

Annual Report

2025



Our Mission

To strengthen communities by providing opportunities for people experiencing social and economic challenges.

Our Vision

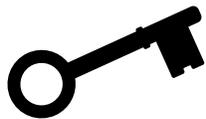
All people served will make measurable progress toward self-reliance or independence.

Our Values



Respect

We value and respect the people we serve. When they succeed, we succeed.



Stronger Together

We believe in local wisdom and build coalitions with partners that move our mission forward.



Believe

We believe in our mission and support each other in our work

Community Action Promise

Community Action changes peoples live, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

About AEOA: 60 Years in Action

In 1964, President Lyndon B. Johnson declared a War on Poverty and signed the Economic Opportunity Act, establishing Community Action Agencies (CAAs) across the nation. Community officials, service providers, schools, and neighbors came together to plan and implement programs and services as opportunities for low-income individuals and families to rise out of poverty.

In April 1965, the Arrowhead Economic Opportunity Agency (AEOA) was incorporated as a private, 501(c)(3) nonprofit organization and established as a Community Action Program (CAP) to serve the Northeast Minnesota counties of Cook, Lake, and St. Louis. AEOA is one of 1,000 CAAs across the nation working to address the root causes of poverty.

Since 1965, AEOA has experienced many changes, faced many challenges, grew valuable partnerships, and expanded its impact while staying true to its mission of strengthening communities by providing opportunities for people experiencing social and economic challenges. Through every program, partnership, and initiative, the Agency has been guided by the belief that everyone deserves support, opportunity, and a chance to thrive.

In 2025, AEOA proudly celebrates 60 years of serving people and communities. From its humble beginning with just a few programs, the Agency has grown into six service departments, providing a wide range of programs across 12 counties in Northeastern and Central Minnesota. Today, AEOA's work spans emergency shelter and housing, education and job training, rural transportation, volunteering, and vital services for youth and older adults.

As we mark this milestone, we honor our staff, board members, volunteers, and community partners who have helped shape our journey serving others. Together, we look ahead with determination to continue growing, adapting, and serving the communities that count on us.

The heart of AEOA lies in our people, our commitment, our relationships, and our passion for helping people. AEOA is where it is today because of the dedication of those who believe in our mission. Thank you all for making a difference in our community.



*Strengthening communities by providing opportunities
for people experiencing social and economic challenges.*

Leadership Transition

This year marks a truly special milestone, as we celebrate 60 years of service to our communities. Since our founding, our mission has remained constant: to support individuals and families, strengthen communities, and create opportunities for all to thrive. Over the past six decades, we have grown and adapted alongside the people we serve, responding to changing needs with innovation, compassion, and resilience.

Reaching this anniversary is not just a reflection of our Agency's endurance, but of the partnership, trust, and commitment that make our work possible. From volunteers and community partners to our dedicated staff and board members, every person who has walked alongside us has played a vital role in creating meaningful impact. Together, we have helped generations of families access resources, achieve greater stability, and pursue brighter futures.

As we celebrate our history, we also look forward. The challenges faced by our communities today, whether related to housing, employment, health, education, or transportation, require the same spirit of collaboration and determination that has guided us for 60 years. With your continued support, we will build on AEOA's legacy and remain persistent in our commitment to equity, opportunity, and hope.

As I come to the sunset of my career here at AEOA, I take pride in what we have accomplished together. It has been an honor and a privilege to work beside all of you. I have heard many times what AEOA means to our communities and the people that live here. The only reason that happens is because of the people that work here, the pride they take in our mission and the work we do together.

I have thoroughly enjoyed my time here at AEOA and look forward to continuing to hear about all the great work happening here. I do want to say thank you to all of you for your efforts and the impact each of you have on the lives of our friends and neighbors every day. Maybe we don't say thank you often enough, but your work has not gone unnoticed, and I am proud of what we have accomplished together. Thank you for being a very important part of AEOA.

Sincerely,



"Scott helped make AEOA a very strong organization. With 35 years working in Community Action, his work has positively impacted thousands of lives,"
Jeff Kletscher, AEOA Board of Directors Chairperson

Our Board

Jeff Kletscher, Chair
Kevin Adeo, 1st Vice Chair
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Heather Seppala
Tina Koecher
Gayle Goff
Romit Jha
Cathy Zelinski
Les Northrup
Victoria Thorsen
Nathan Thompson
Crystal Royer
Dana Hiltunen

Leadership Transition

AEOA proudly honors Scott Zahorik, Executive Director, for his nearly 14 years of dedicated leadership to the Agency. As he enters retirement, AEOA extends its deepest gratitude for his service and wishes him the very best in the next chapter of his life.

“Scott helped make AEOA a very strong organization. With 35 years working in Community Action, his work has positively impacted thousands of lives, I have thoroughly enjoyed working with Scott during my time as Board Chair. His leadership skills, foresight, and ability to guide AEOA forward, made my role easier. I am going to miss working with Scott and wish him all the best in his retirement” said Jeff Kletscher, Chairperson of AEOA’s Board of Directors.

AEOA welcomed Mark Page as the Agency’s newest Executive Director following Scott Zahorik’s retirement in October. This marks a historic moment for AEOA, as Mark becomes the first externally hired Executive Director in the Agency’s 60-year history of serving Minnesota’s Arrowhead region.

Prior to making the Iron Range his home, he lived in Philadelphia, where he was Senior Director of Operations at the Please Touch Museum. Since starting his new position in September, Page has been meeting with AEOA staff to learn more about the Agency and ensure a smooth transition of leadership and operations.

“The Board and I are confident that Mark’s leadership, experience and personal connection to the region will serve the Agency and its mission well,” said Chair Kletscher. “With over three decades of executive leadership in operations, facilities management, strategic planning, and public-facing services, Mark brings invaluable expertise to AEOA. We look forward to working with him as he leads the Agency into the future.”

“I am honored to assume the role of Executive Director at AEOA and work with such a talented team,” said Mark Page. “Together, we will continue to build upon the remarkable achievements and propel the Agency to even greater success. I am inspired by our collective expertise and passion for serving communities and providing opportunities for people experiencing social and economic challenges. I look forward to working closely with the AEOA team and leveraging my experience to drive meaningful results for those we serve.”



“Together, we will continue to build upon the remarkable achievements and propel the Agency to even greater success.”
Mark Page, AEOA Executive Director

“Mark brings invaluable expertise to AEOA. We look forward to working with him as he leads the Agency into the future.”
Jeff Kletscher, Board Chairperson



Helping People - Changing Lives

Tax-Forfeit Housing Rehab Pilot Program

Across St. Louis County, unsold tax-forfeited homes often face demolition, leaving vacant lots that contribute little to the community. Recognizing both the human and economic impact of these lost properties, AEOA in collaboration with St. Louis County, has launched a Tax-Forfeit Housing Rehab Pilot Program to transform these properties into safe, affordable homes.

The program targets homes at risk of demolition and rehabilitates them with updates such as new roofs, siding, HVAC systems, kitchens, bathrooms, and energy-efficient improvements. Leveraging its extensive experience as a licensed and LEAD-certified building contractor, AEOA manages all rehabilitation work, along with local contractors, ensuring high-quality results.

Saint Louis County and AEOA evaluated potential properties to identify those best suited for rehabilitation. After careful assessment, four homes in Aurora, Chisholm, and Eveleth were selected as viable projects. Initial funding from the Minnesota Legislature supports the first four homes, with additional gap funding provided by the Department of Iron Range Resources & Rehabilitation (IRRR) and the Greater Minnesota Housing Fund (GMHF).

Once rehabilitated, homes will be appraised and sold to qualifying homeowners through an approved process using conventional mortgages from local lenders. Sale proceeds will be reinvested into the program to fund future projects, creating a sustainable model that preserves and expands the county's housing stock.

The project not only addresses the region's housing shortage by providing attractive options for first-time homebuyers and future workforce residents, but also preserves existing housing stock, reduces environmental waste, lowers long-term energy costs, and creates local jobs for AEOA staff and contractors.

With AEOA's extensive staff experience and more than 60 completed projects, AEOA brings expertise and leadership to every stage of the initiative. By spring 2026, all five homes are expected to be completed and ready for sale, providing safe, energy-efficient housing, returning properties to the tax rolls, and supporting families across the county. AEOA is in the process of securing funding for an additional eight homes. This project not only preserves homes but also builds stronger, more resilient communities.



Farmers Market Initiatives

This year, AEOA continued its partnership with Fairview Health Services and Fairview Range to bring the Farmers Market Rx Program to the Hibbing and Virginia farmers markets for its third season, focusing on enhancing participants' health and food security.

Launched in 2023 the program originally served 10 participants. The program has grown and in 2025, the program now serves 20 individuals. Fairview identifies individuals at risk of food insecurity or managing diet-related health conditions, and provides them with welcome packets that include resources and recipes to support healthy eating. Each participant also receives \$80 in monthly vouchers from July through October, totaling \$6,400, to spend on fresh, locally produced foods such as fresh produce, meats, dairy, baked goods, and other nutritious items.

AEOA manages voucher redemption and vendor reimbursements, ensuring a seamless experience for participants and market vendors. Farmers Market Rx supports improved health outcomes and strengthens the local food economy.

AEOA also continued its partnership with Essentia Health to improve food access and promote healthy eating across our communities. Together, we support Supplemental Nutrition Assistance Program (SNAP)/Electronic Benefits Transfer (EBT) acceptance and the Power of Produce (PoP) program at farmers markets in Virginia, Hibbing, Cook, and Tower.

PoP gives children and older adults \$2 tokens to spend on fresh fruits and vegetables, helping them build healthy habits while supporting local farmers. This partnership also supports AEOA's efforts to maintain the Arrowhead Grown website, a regional resource listing farmers markets, and to participate in community events where we promote EBT, PoP, and the website, connecting families to fresh, locally grown foods.

These initiatives address food security, a key finding from AEOA's 2024 Community Needs Assessment, while also supporting Fairview Range and Essentia Health's Community Health Needs Assessment (CHNA) priorities of food access, creating lasting benefits for individuals and families in the community.



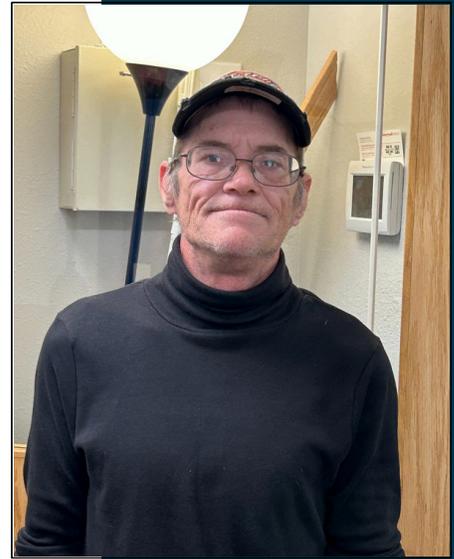
Home on the Range: New Beginnings

Danial's Story: Getting Back on Track

Danial was living with his family until things were not going so well. He was without a place to stay talked with his daughter who told him about Home on the Range Shelter and how it may be a good fit for his situation. He called the shelter where a room was available, and he was able to get back on track with his medical situation and work towards finding a home.

"I worked with case managers Alan, Shanel, and the rest of the staff. I felt like I was in a safe and peaceful environment, which resulted in me being able to complete my goals," Danial said.

Danial found a great employment opportunity and an apartment that he now calls home. He expressed how grateful he is for the help he received while at the shelter and now looks forward to creating a positive future.



Danial Clemmer

Resilience

A recent shelter resident lost her husband to a sudden heart attack three years ago. Following his passing, she moved in with her father to care for him. In order to preserve his housing, she had to move frequently, staying only a couple of days at a time. When her father entered a nursing home in early 2023, she lost stable housing altogether. She often stayed with her father at the nursing home as long as she could but eventually had to leave and began couch hopping. After her father passed away on January 1, 2025, she continued couch hopping, without a home.

On January 23, 2025, while browsing the internet, she discovered the Hibbing Homeless Shelter and sought support there. At the shelter, Case Managers Shanel and Alan guided her through the housing system, helping her complete apartment applications. Once an apartment was secured, another Case Manager, Caroline, assisted with the initial deposit and first month's rent with Family Homeless Prevention and Assistance Program (FHPAP) funding. After three difficult years of uncertainty, she now has the comfort and security of her own apartment in Hibbing.

Call 211 if you are:

- Homeless right now
- Living somewhere without working utilities.
- Living with family and do not have space of your own.
- Going to be homeless within 2 weeks.

"I had a very good experience with Shelter. I learned about AEOA many years ago when I had my children and received a lot of help from programs in the past. Hopefully, people can learn things from the help they receive. I am very grateful to now be housed and working a good job. I look forward to creating my new life."

- Danial Clemmer

"I appreciate all of the help I received from AEOA and Home on the Range Shelter. My situation was difficult, but I overcame it."

- Former shelter resident



Arrowhead Transit

Arrowhead Transit officially launched RideSmart 2025 on June 2, 2025, after months of planning, public input, and operational redesign in Chisago and Isanti counties. The new system includes expanded commuter routes, extended Dial-A-Ride zones, simplified loops, and improved rider materials designed for rural navigation. The project has been praised statewide as a model for how rural transit systems can lead with community-first planning.

“Reliable, accessible public transportation is essential for building strong communities—especially in rural Minnesota,” said U.S. Senator Tina Smith, Ranking Member of the Senate Transportation Subcommittee. “RideSmart 2025 is a smart, community-driven investment that helps connect people to jobs, health care, education, and more.”

The next month, Arrowhead Transit hosted the 38th Annual Minnesota Statewide Bus Roadeo at Mesabi Range College in Virginia, MN. This was the first time the event was held on the Iron Range. More than 30 of Minnesota’s top transit operators competed in a timed skills course, with community members, transit officials, and media cheering them on. The event spotlighted rural transit professionals and brought economic activity and visibility to the region.

Together, RideSmart 2025 and the Bus Roadeo reflect Arrowhead Transit’s ongoing commitment to equity, excellence, and regional impact.



YouthBuild: Day of Action

AEOA's YouthBuild program is dedicated to preparing young people for a successful transition to adulthood by helping them earn a high school diploma or equivalency, gain industry training and credentials, engage in hands-on experiences, and secure living-wage employment, all while building essential life and leadership skills.

Each year, YouthBuild participants give back to their communities by volunteering in United Way's National Day of Action. Day of Action seeks volunteers who engage in service projects to strengthen their communities and demonstrate leadership through action. This year, YouthBuild was instrumental in several community enhancement projects in both St. Louis County and Itasca County.

Youth contributed their skills to assist with the construction of three residential decks. Clients also painted a garage, revitalizing its appearance to match the homeowner's home. Their efforts also extended to the local post office, where they applied a new coat of paint to brighten its facade. Beyond these tasks, youth also constructed a kiosk at a local park, providing valuable information and a point of interest for visitors. Lastly, they performed essential maintenance on the trails, ensuring they remain safe and enjoyable for hikers and outdoor enthusiasts.

By taking part in Day of Action, YouthBuild participants demonstrate their dedication to community service while building valuable leadership skills through hands-on experience.



2024

28

Youth received National Center for Construction Education and Research (NCCER), First Aid/CPR, and OSHA 10 certifications

7

Youth graduated high school

2

Graduated with a GED

10

Increased their educational levels

6

Youth secured a job

Early Head Start: Infant-Toddler Center

Arrowhead Head Start is preparing to open a new Early Head Start Infant-Toddler Center at the Virginia Housing & Redevelopment Authority (HRA) once construction is complete. Through grant funding from both the Minnesota Department of Employment and Economic Development (DEED), and the Minnesota Department of Education (MDE), the center will operate five days a week, offering full-day (nine-hour) care at no cost to families. This service will help parents pursue work, education, or other opportunities to better their family situation while ensuring their children receive high-quality early learning with no charge to the family.

Beyond establishing the new classroom, the MDE grant is also supporting updates to the computer lab at the HRA, accessible to the public. This space will host AEOA programs, AEOA programs, including Adult Education and Employment & Training, along with health services offered in partnership with St. Louis County. The site will also be open on a schedule for access to free books for children through the Book Buggy program. The facility is expected to open in late October or early November.

We are excited to see the meaningful impact this new classroom will have on our program and our community. By partnering with the Virginia HRA to provide a new learning space and a public computer lab, we are opening doors to growth and opportunity for children and families. Together, we are building a stronger, more supportive community where every child can thrive.



Staff Training: Investing in Our Team

AEOA brought employees together for a day of learning, connection, and inspiration. Staff enhanced their skills through professional development sessions, including Ted Schick of Schick Corporate Learning on the 10 Commandments of Communication and Joe Schmit's Impact Blueprint, which explored strategies for maximizing leadership influence and fostering positive impact. Staff also received key updates on workplace safety, cybersecurity best practices, and Minnesota Paid Leave.

Executive Director Scott Zahorik shared key highlights from across the Agency, while incoming Executive Director, Mark Page, delivered his first address to AEOA staff, leaving a lasting impression.

The training served as a powerful reminder of the impact we achieve when we come together to learn, grow, and support one another in our mission to help people in our community.



“Ted Schick was amazing. Kept you engaged with high energy and was very entertaining. A good mix of educational information while keeping it fun!”



“The speakers were great, definitely had some personality that kept the day fun and moving along.”



“Joe and Ted were the best part of the training!”



Awards & Achievements

Arrowhead Transit Awarded Transit System of the Year

AEOA's Arrowhead Transit has been awarded Transit System of the Year by the Minnesota Public Transit Association. This award is presented annually to an organization that has demonstrated significant achievements in efficiency and effectiveness, including reports of ridership, cost, safety, maintenance proficiency, agency policy, and administration of the organizations achievement of its goals and objectives.



Transit Professional of the Year

Colette Hanson, Assistant Director of Administration at Arrowhead Transit, has been awarded Transit Professional of the Year by the Minnesota Public Transit Association. This award is presented to individuals who have designed and implemented innovative programs or demonstrated effective problem-solving techniques that provide proven value to their community. Colette's dedication to improving public transit and expanding services, including the recent successful expansion into Hibbing, highlights his commitment to making transportation more accessible for everyone.



Colette Hanson

Arrowhead Transit

AEOA Person of the Year Award

AEOA's Person of the Year Award goes to an individual who is persistent in their commitment to the mission of AEOA, an effective advocate for the people we serve, and a leader in the Agency and community. This individual motivates others, builds unity in a time of change, promotes integrity and vision, and cultivates a level of trust and respect in relationships and networking. AEOA announced the award at the all-staff training in September.

Rebecca Scorich, Supervisor of the Housing and Homeless programs, was honored with the award for her compassion and dedication. Becky goes above and beyond to support both staff and clients at the shelters. She leads with empathy, listening without judgment, encouraging her team, and always leaving a positive impact on everyone she encounters. She navigates challenging situations with grace.



Rebecca Scorich

Housing Resources

Becky's persistence, advocacy, and commitment to AEOA's mission make her a trusted leader, a valued mentor, and a true representative of the agency's values. Becky's efforts ensure that services are accessible, staff are supported, and clients feel respected, making her a truly deserving recipient of the Person of the Year Award.

Awards & Achievements

Community Action Leadership Institute

Lindsey Heisel graduated the 2025 Community Action Leadership Institute (CALI). CALI was designed to bring Community Action employees together from around the state, providing them the opportunity to: reflect on the purpose of their work; enhance their leadership skills and capacity; deepen their commitment to equity and systemic change; develop new tools and strategies to maximize their growth and impact within the Community Action Network; and discover how to apply their best self to all aspects of their life and career.



Lindsey Heisel
Human Resources

Certified Community Action Professional

Seanna Holappa and Kayla Everson have earned the Certified Community Action Professional (CCAP) credential. The CCAP credential recognizes individuals who have demonstrated knowledge and application of the core competencies required to effectively carry out the vision, mission, purpose, and values of the Community Action movement.



Seanna Holappa
Fiscal Services

10 Years of Service

Gaylen Yates	Megan Holmes Katz
Brent Trevena	Laura Laine
Barb White	Alexis Clark
Leah Hazell	Lisa Gauthier
Kristen O'Toole	Vicky Harrington
Luke Christensen	Karen Hellyer
Melissa Brusacoram	

25 Years of Service

Jill Carlson
Cathy Pazzelli
Brenda Angell



Retirements

Scott Zahorik
Cindy Johnson



Kayla Everson
Planning

Thank you for your service!

Our Impact: 60 Years of Service



For 60 years, AEOA has proudly been dedicated to empowering individuals and strengthening families in communities across 12 counties.

Last year alone, the Agency made an impact in the lives of 29,067 people through providing essential services and support to help them achieve greater self-sufficiency.



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“The grace you all display is priceless. Your kindness and respect makes a difference in these trying situations. Thank you all for the work you do and the genuine care you show.”
- 

“Keep up the GREAT work. The programs offered by AEOA are vital to our communities.”
- 

“Very polite and professional when telling with application process/updates/and additional resources in the area that are available. Great team!!”
- 

“Everyone is wonderful, personable, and good at what they do.”
- 

“I would just like to thank the entire staff that help me at the careerforce center. With everything going on with funding I appreciate you guys so much.”
- 

“I am very grateful to be in the SCSEP program and I have learned a lot!! Thank you to the AEOA/SCSEP staff and the awesome teachers at the college!!”
- 

“I am a volunteer and I attended the lovely volunteer luncheon the other day. It was a very nice event and the young ladies running the event were so friendly.”
- 

“Thank you very much for the help you have given me. It has meant I was not only able to heat the house but also could eat. THANK YOU!!!!”
- 

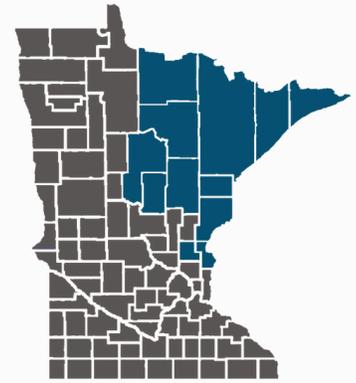
“Groceries to Go allows me to stay in my home- it's a gift for me. Thank you.”
- 

“Without this program I would not be able to live in my home. I have been here for over 50 years.”
- 

“Very grateful for this facility. We need more housing like this for the homeless. God Bless!!!!”
- 

“Without this program we would have never gotten through the winter. We were still behind from last winters bills that we had been paying on since summer, and we couldn't catch up. We were within days of our power being cut off in the middle of November. We have 5 children I had no idea what to do... We had tried Salvation Army, United Way, and AEOA didn't have any funding the first time we reached out... Somehow some way they came through we were able to make a large enough payment to keep the electric on and, we were able to fill our propane tank to heat our house. Our family is truly indebted. Without this program I don't know what would have happened to us. Thank you with great love and appreciation!”

Programs & Services



Central Services

Guides, supports, and unifies AEOA services to maximize resources and ensure progress and accountability in carrying out the mission of the Agency.

- Administration
- Fiscal Services
- Human Resources
- Information Technology
- Planning
- AEOA Foundation Fund

Arrowhead Transit

To provide affordable, safe, accessible, public transportation and supports independent living and self-reliance.

- Arrowhead Transit
- Dial-a-Ride
- Medical Rides Program

Arrowhead Head Start

To work with young children and families on healthy prenatal and early childhood development, school readiness, and supporting their success in life.

- Early Head Start
- Preschool Center-Based
- Preschool Home-Based

Housing Services

To build communities by helping people meet their basic living needs; have affordable, quality housing, and to improve their quality of living.

- Energy Assistance
- Weatherization
- Single-family Rehab
- Business Energy Retrofit
- Downtown Building Rehab

Employment & Training

To enhance the employability and skills of individuals so that they may achieve their life goals.

- Adult Education
- Career Pathways
- Diversionary Work Program
- Dislocated Worker Program
- English Language Learning
- Minnesota Family Investment Program
- Minnesota Family Resiliency Program
- Senior Employment Programs
- SNAP Outreach
- YouthBuild
- Youth Independent Living Skills

Housing Resources

To build communities by helping people meet their basic living needs; have affordable, quality housing, and to improve their quality of living.

- Emergency Housing
- Transitional Housing
- Healthcare Access
- Homeless Youth Housing
- Homeownership Education and Financial Assistance
- Homeless Prevention & Rehousing
- Permanent Supportive & Rental Housing

Senior & Nutrition Services

To help seniors live healthy, independent lives with nutritious meals and services.

- Bone Builders Classes
- Food Shelves
- Farmers Markets
- Grocery Delivery Service
- Medical Loan Closet
- Nutrition Services
- Frozen Bundled Meals
- Meals on Wheels
- Senior Dining
- Volunteer Services
- SNAP Outreach and Application Assistance
- Tax Preparation Assistance

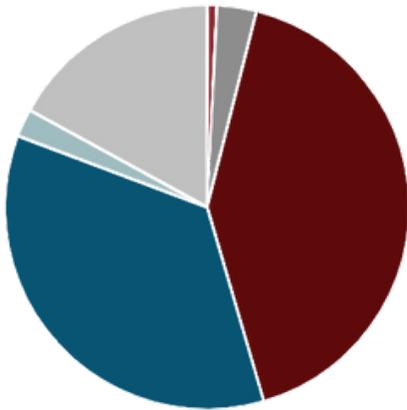
*Aitkin - Carlton - Cass - Chisago - Cook - Crow Wing
Isanti - Itasca - Koochiching - Lake - Pine - St. Louis*

Financial Summary

Listed below is a breakdown of unaudited sources of revenue and annual expenditures by department.

Sources of Revenue

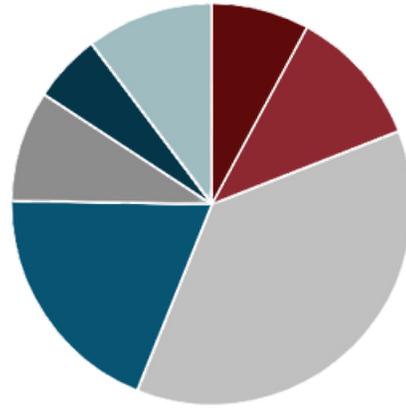
July 1, 2024 - June 30, 2025



■ Federal	\$18,797,190.41
■ State	\$22,145,596.82
■ County	\$1,194,134.43
■ Private	\$1,685,066.70
■ Donations	\$410,030.46
■ Program Income	\$9,076,216.52

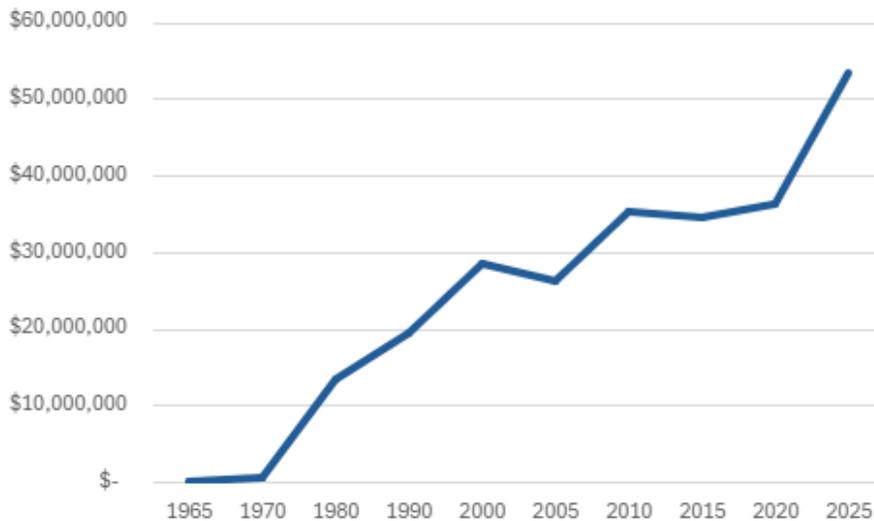
Expenditures by Department

July 1, 2024 - June 30, 2025



■ Central	\$3,046,631.57
■ Employment & Training	\$4,331,465.57
■ Head Start	\$6,161,113.87
■ Housing Resources	\$5,646,921.71
■ Housing Services	\$10,549,891.43
■ Senior & Nutrition	\$4,928,392.66
■ Arrowhead Transit	\$20,392,375.14

Historical Levels of Funding





*Strengthening Communities
for 60 Years*



702 3rd Ave S. Virginia, MN 55792



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