



Monthly Features and Lots O'Stuff

The Official E-Newsletter of the
Monson Free Library

Special Edition, Feb. 2009

When Times Get Tough... Your Library is Tougher!

Welcome to the Special Edition of our e-newsletter!

We understand that in this tough economic climate you are looking to your library now more than ever for resources pertaining to job searching, financial planning, energy savings and many other timely and critical issues. We want you to know we are here to help. We have a wealth of resources in books, magazines and on-line (not just Google, but relevant and helpful databases) plus we have a new program series starting this month...designed with you in mind!

Programs to get you through....

Saturday, February 28, 10:00 am ~ 1:00 pm, Monson Free Library

Starting Up in a Down Economy...Is starting a Small Business Right for You?

This 3-hour workshop is for individuals who want to explore starting their own business, have a business idea in mind or have a hobby that could become a business, but are not currently operating as a business. This program will help answer some of the main questions about whether starting a small business in this tough economy is right for you. Topic include:

Is entrepreneurship right for you? Is there a market for the business you have in mind? Do you have a marketing plan? How do you plan to finance your start-up? What are the next steps?

All attendees will receive handouts that will include entrepreneurship assessment exercises, feasibility assessment tools, a business plan outline, and lists of resources that will help continue the business assessment and business planning process.

This program is presented by the Quaboag Valeey CDC. Cost is \$50.00 per person and registration is required by calling the CDC at 413-967-3001.

Wednesday, March 11, 6:00pm Monson Free Library

Planning for Retirement sponsored by Monson Savings Bank

Join Isaac Siegel, Investment Executive at Monson Savings Bank, for a look at the changing face of retirement. Estimate retirement expenses and income. Crunch the numbers. Learn the advantages of tax deferral, 401 (k) plans and IRAs. No matter what your age, take advantage of this **FREE** program and start planning now!

More Programs, Keep Reading!



More Programs!

Wednesday, March 18, 6:00 pm ~ 9:00 pm, Monson Free Library

Intro to Home Energy Savings
sponsored by the MMA (MA Municipal Assoc.)

This comprehensive program will provide simple steps to reducing the use of electricity, water and heat; do-it-yourself techniques for basic home sealing and heating; plus resources for financing home audits and alterations. Do not miss this **FREE** program!

Thursday, March 19, 6:30 pm, Monson Free Library

What You Need to Know About On-line Job Applications...and More!
with Earl Bonett of FutureWorks

Learn the tricks to on-line job applications! Did you know they time you when you log-on? What about your resume? Are you wording your skills properly so the computer will read it and select you? Were you aware that a computer will read your resume? Earl has many tips and tricks to help you get that job. This program is **FREE** and should not be missed!

Wednesday, March 25, 6:00 pm, Monson Free Library

Estate Planning Made Simple
Sponsored by Monson Savings Bank

Join Isaac Siegel of Monson Savings Bank as he answers your questions about estate planning for you and your loved ones. This program is **FREE**.

Wednesday, April 1, 6:00 pm, Monson Free Library

Buying, Selling or Trying to Keep Your Home
with Karen King of the Karen King Group at ReMax

Join Karen King as she answers your questions about how the stimulus package affects buying and selling a home and what to do next. Learn about bankruptcy vs foreclosure. When should you sell? What should a first-time home buyer do? Question and Answer session will follow.

Wednesday, April 22, 6:00 pm, Monson Free Library

Planning for College
Sponsored by Monson Savings Bank

Join Isaac Siegel of Monson Savings Bank as he explains how to plan and finance a college education. This program is **FREE**.

Call the Library at 267-3866 for information & to register for these programs.

**Did you know we offer the
Testing and Education Reference Center?**

**All you need is a Library Card to access this valuable on-line database
24 hours a day, 7 days a week!**

Taking a college entrance or licensing exam? Looking for a college or graduate school? Need help finding scholarships? Use this database to search thousands of college and graduate school entries. Identify scholarships that meet their financial needs. Take on-line practice tests and use test prep eBooks to obtain your education goals. **Not only does this resource offer practice tests for high school, college prep and graduate school, it also offers career tools and tests such as NCLEX, ASVAB, PRAXIS, and Civil Service.**

Visit this site by going to www.monsonlibrary.com . Click on "on-line databases" on the left side. There you will see all the information you can access from the comfort of your own home! Find "Testing and Education Reference Center", click on it and enter your library card number. Feel free to call if you need assistance accessing these resources.

Foreclosure?

Visit the Western MA Foreclosure Prevention Center

for free and confidential counseling.

Call 413-233-1622 or 1-800-332-9667

Or visit their website at www.TheresHopeWM.org

Pick up their brochure at the Library today!

Looking for a job? Career help?

FutureWorks

FutureWorks is a one-stop career center offering job postings, free workshops and fax and copy services to aid in your job search and career planning.

Visit www.futureworks-now.com

Library Hours

Monday 10:00-5:00

Tuesday 1:00-8:00

Wednesday 10:00-5:00

Thursday 1:00-8:00

Friday 10:00-6:00

Saturday 10:00-2:00

267-3866

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Bookmark

<http://monsonfreelibrary.blogspot.com>

for a continually updated list
of library programs!

We're here for you!

We welcome all comments and
suggestions!