

JOB*S* in 2011



Health-care industry helping to cure job ills



Beth Kirkland

Guest columnist

Our community looks to the health-care industry for help in curing many ailments, but this year it is also providing help with a problem affecting 8.3 percent of our population.

In 2010, health-care providers were a leading driver for new jobs in Leon and surrounding counties, and 2011 looks even more promising.

The Economic Development Council of Tallahassee/Leon County has been focused on health care for years as a targeted industry sector,

pointed with the broader brush of health sciences and human performance enhancement.

To stay connected to this vital field, the EDC has an active, industry-led roundtable providing a forum for business leaders from the public and private sectors to design and implement specific initiatives that promote high-wage job retention and expansion.

Employment in health care continues to rise. If you faint at the sight of blood, but are willing to tackle financial disasters, there are positions in administrative support, financial management, customer service and medical coding, as well as many jobs in

support of the industry's rapidly increasing use of technology.

To make sure there will be a highly trained workforce to not only handle newly created jobs but the attrition of an aging workforce, the EDC is working with the Ghazvini Center for Health Care Education at Tallahassee Community College, Florida State University, Florida A&M University, Keiser University and Lively Technical Center to develop training programs and help funnel qualified applicants through Workforce Plus to the area's health-care providers.

What makes the need for a homegrown health-

care workforce even more important here is that Tallahassee serves as an "urban island" providing health care to a 23-county area. To better meet growing needs, many of our larger providers are opening new facilities and satellite offices throughout the region.

■ Tallahassee Memorial HealthCare just opened its Cancer Center, home to all of its outpatient clinical cancer services; the Weems Medical Center East in Franklin County, a \$1.2 million, 5,000-square-foot facility in Carrabelle; the Tallahassee Medical Specialists facility in SouthWood; and is finishing construction

on the 17,000-square-foot Red Hills Surgery Center.

■ Capital Health Plan, recently ranked the No. 1 health plan in the country, is expanding coverage in 2011 to residents of Calhoun and Liberty counties.

■ Capital Regional Medical Center opened the Gadsden Memorial Campus last year, the first emergency room in the county since 2005.

■ North Florida Women's Care recently hired two graduates of the FSU College of Medicine, who came back to practice in our community after completing their residencies. Their arrival allowed for expanding services to a

satellite clinic in Perry and soon, a clinic at the Weems Center in Carrabelle.

The EDC is working directly with Workforce Plus to encourage applicants to get their resumes posted at www.employflorida.com and to participate in the agency's "In The Spotlight: Healthcare," a recruitment event Feb. 24 that allows job seekers to showcase their qualifications to multiple health-care employers. For details, call 1-866-WFP-JOB1 or visit www.wfplus.org.

■ Beth Kirkland is executive director of the Economic Development Council of Tallahassee/Leon County.

DOLLARS

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management skills become even more critical when job loss occurs.

An example is budgeting household expenses. "People have no idea where their money goes," Copeland added. Recording income and expenses and tracking them closely show where a family's money goes — the first step in knowing where to dial back on spending.

In essence, focus on the essentials.

Doug Muir, a credit counselor and CEO of Credit Justice Services in Jacksonville, recommends paying the bills for food, water and shelter — in that order. The nonessentials have to go. Conserve cash any way possible.

"You have to look at everything," Muir said. One of his clients spent thousands in a year on cigarettes, so doing away with that expense was like a getting a big raise. "Cut the budget. Cut the expenses. Work to increase your income."

Joy Bradley, branch manager at Florida Commerce Credit Union and a financial coach who works with members, agreed. "You have to keep a roof over your head and your lights on," she said. "Common sense is going to tell you to cut out a lot of the extras."

Financial advisers also recommend contacting your creditors in advance, even before a layoff or other job loss occurs and your household income is threatened. While it's helpful to keep those lines of communication open, the likelihood of negotiating a change in loan-payment terms will vary depending upon the lender's own policies.

"One of the basic things you need to do is contact your creditors and work out other arrangements," Bradley said. In the case of credit cards, you may be able to get the issuer to put you on a fixed-payment plan if you agree to terminate your use of the card and simply pay down what's left of the balance.

Other credit-card companies may have rules they can apply in hardship cases, but you won't know unless you contact them.

Muir advises against the temptation to use credit cards to pay bills if it means you'll hit your credit limit. In one case, he assisted a consumer who was out of work and using credit cards to pay for groceries, utilities and other routine expenses.

"This guy had perfect credit. He was never late, but he had five maxed-out credit cards," Muir recalled. That scenario was a red flag not only to the credit bureaus, which began knocking points off his credit score, but also to potential employers who ran credit checks on him. "Now he can't get a job because his credit scores are too low."

That vicious circle repeats itself in housing as well.

"People can't find a job so they are going into foreclosure," Muir said. "Then they get a job but aren't hired because their credit is shot."

"This whole thing is tumbling down the road, and it's getting worse and worse and worse," he said.

Copeland recommends cutting costs in other ways — for example, using the United Way's Volunteer Income Tax Assistance program that offers free tax help.

Unemployment compensation

Florida's Agency for Workforce Innovation administers the Unemployment Compensation Program, which provides temporary wage replacement benefits to qualified individuals who are out of work through no fault of their own. Initial state unemployment claims include up to 26 weeks of benefits at a maximum of \$275 per week. The actual amount you receive is based on a formula that takes into

account the level of your earnings during the time you were working.

Filing an initial claim can be done online at www.floridajobs.org/unemployment, a secure website. There is also information about extended benefits for individuals who are nearing the end of their initial benefit period.

The AWI also recently announced a new feature in the program — a debit-card payment option for all unemployment compensation beneficiaries in the state. Beneficiaries can choose the new debit card or the standard payment options of direct deposit or paper checks.

The agency says the debit card allows for faster payments, along with additional safety, security and flexibility for recipients.

Benefits are loaded onto a Visa-branded debit card that can be used to make purchases or to withdraw funds from an ATM. When the state makes a new benefit payment, the money is loaded onto the existing card.

More ideas on saving money

SPECIAL TO THE DEMOCRAT

Ashley Nuzzo of Tallahassee, discount hunter and shopping strategist, tracks deals and offers shopping tips at her website, www.frugalcouponliving.com. Nuzzo, a wife and mother, writes a blog and also scours the Internet daily for discounts. Here are her suggestions for stretching scarce earnings.

What to do first: Take a look at your variable expenditures. Make a list of all monthly expenses. Things like cable, cell phone and food are all flexible. You can choose to reduce or eliminate your cable TV, select less expensive cell phone plans, and examine ways to purchase groceries cheaper. Curtail spending on entertainment and eating out.

Finding discounts: Coupons are like free money.

Even though the amount on a coupon might look small, that 50 cents you save adds up if you make it a habit. Even better, use a coupon when that item is on sale. You can also combine store coupons and manufacturer's coupons on the same item. Finding smart, creative ways to cook helps. Buy meat when it is on sale, but make that roast into two separate meals, adding cheaper fillings to satisfy your family's stomachs.

Other ways to economize: Two to four times a year, my husband and I call our phone, cable and Internet providers to inquire about better deals. Sometimes by just sharing that you are in the market for a cheaper plan you can reduce these expenses during difficult times. There are sever-

al restaurants that offer kids-eat-free nights — one way to dine out occasionally without spending much.

How to succeed at budgeting: Start simple and to use a method that's comfortable for you. If you know a spreadsheet program, go with that. If not, then a pencil, paper and calculator will work. List your expenses for the month, starting with mortgage/rent, utilities, insurance, car payments, etc. Then go to the next level — food, gas, etc., and be as detailed as you can.

From there, lay out the revenue side with the amount of your take-home pay or other compensation to see how much, if any, cash is left over each month.

Once your plan is in place, hold yourself accountable.

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