



2006 Progress Report

Engaging the Community to End Poverty

Residents of Duluth will soon have a unique opportunity to participate in a process to directly affect the impact of poverty in our community.

Here in Duluth, over 12,000 people meet the federal definition of poverty and an additional 14,000 struggle to meet the basic needs of food, housing, health care and transportation on a daily basis.

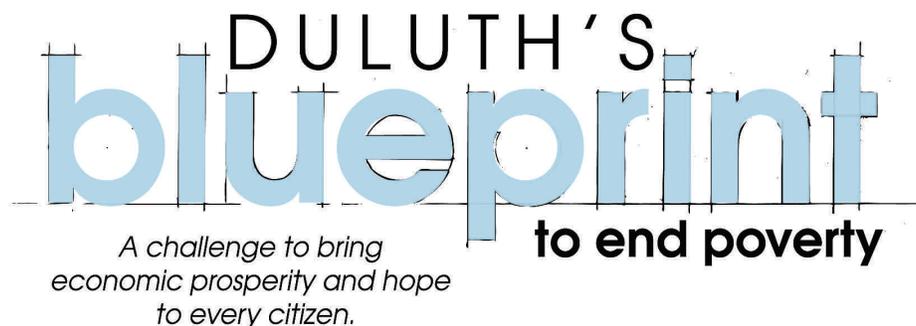
In St. Louis County, the annual cost of meeting basic needs for a two-parent family of three with one parent earning wages is more than \$25,000.

To meet these expenses, a worker must earn over \$12.00 per hour. In a recent (2nd Quarter 2006) *Job Vacancies by Industry* survey conducted by the Minnesota Department of Employment and Economic Development, 3,700 employment positions were examined. The average wage within these positions was found to be \$8.50 per hour.

The “*Duluth Blueprint to End Poverty*” will bring together

citizens from a cross-section of our community (business, faith, government) to identify strategies to answer the question, “What would it take to end poverty in Duluth?”

Between January and June 2007, Duluthians will be encouraged to attend a series of strategy-setting sessions that will provide direction to the creation of a **Plan to End Poverty**. A “Blueprint” implementation initiative is intended to fol-



low next year.

The Duluth Blueprint to End Poverty will be directed by a “Guiding Coalition” made up of community members who share in the belief that the Duluth community has the potential to unite around the goal of ending poverty.

In order to ensure that the voices of those most directly affected by the reality of poverty are heard, a blueprint “**Fellows**” pro-

gram is being established. The “**Fellows**” group will include 30 individuals who will be supported to represent the “unheard third” of Duluthians who face the daily challenges of living in poverty.

Finally, in addition to the strategy-setting sessions, the “Blueprint” will offer several opportunities for citizens to come together to hear experts, authors and elected officials offer perspectives on social, economic and political topics related to poverty—the minimum wage debate, realities of the working poor, the role of public policy and

increasing social capital. A schedule of the “Blueprint” events will be made available on the Community Action Duluth website.

The “Duluth Blueprint to End Poverty” is supported by generous grants from the Northland and Wildey Mitchell Family Foundations. Additional requests presently under consideration include the Duluth Superior Area Community Foundation.

A Message from Mark Nelson, Community Action Duluth Board Chair



*“Today and tomorrow
... what does it take to
get families out of
poverty, and to keep
families out of poverty
in Duluth?”*

Our 40th Anniversary event (Fall 2005) was a commemoration of our nation’s Community Action programs. At this event we recognized the 40-year history of individuals, communities, local and national organizations, and governmental units in their efforts to assist people in poverty. It was also a sobering event because, even after all the work that has been completed, we were reminded through personal stories that there is much left to do in our nation and community.

This progress report looks at how Community Action Duluth is doing at taking on this unfinished work of preventing poverty and assisting low-income people to overcome

barriers that exist from poverty. As you read, please consider how you might get involved in the various initiatives.

Looking forward, Community Action Duluth efforts are intended to respond to the question, “What does it take for families to get out of poverty in the United States?” The upcoming Blueprint to End Poverty campaign in the City of Duluth brings this question to life for the whole community. “Today and tomorrow ... what does it take to get families out of poverty, and to keep families out of poverty in Duluth?” Our measure of success in the next several years will focus on how well we answer—and act on—that question.

2006 Program Highlights

Asset Programs Year in Review

People who have completed financial education classes this year – **127**

People who are saving money in a matched savings account – **150**

People who had their tax returns completed by dedicated volunteers – **507**

Dollars claimed in tax refunds as a result of our tax site – **\$628,325**

FAIM and HOPE VI Matched Savings Update

Matched savings participants who started or expanded a business – **10**

Matched savings participants who attended college – **19**

Matched savings participants who became first-time homeowners – **20**

Amount saved by all of the matched savings participants to date – **\$95,000**

Amount of match money earned by participants so far – **\$283,800**

Circles of Support Vision is to increase the understanding that poverty exists and affects us all, to challenge the tolerance of poverty, develop reciprocal relationships across class and race lines, break down stereotypes and encourage respect for diversity.



by *Sonia Bonilla,*
Circles of Support and
Family Employment
Advocacy Manager

Circles of Support is about building relationships across race and socioeconomic class lines in order to realize more positive life outcomes for families living in poverty. By establishing a broader base of middle and upper-middle-class citizens who are close to people in

poverty, people in poverty begin to access broader networks to support their own self-sufficiency, and social and public policy becomes more enlightened. Thus, Circles is a high-impact program with core strategies that are designed to enhance the social capital of low-income people while energizing the community into action.

The primary question to ask is, “What does it take to get out of poverty in this community, in this state and in this country?”

Circles are still in the early stages of readying the community to dismantle poverty. However, the words “ending poverty” are very much in the consciousness of our nation. The mindset within our communities must change in order for the process to become big enough to get the entire job done. As a community, we need to stop normalizing poverty amidst wealth. We need to challenge our own personal assumptions about what is and is not possible. We need to believe that people in poverty will leave it behind with enough opportunity and support. We must insist that everyone deserves to be supported while they become ready to participate in our country’s unprecedented prosperity. Poverty can be dismantled. That is the message that needs to be communicated to those who are sympathetic to the plight of the poor.

Total Results for Circles of Support Program

People who have volunteered this past year – **65**

Low-income families who participated – **41**

Circles who were matched in relationships – **14**

Community Leadership meetings to address poverty – **88**

Low-income families who built leadership, activism & enhanced their self-confidence – **31**

Volunteers who learned about personal and systemic barriers that collude to hold economic and race injustices in place – **52**

Volunteers who have built relationships across class, race, age and gender lines – **52**

Circles of Support has advocated on behalf of **2** systemic barriers affecting low-income families – *Head Start & Budget Cuts to the Reconciliation Bill*

Community presentations on poverty and Circles of Support – **58**

Total volunteer hours – **1,526**

What is a *Family Employment Advocate?*

Family Employment Advocates (FEAs) at Community Action Duluth work every day to help families reach their self-sufficiency goals.

Advocates work with families to help them overcome the barriers that make it hard to maintain employment, keep employment and advance in their employment. These barriers include: transportation, child care, health issues, domestic violence and other barriers specific to each individual.

There is a strong focus on community building and assisting Participants in getting involved in the community through a church, support group, community activities, volunteer work or any other way that is of interest to the Participant. This, along with securing and maintaining employment, best enriches the community in which we live and helps the Participant build a long-

term informal network of support.

The Participants lead the way in developing and implementing goal plans that will assist them in meeting their goals by building upon their strengths and life-long dreams. To best assist Participants, plans and services are coordinated with other workers and supportive persons in the Participant's life and may include an MFIP Employment Counselor, Financial Worker, Head Start Worker, Mental Health Worker or other Family Worker, as well as friends, family members and other positive supports in the Participant's life.

If you or someone you know is interested in learning more about Family Employment Advocacy, please contact Jennifer Pigeon, Amanda Peterson or Lee Dietrich at 726-1665.

Diane*

Diane has been involved with the Family Employment Advocacy program for about one year. When she started working with an Advocate, she was in chemical dependency treatment and child protective services was involved in her life. Her daughter, Elizabeth, had been removed from her custody and was in foster care. Diane was extremely overwhelmed, depressed, and anxious about her situation.

Within the last year, Diane has made great strides in her life. Most notably, she has maintained sobriety, has regained custody of her daughter and has secured employment. Elizabeth is enrolled in a day care that promotes early child-

hood development, and she is taking ballet/dance classes, which she enjoys very much.

Diane has also been involved in the community's meth task force and is passionate about getting the word out to professionals and the general public about the impact meth has on families and the community. Diane plans to enroll in school in the spring semester to begin working on her dream of obtaining a college degree.

Diane is very optimistic about the path her life is now taking, and she's a role model for others who are struggling with chemical dependency.

***Her name have been changed.**

Participant Success Stories!

Lashaye*

My name is Lashaye, and I am writing to share with you how the Family Employment Advocacy program at Community Action Duluth has helped me in my life. For one of the first times in my life, I have been able to work on the things that are important to me in reaching my employment and personal goals.

I'm currently attending Fond du Lac Tribal and Community College and working on my AA degree in Human Services. I'm very excited about this and never thought this would be a possibility for me—a single mom who has experienced some major difficulties the past few years.

I've been dealing with health concerns recently due to losing many close people in my life, including a young child. Additionally, I have experienced domestic violence and other personal struggles that have been difficult for me to handle

on my own. All the while, I have worked in order to support myself and my three children. Working and being a positive role model for my children is very important to me. I have worked at various jobs and been involved in the community in various ways. Most recently, I've started serving on the Board at Community Action Duluth because working to end poverty is very important to me.

Due to the leadership and skills that my Advocate saw in me and that I now see in myself, I have been able to stabilize my life and health and go back to school. This always seemed like an unreachable dream to me. I am doing well in school—getting A's and B's—and **I can't wait to work in the human services field so I can give back to others like many people have given to me.**

*** Her name has been changed.**



WILL

Wilbert "Will" Williams successfully completed **Level 2: Advanced Residential Home Inspection** course offered through the Professional Home Inspection Institute. His plan is to start his own business with the assistance of the Northeast Entrepreneur Fund.

Will has been involved with Community Action Duluth since September 2004 as part of Circles of Support. He currently is serving on the Circles of Support Guiding Coalition Board. His Advocate, Lee Dietrich helped by encouraging Will and being supportive of his goal.

Congratulations, Will for a job well done!

Alyssa

I've been coming to Community Action Duluth and working with an Advocate for one year now. Within that year, I secured housing and childcare, and found a dental provider that will accept my medical. My Advocate referred me to the Flex-Work program, which helped me gain valuable work experience. I have graduated from two Flex-Work classes: Jobs across Minnesota and Accounting Support Training. I've worked with my Advocate to prepare my résumé and fill out job applications. Since I've started coming here, I've learned to open up and talk to more people, as well as become comfortable speaking to large groups. I've met some friendly people and also gained some work experience from coming here and doing volunteer work. I enjoy volunteering at Community Action Duluth because I have the opportunity to meet new people and gain useful work experience.

I've been in a Circle for about three months. My Allies have helped me out in so many ways; they helped me find a bed for my daughter, and they're helping me find a job by providing me support and transportation to get job applications. They also said they would help me with filling them out, and are willing to help me prepare for interviews. I am already learning things from being in the Circle. I'm learning to ask for more help when I need it, and I'm also learning to trust more people rather than just myself or my family. I have three other people in the Circle, which is pretty cool; it has really opened my

eyes on how nice people can be, and how understanding they are. I have one Ally that calls me once a week to see how things are going, how the week has been, or how my daughter is doing, which I think is the nicest thing someone has ever done for me.

My goals include maintaining a safe and stable home for my daughter and me to live, finding and maintaining a full-time job so my family does not depend on Government Assistance, and going to college to study the courses that I would like to get additional experience in. Eventually, I would like to get my driver's license and buy a used car so I don't have to rely on public transportation. My ultimate goal is to save up enough money so my daughter and I can have a

Mary

My volunteer role as an Ally in Circles of Support has allowed me to engage in a unique opportunity to join with others to build relationships between people crossing race and class lines. In a Circle of Support, three other Allies and I are linked to a Participant, who is a member of our community experiencing poverty.

As a group of four, we are a Circle and the Participant is our leader. She is working to become financially self-sufficient, and as Allies, we help her to achieve her goals. She sets the agenda and we follow her lead. We problem solve, share ideas, brainstorm, and often help her in practical ways. In the process, she teaches us about the realities and challenges of living as

a working poor member of our community.

Our Circle has been meeting for ten months. In that time a wonderful thing has happened! We came together as strangers and in a short time we have become friends who care about what happens in each others' lives. We come from different backgrounds. We learn from each other. I am amazed at our Participant's tenacity, her commitment to making a better life for herself and her children, her desire to give to her community, her kindness and her constant optimism in the face of the barriers and challenges she faces daily.

Circles of Support has provided a way for me to interact and connect with others, and to learn

Lynda

I've been an Ally for the last 5 months and have not only enjoyed every meeting that our Circle of Support has had, but have developed a great friendship with our Participant, Loni. We have a great common interest, clowning. She will be returning soon from a 2 - week trip to Russia with Patch Adams. Loni and I plan to do some clowning in area nursing homes and the children's hospital this next year.

The most important thing I've learned through Circles of Support is that we are all "uniquely the same." We all seek recognition, approval, acceptance and respect. Crossing class lines pushes us all to grow in these areas. We have to take the first step along the path of teaching and learning acceptance.

More Allies are needed. For information visit www.communityactionduluth.org or

call Xavier 726-1665

Community Action Duluth helps the First Annual **Duluth Project Homeless Connect** Become a Reality

On October 4th, Community Action Duluth Executive Director Stan Kaitfors and Program Analyst Eric Blomstrom participated in efforts to pull together and implement Duluth's first Project Homeless Connect at the DECC. Stan and Eric both participated as the only members of the event's transportation committee, helping to mobilize clients the day of the event. Eric helped design the intake forms and surveys used to measure success. Kate Wigren, a Community Action intern, also volunteered.

Duluth's Project Homeless Connect was part of Mayor Herb Bergson's Task Force to End Homelessness. The event was a great success, pulling 100 people from 40 different agencies together to provide services to nearly 250 people who are homeless or near homeless. Over 200 volunteers assisted in greeting, escorting and assisting clients at the event, with a great showing from UMD and St. Scholastica students.

The purpose of the event was to connect homeless people with goods and services. For example, people who needed to go to the Department of Motor Vehicles to apply for state ID cards were given free bus transportation to the DMV office on the day of the event. State ID cards are critical to have when applying for many

available benefits.

Other services and referrals available included: medical and mental health, chemical dependency, housing information and referral, employment, social security, veterans', legal aid, sexual assault counseling, domestic abuse counseling, heating assistance and Alcoholics Anonymous. Some people were connected to apartments during the event—that night, they were no longer homeless. Several people with illnesses were brought directly to the emergency room for medical care. Other people received flu shots, foot care and health screening.

Over 400 community members participated in the community-wide *Night Without a Home Sleepout* event that preceded the Project Homeless Connect event, collecting clothing, toiletries and financial donations for use at the event.

Duluth Project Homeless Connect planning committee members will work even more closely in years to come with groups from St. Paul and Minneapolis who have met similar success with their own Project Homeless Connect events. We hope that even greater community involvement combined with another highly-coordinated outreach effort will make future events even more effective than this year's.



Open
Tuesdays 5-9 pm
& Saturdays 9-1 pm
through April 14th

The Community Action Duluth
Free Tax Preparation Site
Opens Saturday, January 27th

**Refunds are direct deposited
and arrive in 4-9 days!**

Savings
accounts
available through
Members Credit
Union



Earned Income Credit • Child Tax Credit • Saver's Credit • Education Credits

Community Action Duluth Helps Families Acquire Assets and Build Wealth

The Assets Programs at Community Action are based on the premise that families need more than a regular paycheck to achieve financial security. Families need to acquire and preserve assets—a pathway to ownership.

Research has demonstrated that ownership of assets is associated with better educational attainment, increased civic participation and more positive health outcomes. Assets give families the cushion they need to survive financial crisis, enable them to invest in their future and pass resources on to their children.

More than one fourth of American households are “asset poor,” meaning they do not have enough savings to live at the poverty level for 3 months if their income is disrupted. Many low and moderate-income households live paycheck to paycheck, with no economic safety net and no opportunity to acquire assets. For these families who are unable to invest in a home or their children’s education, “asset poverty” is more likely to continue

from generation to generation.

Every day, Community Action Duluth helps low-income people build wealth by acquiring an asset such as a house, an education or a business.

The following programs achieve this goal:

Matched Savings Accounts

We offer two matched savings programs in Duluth to people who meet our income guidelines. Family Assets for Independence in MN (FAIM) is a statewide savings program and the HOPE VI IDA is for people who used to live in Harborview. These savings programs—Individual Development Accounts, or IDAs—require a \$30-\$40 deposit every month into a designated savings account. The savings are matched 3:1 and can be used to purchase a house, go to college or start a business.

Common Cents: The Money Class

We offer financial education classes to our matched savings account program participants and to the public at large. **A schedule of 2007 classes is on page 10.**

Free Tax Preparation Services

Tax preparation is done by volunteers who offer expert assistance with a human touch. Last year we saved our customers over \$50,000 in tax preparation charges and additional money in high interest on Refund Anticipation Loans. Our tax site emphasizes using tax refunds to acquire assets, and volunteers from U.S. Bank were on-site to help people open savings accounts if they did not have accounts elsewhere.

Housing Counseling & Credit Counseling

Participants in our matched savings programs and financial education classes receive a free copy of their credit report, including the credit score. One-on-one meetings are held to develop a housing action plan and specific credit repair plan with participants who are interested in homeownership. Ongoing financial coaching sessions are held with matched savings program participants to ensure that they meet their financial goals, save regularly and purchase an asset.

Artist Uses FAIM to Market Business

by Cecilia

My experience with FAIM has been very important to me. The classes gave me a method to understand financial matters and made me feel more confident and empowered.

The experience of writing a business plan allowed me to think about very concrete goals in my business and make a clear plan to achieve them. It provided a different understanding of marketing and expansion. And finally, being able to save and purchase equipment and tools to improve my business operation has been a big step toward reaching my goals. I am an artist, and FAIM will help me market my artwork in new ways.

FAIM Family Buys a Home

by Jessie Dalbacka-Hoogenboom

I first heard of FAIM through a tiny advertisement in the *Hillsider* newspaper. At that time, Tom and I had just come home from living and working in China for a year, and we'd just gotten married. We desperately wanted to buy a house, but with our income, limited credit history, and the gap in our work history, we saw little possibility of making that happen.

Once we set up our FAIM account and met with Angie Miller, the pieces began to fall into place. The Common Cents class helped us understand and resolve our credit issues and introduced us to the Northern Communities Land Trust program for affordable housing. Angie helped us connect with Andrew Slack and the CHAMP mortgage program at Wells Fargo. The NHS (Neighborhood Housing Services) Homebuyer Education class taught us everything we needed to know about the process of buying a home, and qualified us for a HIP (Homeownership Incentive Program) grant to help with closing costs.

When the Land Trust put a beautiful, completely rehabilitated house on the market in our neighborhood, we were able to act quickly. We deposited extra money into our FAIM account so that we could use



our first year of funds after only eight months. We signed the purchase agreement just hours before I went into labor with our first child.

A month later, we closed on our house and moved in. Thanks to FAIM and the NHS grant, our closing costs were completely covered, and we had a surplus of funds that were applied towards our mortgage. We continue to save money in our FAIM account, and will use the remaining funds to open a small home daycare. It is hard to believe that we took that first step only a year ago, and we've been happy homeowners for three months already.

FAIM Participant Completing Degree

by Joan Linski

I've been a professional server for most of the last 20 years. A little over a year ago, I found myself wondering what to do next with my life. I learned about the FAIM program, which triples your money when you set specific goals for positive change. I felt that I needed some time to explore new horizons and develop new skills. So applying the FAIM money to finishing my college education seemed like a good fit.

This program isn't paying

for all of my college education. What it's doing is providing incentive by assisting in a down payment towards my education. I chose to take a risk that I might not have taken otherwise. It's up to me to do the work.

Now, I wake up in the morning with somewhere to go—college. I'm considering doing things I would never have thought of doing if I wasn't in school. I'm meeting new people in a constructive learning environment. I'm

gaining confidence in myself as a woman, and beginning to realize I have something to offer. I've got a lot to learn, it's a lot of work, and I have to say that the last time I was this happy was back when I was a kid in elementary school. I'm learning, meeting new people and having fun—I would recommend this program to anyone who wants to change their life for the better, because it's helped to change my life for the better. Plus, the staff is awesome!

FAIM Participants Buy the House of Their Dreams!

by Chelsea Morgan

When I first heard of the FAIM program through the Duluth *Hillsider* newspaper, I thought it was too good to be true. I thought it was a misprint. After a long conversation—the first of many—with Angie Miller, the possibilities came together. I could actually save up to buy a house—wow, a whole house!

I didn't think that would be possible for many years to come, with my so-so credit and low income. The greatest part was that my partner, Cory, could have an FAIM account as well, and we could earn close to \$8,000 with our savings and the match money—an amount we could never save on our own, especially with a growing family.

We had planned to wait a couple of years and use all of our saved money for purchasing a new home. However, unpredictable as life is, the home-shopping bug hit us early. Only 10 months into the program and 2 months after the birth of our second child, we found the home of our dreams—a home that was \$30,000 over our budget.

With the huge help of Community Action, the financial class, and the FAIM program, we were able to procure the rest of the money needed to buy

our home. We were introduced to the many first-time homeowner programs (Neighborhood Housing Services and ECHO down payment money available through the bank) and to Northern Communities Land Trust, which helped us with a down payment. When we added up all of the down payment assistance, it was enough to purchase that home of our dreams.

For our second year saving in the FAIM program, we are gearing up for another seemingly-impossible change—impossible because NO ONE will give us a business loan for our next venture. I am taking our home-based portrait studio into the digital age. I am currently a film-based photographer and absolutely love film, but in order to stay competitive in this market, we'll need to switch our processes to digital. Ordinarily, we would never be able to afford a professional digital camera, let alone the many accessories that go with it. Our FAIM savings account will allow this to happen.

I adore our new home and I am grateful for the opportunity to take my business to the next level. The FAIM savings account program has opened many doors for our family and has taught Cory and me that we truly can save money, even on a low budget.

Common Cents: The Money Class

2007 Schedule

Wednesdays, 6:00-8:00 pm

**January 10, 17, 24, 31,
February 7**

Thursdays, 6:00- 8:00 pm

March 8, 15, 22, 29

Tuesdays, 6:00- 8:00 pm

April 17, 24, May 1, 8, 15

Wednesdays, 6-8 pm

May 23, 30, June 6, 13, 20

Call to register!

Classes are FREE
and include
child care
and pizza.

Classes include:

- ✓ Saving for the Future
- ✓ Investing
- ✓ What's in a Credit Report
- ✓ Dealing with Collectors
- ✓ Improving your Credit Score
- ✓ Getting Out of Debt
- ✓ Understanding Credit Cards
- ✓ Avoiding Predatory Lending
- ✓ Preventing Identity Theft
- ✓ Preparing to Get a Mortgage

Victory!

For Head Start Advocates



A recommendation to discontinue busing for Head Start was imminent in March 2006 due to budget shortfalls. The lives of hundreds of Duluth families who could not afford transportation to get their children to Head Start were going to be affected. Unforeseen transportation expenses and higher than expected staff costs created a \$110,900 deficit in the Head Start program for 2006. A coalition of Head Start parents and community supporters rallied to express their concerns to the ISD-709 Board of Education.

As the Education Committee convened to reconsider the decision, fueled by a genuine concern for the children in Head-start, the issue was brought forth by Laura Condon and several other Board of Education members. Adamant about making sure ISD-709 continue to support families in Head-start, and with time running out, the School Board met on the day the buses were supposed to stop running. They passed an almost unanimous vote to infuse the Head Start budget and keep the buses running.

“The true quality and heart of a community can be judged by its efforts on behalf of the poor and the marginalized. Discrimination and poverty affect the lives of too many in our community. I believe one of the most effective ways to ensure long-term change is by helping our children achieve the skills and information they need to succeed.



I believe the Duluth School Board and the children and teachers in our schools have a vested interest in making sure that the full services of our Head Start Program continue to be offered.”

–Excerpt from one of many letters sent to the Board of Education on

behalf of low-income citizens during the Head Start budget shortfall crisis in Duluth.

*by Xavier “X” Bell,
Ally/Volunteer Coordinator*

Community Action Duluth Staff

Stan Kaitfors, Executive Director

Angie Miller, Assets Program Manager

Sonia Bonilla, Circles Of Support & Family Employment Advocacy Manager

Jennifer Pigeon, Family Employment Advocate

Eric Blomstrom, Program Analyst

Xavier Bell, Ally Coordinator, Circles of Support Program

Teresa George, Administrative Assistant

Kellye Owens, Assets Program Associate

Robert Trudeau, Accountant

Lee Dietrich, Family Employment Advocate/Circles of Support Coach

Amanda Peterson, Family Employment Advocate

Lisa Luokkala, Blueprint Associate

Kate Wigren, MSW Intern

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Volunteers Are Urgently Needed!

Volunteers are needed for next tax season to help low-income families file tax returns. Training is provided and the free tax clinic operated by Community Action Duluth, will be open on Tuesday evenings and Saturday mornings from the end of January through mid-April 2007.

Volunteers will prepare and federal and e-file state income tax returns. "We are looking for at least 25 volunteers who are interested in helping people, networking with other professionals and making a difference in their own community," said Angie Miller, Assets Program Manager at Commu-

nity Action Duluth. Volunteers receive extensive tax training and are assisted at all times by experienced tax preparers and a reviewer.

We are also looking for tax site assistants who do not prepare returns but help with greeting, screening and assisting our customers. Training is provided.

Call Angie for an application and more information. Or, visit our website at www.communityactionduluth.org for more information and to download an application.

Just once a week during tax season, one hour of your time can put \$2,000 in the pocket of a low-income family!