After the interview is concluded, be extremely polite and dignified. Present a character that is incongruous with a felonious past. Thank the employer and wait to be excused.

Important Tip: Remember, first impressions are tremendously important. Be well dressed and neatly groomed. If you don't look like a felon, you can better distance yourself from your past. Be prepared to answer any and all questions about the conviction. Make sure to review the details of your case before the interview.

Volunteering

Will It Boost Your Chances Of Landing A Job Sooner?

Absolutely! For those who are unemployed, volunteering is a great way to keep your skills sharp while you search for your next job. It also gives potential employers a no-risk glance at your performance and convinces them of the value you could add to their company. Below are a few tips to help you get the most out of a volunteer experience.

Job Potential. Maybe you don't have the experience to earn the paid position yet. Signing on as a volunteer gives you a chance to learn the organization, build relationships there, and show that you have what it takes to do job.

Fill Gaps in Employment. Volunteering is an excellent method of filling any gaps in employment on your resume by adding your volunteer work. Be prepared to discuss the duties of your volunteer job in your next interview.

New Skills. No opportunity in your current job to stretch or learn something new? Find a volunteer opportunity that allows you to explore new roles and skills you'd like to develop. You can add this experience to your resume.

Staying Sharp. By volunteering in an office, factory, or agency and doing the work you are trained to do, you are keeping your skills sharp. Chances are, you are also keeping up with current technology and industry language. By continuing to use the computer, paint, write, or whatever it is you do, you are definitely keeping your skills polished.

Expand Your Network. Volunteering often allows you to expand your professional network by meeting employees at the company who can assist with your search. You should consider every encounter with permanent employees, no matter how casual, as an informal interview. After becoming acquainted with your performance, hopefully those company employees would be willing to offer job leads.

Exposure. Seeing how another organization runs things, and being exposed to different ways of managing projects or solving problems, can provide a fresh way to look at the challenges you will eventually face in your next paid position.

Stay Focused. Set aside a specific amount of volunteer time each week so that your real job search does not dwindle. A structured job search should take from 20-40 hours per week. So aim for no more than 8 hours per week of volunteer time. Remember, there are many options regarding where to volunteer. To make the most of a volunteer experience, be sure to target volunteer jobs in your

Are You Managing Your Income Tax Refund Wisely?



If you are like many Americans, you look forward to your income tax refund each year! But keep in mind, it's important to manage this refund wisely. It's not a good idea to spend it before you receive it or totally waste it on a shopping spree. Instead, set financial goals and develop a plan to use it wisely. With a little pre-planning, you can use this refund as an opportunity to get ahead as well as to have a little fun!

Here are some ideas:

- Review your finances. Take a look at how much you owe on credit cards and loans, as well as how much money you have saved.
- Divide your tax return up into three categories: **debt payment, savings and fun money**. Place at least 1/3 of your return into savings and use at least 1/3 for debt payment; feel free to put more in your savings....you can't go wrong there!
- Make sure you wait to make any purchases or large debt payments until **after** you have actually received the refund.
- Avoid spending beyond the amount you budgeted for fun money, which is usually the most tempting category, and be sure not to create any new debt.

Curried Chicken Salad Recipe

Delicious curry chicken salad is a great spring recipe. Serve this flavorful dish on bread, croissants or on top of spinach or lettuce leaves for a wonderful lunch salad.

Prep Time: 20 minutes
Total Time: 20 minutes

Ingredients:

2 chicken breast halves, cooked and chopped or shredded
1/4 cup finely chopped celery
4 green onions, thinly sliced
2 tablespoons chopped walnuts
2 tablespoons chopped dried cranberries
1 Granny Smith apple, shredded
5 to 7 tablespoons mayonnaise, or to taste
1 teaspoon curry powder, or to taste
1 tablespoon chopped fresh parsley, optional
salt and pepper, to taste

Preparation:

In a bowl, combine the chopped chicken, chopped celery, green onion, walnuts, cranberries, and apple. Toss to blend. Stir in the mayonnaise, curry powder, and parsley, if using. Add more mayonnaise, as needed, and season to taste with salt and pepper.

TIP:
Great use for leftover chicken...

Leftover chicken can be thrown into a crock pot with leftover salsa and whatever other "Mexican" veggies on hand, like corn, beans, onion, cilantro. After it simmers for a couple of hours, it's great for tacos!

The Best Times to Buy Guide May thru July



Timing is everything, it seems. Knowing when is the best time to buy that new car, house or lawn mower could be the difference between saving hundreds if not thousands of dollars every year. Before you make another major purchase, be sure to check the guide below.

MAY

Kitchen Accessories

Merchants know more people buy kitchen appliances for graduation and wedding presents, making spring a good time to buy. On the other hand, consumers tend to feather their nests in preparation for the holidays, prompting reduced prices in October and November.

Electronics

The best time to buy electronics is in the Spring and early summer, shortly after the Japanese fiscal year. This is when most Japanese electronics companies release their new models. Stores make room for the new products by reducing the price on last years model.

Black Friday and Cyber Monday are the best time to buy electronics over the holidays. Retailers like [Best Buy](#) reduce prices more on these two days than any other days during the holidays.

Mattresses and Box Springs

The best time to buy a mattress and box springs is in May when retailers need to make room for new models. Your chances of getting a great deal at this time are quite good as manufacturers leave retailers enough room to reduce prices.

Vacuum Cleaners

The best time to buy a new vacuum cleaner is before you start spring cleaning. The introduction of new models will result in lower prices in April and May as new vacuum models are released in June.

JUNE

Champagne

Any other time of year, champagne gathers dust on liquor store shelves. Come the holidays and the approach of New Years Eve, the bubbly beverage begins to fly out the door. June weddings also give champagne sales a kick.

Gym Membership

New Years' resolutions have gone out the window by June and gym rats are more interested in outdoor activity than exercising indoors. Membership representatives will leap at the chance to sign up new members, even if it means waiving initiation fees and giving away a free month.

Hardware

Hardware and home improvement stores hammer us with heavily advertised sales directly before Fathers Day and during the holiday season. Apparently merchants believe all men -- particularly fathers -- lust after nothing quite so much as power tools.

JULY

Paint

Mad dogs and Englishmen paint in the noon-day sun...or in the heat of summer. That's why paint retailers have sales on both interior and exterior paints during the hottest months of the year.

April 24 Easter
 April 25 CAF Closed
 April 26 Job Readiness & Money
 Mngmnt. Class Begins

MAY 2011

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Holocaust Remembrance Day	2 Job Readiness & Money Mngmnt . Class Begins	3	4	5	6	7
8 Mother's Day	9 Money Mngmnt . 1 on 1 Sessions	10	11	12	13	14
15	16 Job Readiness & Money Mngmnt . Class Begins	17	18 CAF Career & Healthcare Fair 9 am- 1 pm Carol Hoefner Ctr 610 E. 7th Street	19	20	21 Armed Forces Day
22	23 Money Mngmnt. 1 on 1 Sessions	24	25	26	27	28
29	30 Memorial Day CAF Closed	31 Job Readiness & Money Mngmnt . Class Begins				

JUNE 2011

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14 Flag Day	15	16	17	18
19 Father's Day	20	21 Summer Begins	22	23	24	25
26	27	28	29	30		

"HAPPENINGS"

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Federal Poverty Guidelines

Since CAF receives State and Federal funds, participants must meet certain income guidelines to receive services. Individuals seeking assistance or services from CAF must have an annual family (any individual living in the same dwelling unit who are related by blood, marriage or adoption) income, which does not exceed 100% of the Federal Poverty Guidelines for the ARRA Program.

Household Amount	Annual
1	\$10,830
2	\$14,570
3	\$18,310
4	\$22,050
5	\$25,790

***For each additional house-
hold member, add \$3,740**

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