



October 2011

Board & Employee Newsletter



Who Doesn't Like a Family Reunion?

I think we have all had varied experiences with reunions be they family reunions, class reunions, all-school reunions or championship team reunions. They can be exciting and revealing. They can also be both tense and heartwarming. They provide an opportunity to revel in the past and catch up on all that has happened to old friends and companions.

Last month Minnesota Community Action celebrated 45 years of service with a "family reunion" training conference bringing together the wide and varied program options under the community action umbrella into one place to celebrate the past and more importantly look to the future. In many ways it had that "family reunion" feel in being able to reconnect with old friends and associates from across the state, but there was a feel to this reunion that was entirely different than any I have ever attended. Although there was some reminiscing and reveling in and recognition of the past, this reunion was most decidedly focused on the future. While at most reunions future planning is relegated to the "I'll give you a call and we'll do lunch" (which rarely if ever really happens), the Minnesota Community Action Reunion and Training Conference did more than the obligatory number exchange. This reunion set the ground work for continuing what Community Action has always done and that is to find new and innovative ways to assist families that are facing economic struggles. The training offered was less about ways to prop them up and more about ways to help them step forward on their own.

One thing that working as long as I have in the field that I do has taught me is that some things rarely change but the face of poverty isn't one of them. Although it all boils down to a scarcity of resources, just how and where this impacts families is ever changing. Thus it is as it should be that when Community Action gathered, we spent our time looking at new ways for families with limited resources to stretch what they have and gain access to additional resources.

By almost any measure the days of the conference were a success, but the true measure of success will be (unlike the lunch date that never happens) how Community Action in Minnesota can evolve and adapt to continue to be a positive influence in the lives of families as they strive to escape economic hardship.

Bob Benes

Executive Director

Lakes and Pines' Head Start
WELCOMES
TWO NEW PARTNERSHIPS!



In September 2011 two new partnerships joined the Head Start Program to offer Head Start services in their licensed child care.

Sturgeon Lake Clubhouse Daycare is owned and operated by Tabitha Zimmer, Family Child Care Provider. Through our partnership, Lakes and Pines Head Start has enrolled into the program four 3-5 year old children who are attending at this site. Tabitha provides the children with a safe, fun, and educational environment. Children enrolled in the Head Start Program receive individualization in the classroom each day while working with Tabitha. Head Start hours at this site are from 8:30 am-12:30 pm, Monday-Friday. In addition, three home visits and two conferences are provided to each Head Start family.

Stepping Stones Childcare Learning Center, Inc. is a licensed child care center located in Aitkin, MN. Owned and directed by Christel Cartie, this child care is our new "Special Start" option site. Through our partnership, Lakes and Pines Head Start has enrolled into the program ten 3-5 year old children who are attending at this site. Lakes and Pines provides a preschool teacher who co-teaches with a Stepping Stones preschool teacher to provide a safe, fun, and educational preschool program for up to twenty children. Children enrolled in Head Start also receive individualization in the classroom each day. This free Head Start Program runs from 8:00 am-12:00 noon, Monday-Friday. In addition, each Head Start family receives three home visits and two conferences with the Head Start teacher each year.

For more information on child care partnerships throughout the seven counties, please contact Stacy Spaight, Child Care/0-3 Coordinator at 320-679-1800 ext. 145.



Healthy Head Start Fair

This year at Head Start we offered our families a service that has not been provided for five plus years. We offered Healthy Head Start Fairs! This proved to be a great success for the families that participated and we plan on continuing to provide this type of service in the future.

The Healthy Head Start Fairs offered a variety of components with additional outside resources also available. The families were offered dental exams and follow-up care, hearing and vision screenings, developmental screenings, height and weight checks, lead screenings and nutrition education.

Fairs were held in Cambridge, Mora, Barnum, Sandstone and North Branch. We served over 80 children total between the five sites and completed 46 dental exams, 41 hearing and visions, 36 developmental screenings and 32 lead screenings.

To make these fairs successful we had partnerships with two volunteer dentists Dr. Teresa Fong and Dr. Jim Nickman, Children's Dental Services out of the Twin Cities. Clear Corp provided the lead screenings and the University of Minnesota Nutrition Extension provided the nutrition education to the families. For the children that participated, we were able to provide them with free books that were donated by employees of Lakes and Pines and community members, tooth brushes and toothpaste donated to Lakes and Pines from Delta Dental and Minnesota Zoo tickets donated from the Minnesota Zoo, among other great resources for their families and Head Start Children.

At Lakes and Pines Head Start we believe children learn best when they are at their healthiest. These fairs have provided the children and families we serve with a one stop experience to give their child the best start possible. We want to thank our families who participated in making this a successful event.

Head Start/United Way Success Story

The Lakes and Pines' Head Start program is able to offer service for families with children birth – age 3 and their families in four of the seven counties served by Lakes and Pines C.A.C., Inc. This is made possible through a State Head Start Grant. In the counties of Chisago and Isanti the Agency has a supplemental grant from the Greater Twin Cities United Way (GTCUW).

As a part of the GTCUW Community Report, success stories from each of the impact areas (Basic Needs, Education, and Health) are highlighted. One of the Lakes and Pines' Head Start families was their success story for the Education Impact area. This is a beautiful story about how Head Start and United Way has helped a family in Isanti County. The parent, Anne, articulates nicely how both programs have made a difference in her family's life and her ability to parent. Anne believes that through the Head Start program she has become more confident in not only her parenting skills, but as a person to advocate for her family, herself and other families in the community. Anne has become a huge support of the Head Start program. She offers rides to other families in need and recruits children for the Program. Anne and her family are truly a Head Start and United Way success story. To see the whole slide show about Anne and her child, Lou, please visit www.lakesandpines.org and click on the link under the Early Childhood & Family Development section.



Head Start Home Visitor Receives Community Action Award

The Minnesota Community Action Partnership “**Allies in ACTION**” Award recognizes and honors low-income individuals who have overcome barriers and obstacles to achieving greater self-reliance with support from their local Community Action Agencies and who are viewed as allies in statewide efforts to end poverty. Qualities this award recipient must exhibit are:

- A: Achievement – The individual set and reached clear goals for achieving greater self-reliance.
- C: Community – The individual recognizes the importance of giving back to the community.
- T: Tenacity – The individual exhibits a tenacity to overcome barriers and fight poverty.
- I: Inspire – The individual inspires others to work cooperatively or to take positive action.
- O: Odds – The individual is someone who “beat the odds,” overcoming barriers to success.
- N: New – The individual views challenges as new ways to grow as an individual or as a community.

Congratulations to Tiffany Ferrebee who was chosen as the MinnCAP’s 2011 Allies in Action Award recipient! Tiffany currently works as a Lakes and Pines Head Start Home Visitor for families with children ages birth to three. However, her journey to get to where she is now started a while ago.

Tiffany moved to Chisago County with her son, Logan, after leaving an abusive relationship. She did not know anyone or any resources. After finding a flyer for Head Start and enrolling in the Program, she began gaining confidence in knowing that she is her child’s first and most important teacher. She joined the Head Start Policy Council and became the Minnesota Head Start Association Parent Representative for Lakes and Pines’ Head Start, gaining even more leadership skills and confidence. Her Home Visitor assisted her in setting two goals, to gain employment and obtain her Early Childhood degree. She eventually accomplished both of those goals, which assisted her to reach self-sufficiency.

After her son was out of Head Start and into Kindergarten, Tiffany felt a strong need to give back. She began volunteering her time at the same Head Start socialization site that her son attended. Tiffany also completed her internship through Head Start and graduated with an Associate’s Degree in Early Childhood Education in May 2011. She was the first in her family to graduate from college. Her goal was to work with Head Start and continue giving back to a Program that helped her so much. She was first hired as a Trainee through ARRA (American Recovery and Reinvestment Act) funds and gained many skills in a variety of positions. Once a home visiting position opened up, she took advantage of applying for it and was hired.

Tiffany truly loves touching people’s lives and being a support to families and children. She is a wealth of resources and provides the “you can do it” mindset for families. She is proof that if you have a dream, it can come true with hard work, perseverance, and determination. Tiffany is most deserving of this award and Lakes and Pines, as well as the families she visits, are fortunate to have her as a dedicated and hard-working Home Visitor!



WOMEN, INFANTS, AND CHILDREN (WIC)

WIC is a nutrition program that helps eligible pregnant women, new mothers, babies, and young children eat well, learn about nutrition, and stay healthy. All enrolled Head Start children are eligible to participate in their local WIC program.

Head Start promotes healthy nutrition by providing a home visit snack once a month that has been reviewed by a licensed dietician. Head Start also provides nutritious meals during home visit socialization experiences and daily in the child care partnerships. Parents receive nutrition resources such as healthy snack ideas, serving portion sizes, food groups, and tips & techniques for picky eaters. Introducing nutritious meals and snacks early in life and educating families on the importance of healthy eating helps to develop healthy habits that will hopefully last for a lifetime.

More people are eligible for WIC than you may think...



WIC Serves...

- Pregnant, postpartum, and breastfeeding women
- Infants and children to age 5
- Many working families



WIC participants receive...

- Healthy foods like milk, cheese, cereal & eggs
- Breastfeeding information & support
- Referrals to health & social services
- Nutrition & health information
- Infants who are partially or not breastfed may receive iron fortified formula



*Llame hoy mismo para
obtener informacion sobre
la clinica de WIC mas
cercana a su domicilio
1-800-WIC-4030*

*Hu hnub no rau qhov
chaw lis ddenjnum WIC
uas nyob ze koj
1-800-WIC-4030*

*Maantaba wac bulaan
socod eegtada WIC ee
kuugu dhow
1-800-WIC-4030*

For more information and for a clinic near you call 1-800-WIC-4030

<http://www.health.state.mn.us/divs/fh/wic>

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47th ANNUAL BOARD OF DIRECTOR'S MEETING



Lakes and Pines' 47th Annual Board Meeting, held on October 3rd, 2011 was a huge success once again. 160 staff, Board Members and Agency supporters were all treated to a fabulous dinner served at the Grand Event Center in Mora and enjoyed the comedic entertainment of David Malmberg.

Throughout the evening a silent auction was held for the Power Action Leadership (PAL) fund. Lakes and Pines is grateful for the area businesses and individuals that generously donated many items. Bidders shopped items such as autographed sports memorabilia, handmade novelty items, local gift certificates and much more. Over \$1,550 was raised to support PAL.

There was also business to attend to as Board Members participated in the Annual Meeting. Highlights included the election of Board officers and the Executive Committee selection. Lakes and Pines annual award winners were also introduced and recognized for their outstanding service within community action services. Award winners included:

25 Year Honoree Award: Robert Benes

Bob began his work with Lakes and Pines through the Early Childhood Department and has been a strong presence in the Agency since. His dedication to Lakes and Pines and the staff is evident in the quote of one past staff member: "He always puts the Agency and staff ahead of himself." Each and every one of us that works with Bob knows no other words could be more true.

Spirit of Community Award: Minnesota Dental Association, Children's Health Committee

During the 2010 – 2011 Head Start Program Year three pediatric dentists, Dr.'s James Nickman, Mark Bruzek and Teresa Fong donated their time and supplies to provide free dental care and education to 61 children and their families that otherwise would not have access to preventative care.

Allies in Action Award: Paul Anderson

Paul Anderson has worked with Lakes and Pines staff and Board Members, providing training and education for the last 10-years. He has helped position Lakes and Pines to be a preferred employer and a strong leader within the region.

Volunteer Award: Liane and Ken Heupel

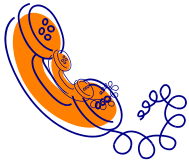
Liane and Ken are both very active members of the community. Liane has served on the Board of Director's for several years and both are always ready to pitch in and help whenever asked, whether it be packing garden seeds for distribution, working at the brat stand or stuffing envelopes for a large mailing. For over 40 years, Ken and Liane have teamed in partnering to help build individuals and communities in their own special way.

Roger E. Corbin Award: Joe France

Joe has been a valuable staff member to Lakes and Pines since 2003. He has embraced the Mission of the Agency since his first day on the job. His coworkers are most proud of his personal attention to each and every household he contacts and how he educates them on energy conservation measures.

Lakes & Pines CAC Annual Report was also distributed at the Annual Meeting and is available by contacting our main office at (320) 679-1800.

Need a phone? Need help with your monthly phone bill?



Minnesota Telephone Discounts can help!

Three discounts are available with one simple application:

1. LINK-UP: A discount on telephone installation charges
2. LIFELINE: A federally-funded discount on your monthly bill
3. TELEPHONE ASSISTANCE PLAN (TAP): A Minnesota-funded discount on your monthly bill



To qualify for these discounts:

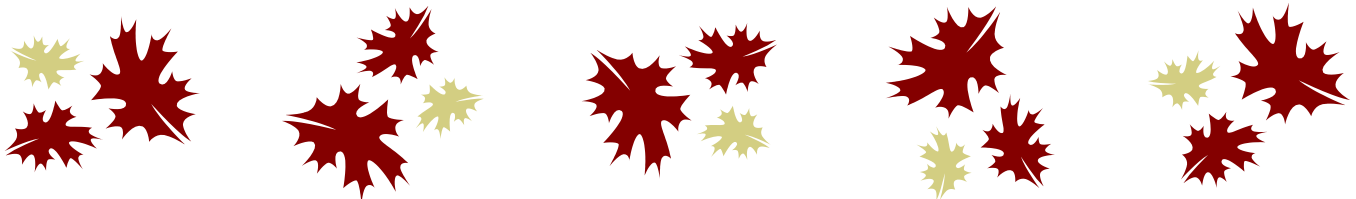
1. Telephone service must be in your name
2. You must participate in at least one of the qualifying assistance programs (Energy Assistance, MFIP, Food Stamps, and others)

OR

Your income must be at or below 135% of the federal poverty guidelines

For an application or more information:

- ☐ Contact your local phone company
- ☐ Visit www.puc.state.mn.us or www.lifeline.gov
- ☐ Call the Minnesota Public Utilities Commission at 651-296-0406 or 1-800-657-3782
- ☐ E-mail consumer.puc@state.mn.us





8th ANNUAL LANDLORD SEMINAR

We had a great turnout for this year's annual landlord seminar with more than 40 area landlords in attendance! We were pleased to have Mike Vraa, an attorney from HOME Line, as one of our presenters. Mike provided the attendees with important information regarding the various rights and responsibilities both landlords and tenants bring to the relationship, from the initial application process all the way to the time a tenant vacates the property. A couple of the key takeaways from this presentation would have to be that landlords can only charge a late fee of up to 8% per rental period. Mike also suggested landlords use the MN State Bar Association's lease, which can be found on their website. It is important to note, however, that if changes are made to the lease, you must explicitly state them on the lease. In case you are a landlord and missed this event but are still interested in learning more about the things Mike discussed, a good book to get would be *How to Be the Smartest Renter on Your Block*, which can be found at www.homelinemn.org.

We were also pleased to have Kate Erickson, Randy Tenge, George Roman, and Jacob McLellan speak on behalf of the Minnesota Department of Corrections. They provided landlords with valuable information regarding the Department of Corrections Housing Program. This program seeks to assist local communities in housing ex-offenders who often do not have stable housing upon release from prison. Housing is very important for these individuals because it increases their success rate in completing their required probationary program. Stable housing not only increases an ex-offender's chance of successful re-entry, it also increases public safety.

For more information about this program, please visit www.doc.state.mn.us.

We would like to thank everyone who attended as well as our wonderful presenters!



Your help increases others hope

Become a volunteer

**Become a Volunteer for the Income Tax Assistance Program.
Call Lakes & Pines at 800-832-6082**

MN Homeless Coalition – Youth and Ex-Offender Focus


Lakes and Pines Community Services advocates Hollie O. and Pam D. attended the Minnesota Homeless Coalition Conference in St. Cloud on September 12th and 13th, 2011. They found that there are many initiatives at work in Minnesota to help in the war on homelessness. There were great keynote speeches from political advocates regarding the directions they are taking to assist agencies in securing state and federal funding to help end homelessness in Minnesota. With Community Service's focus on the unique challenges of youth homelessness and ex-offenders re-entering the community after incarceration, there was a wealth of information to be gathered.

Pam was able to gain insight to re-entry counseling and assistance plans available for ex-offenders who will imminently be released. With those contacts and the re-entry programs available, we hope to eliminate having individuals being dropped off with nowhere to go, which often leads to re-incarceration if an individual cannot find housing. These individuals are usually released to the county in which they committed the offense and often, due to probation requirements, are not allowed to live with family or friends in another County until the probationary period is fulfilled.

Hollie attended breakout sessions on ending youth homeless. Homeless youth are the hardest to reach because they often see adults and programs which try to assist them as being untrustworthy. Thus, there is a need for collaboration between our homeless advocates and High School students—harnessing their energy to volunteer and assist with ending homelessness. The following is a link to a guide that was written by high school students for high school students on how to find volunteer opportunities and how they can be involved and make a difference in ending youth homelessness: <http://www.mnhomelesscoalition.org/a-students-guide-to-ending-homelessness-published/headlines>.

Community Services advocates were able to gather many referral sources to better assist our two most invisible homeless groups. As many in the Community are aware, these two groups—youth and ex-offenders—are the hardest to serve and have the least resources available in rural areas. Educating our advocates on how to best serve these groups will assist us in better serving the needs of all individuals who come to us with emergency housing needs. As always, we are looking for interested parties to partner with in providing services to these hardest to serve homeless groups. If you wish to partner with Lakes and Pines in assisting in these areas, please contact us at 320-679-1800.

Foreclosures and the Housing Market



Foreclosures continue to affect the counties in Lakes and Pine's region. Mille Lacs, Kanabec, Isanti, and Chisago have some of the highest foreclosure and delinquency rates in the State of Minnesota. The most prevalent reason for foreclosure is the reduction or loss of income. Making matters worse, 46% of available jobs in Kanabec County pay less than the wage required to afford basic housing.

The declining value of homes and high unemployment rates have made saving mortgages comparative to locking the barn door after the horses are gone. Banks are extremely reluctant to rewrite loans regardless of the government programs available. Former homeowners are forced to become renters if they are fortunate enough to have jobs. But, just as the housing market is flooded with vacant houses, the cost of renting has skyrocketed so many are doubling up with family and friends.

The fair market rent in the area is \$706 for a basic two bedroom apartment, which has increased by 24% since 2000. Section 8 rent subsidies have waiting lists of three years or more and many areas have closed their waiting lists, meaning they are no longer adding people to the list.

The poverty rate is the highest it has ever been; children are the most affected and housing is a major issue. To best serve the public, services need to change the focus from prevention to recovery. New programs will need to be focused on preserving decent, safe, and affordable housing to stabilize the region and prevent further economic devastation.

Support Your Local Tax Clinic

Are you looking for a way to make a difference in your community? Consider becoming a volunteer with the Volunteer Income Tax Assistance Program right here at Lakes and Pines or one of our other sites. There are more than 12,000 sites across the nation.

These programs assist seniors, individuals with low to moderate incomes, and persons with disabilities. More than 88,000 folks said "Yes!" to volunteering in 2011 and prepared more than three million returns. Just imagine what a difference was made in the lives of the people they assisted and all the money that was brought back into their local communities!

As a volunteer, you'll provide tax preparation service to taxpayers who do not have the ability to prepare their own taxes or don't have the money to have it done by a paid preparer.

Don't know that much about taxes? Don't worry - you'll receive specialized training and opportunities to practice your new skills at the training site which you can do here and you can also practice at home.

Not comfortable with numbers? There are other volunteer opportunities at the tax clinics which include being a greeter, doing intakes and reviewing. The hours are flexible, the free on-line training is easy and the time commitment is minimal, although some volunteers just can't get enough!

This year our tax program could be in jeopardy due to funding cuts. We may have to cut our service hours back or not provide this tax service at all. We've had two fundraising events and are currently asking for donations but we still have not met our goal. So if you would like to see this valuable program continue and can't find the time to volunteer, please consider a donation.

Helping the tax clinic continue to serve our area can be an exciting, educational and rewarding experience. Think about becoming a volunteer or make a donation and see what a difference it makes in your life as well as in the lives of others.

		
\$ 1,113	10	\$ 619,782
Value of One Hour of Volunteered Time	Average Hours Per Month	Amount Returned Income Taxes

Do you have time to volunteer?
Is your time valued at \$1,000/hour?

Volunteers needed for sites in Mora, McGregor & Pine City.

Call Lakes & Pines Community Action Council, Inc. today to learn how to be a tax assistance volunteer:
800-832-6082



Financial Literacy Partners

Lakes & Pines will be offering financial education by delivering the Four Cornerstones of Financial Literacy to area residents starting in January 2012. In August, Lakes & Pines contacted area schools, churches, financial institutions, extension offices, workforce centers, cities, townships, libraries and community centers to establish partnerships with them for space, referrals/advertising, volunteers and donations. As of this article, 39 organizations have stepped forward to partner with Lakes & Pines and this initiative to improve the area's knowledge on budgeting, managing debt, restoring credit and building assets.

The following are the partners:

Hope Lutheran Church	Willow River Community Education	Aitkin Library
Taylor's Falls United Methodist Church	Hinckley Evangelical Church	City of Willow River
City of Cambridge	Hinckley Community Education	City of Barnum
West Side Church	Carlton County Extension Service	City of Kettle River
City of Aitkin	Carlton County	Giese Memorial Library
Milaca Community Education	Pine City Library	City of Scanlon
Cambridge Workforce & Employment Services	Oxlip Evangelical Free Church	Finlayson United Methodist Church
McGregor Community Education	City of Wrenshall	Pine Technical College - Employment & Training Center
City of Stacy	Mille Lacs Lake Community Library	Lincoln High School (Esko)
Glory Baptist Church	Barnum Community Education	City of Braham
Pokegama Township	East Central Community Education	Wagner Township
Anoka-Ramsey Community College	Peace Lutheran Church	Chisago County Social Services
West Side Church	City of Thomson	City of Wahkon

It's not too late to become a partner, contact Lakes & Pines at 800-832-6082 to become a partner in financial education.

Financial Literacy Coaching

For the next 12 months, Lakes and Pines will be assisted by two Minnesota Opportunity Corps financial literacy coaches. Through Lakes and Pines, these coaches will be offering clients FREE one-on-one sessions as well as FREE group classes in order to improve client's understanding of basic financial and credit-related issues which include:

- Budgeting
- Debt management
- Asset development

Clients will be assisted in developing personal financial plans that involve ways to improve income, reduce debt, repair credit, improve savings, and reduce spending.

Coaches will also connect clients with potential resources that they may be eligible for.

These classes and sessions will be held at various locations around the seven county area and will begin soon after our coaches have received their training.

Interested persons should check Lakes & Pines' website, "like" Lakes & Pines on Facebook or contact the Community Services Department in late December 2011 to find out when classes will be available in your area.

Reminder: ANYONE, regardless of financial situation, can come in for counseling or attend classes. Our coaches are excited to begin working with you!

Financial Literacy Coach Position

Lakes & Pines is recruiting a Minnesota Opportunity Corps (MOC) member. This is a great opportunity for recent college or high school graduates to build their resume and professional skills. MOC members serve one year making a difference in the lives of individuals with multiple barriers to employment and economic self-sufficiency. This position will assist program participants one-on-one and in group settings to improve participant's knowledge in basic financial and credit-related issues. Applicants must: be 18 years of age, a US Citizen, national or legal permanent resident alien and a high school graduate (or GED recipient); must commit to full-year of service (1700 hours) starting immediately and ending August 2012; must possess basic computer skills (word processing, internet, email, etc.); have the ability to build relationships and work with people of different cultures and backgrounds. A living allowance of approximately \$504 bi-weekly, basic health insurance and childcare benefits are available. There is a \$5,550 education award upon completion of service commitment and federal student loans are deferred during service. To apply, complete an application online at: www.opportunitycorps.org, and select Lakes & Pines as the location. MOC and Lakes & Pines do not discriminate on the basis of race, religion, age, gender, sexual orientation, national origin, disability, veteran status or marital status. Reasonable accommodations provided upon request. Applications will be accepted until the position is filled.



*Giving a little gives back a lot
Help your community*



***Become a Volunteer for the Income Tax Assistance Program.
Call Lakes & Pines at 800-832-6082***

MOOSE LAKE PRISON TRANSITIONS FAIR

Minnesota Department of Correction holds Transitions Fairs for soon to be released offenders at each of its facilities. About 400 offenders at the Moose Lake prison met with service providers and gathered information to improve their chances of successfully transitioning out of prison. Offenders are encouraged to start working on a plan to have a successful release and decrease their chance of reoffending.

Two staff members from the Community Services Department participated in the Moose Lake Transitions Fair on September 1st. They offered information on possible housing assistance and energy assistance for those being released to Lakes and Pines' service area. They also provided Community Action contact information to offenders being released to other counties in Minnesota. Other agencies attending the Transitions Fair ranged from addiction and mental health counselors to employment services and veteran's benefits.

Upon release, if offenders do not have housing and reliable income and support services established quickly they may return to prison. Some are more likely to slide into old habits and reoffend and some commit a crime just to have housing.

Assisting someone to not reoffend and stay out of prison is much less costly to society in safety as well as monetary terms. The Community Services Department staff works with people about to be released from prison as well as offenders who have been out for a while to become permanently housed, contributing members of the community.



**One neighbor can help
many neighbors**
It just takes time

***Become a Volunteer for the Income Tax Assistance Program.
Call Lakes & Pines at 800-832-6082***



stands for **FOR YOUR INFORMATION**. It is a quarterly newsletter provided to the area's seven county officials and personnel of Lakes and Pines CAC, Inc. We hope our Newsletter will present you with timely, interesting, and sometimes lighthearted information. In turn, we hope that you will present us with your thoughts and suggestions. For further information, please contact:

LAKES AND PINES CAC INC
 1700 MAPLE AVE E
 MORA MN 55051
 320/679-1800
 Toll Free 1-800-832-6082

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 ADDRESS:
 CITY, STATE, ZIP+4 DIGITS**

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