



Lakeshore Employer Resource Network of Mason County

# Newsletter

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VOLUME 7 ISSUE 6

## What's Your Mission Impossible? Sharing Success!

What are some tough challenges in your life? You or your co-workers may be struggling with:

- ◆ Daycare times
- ◆ Eviction notice
- ◆ Difficult Relationships
- ◆ Addiction
- ◆ Healthcare costs

### Why share success?

Other employees, success coaches and employers (like yours!) want to hear about success coaching stories so that more employees can benefit from achieving goals. Less stressed workers have more time and energy to grow within their company.

**A big goal can seem out of reach until you break it down into pieces, and believe that its possible.**

**Use imagination and positive thinking.** When you are stuck in day to day crisis situations, it can be difficult to imagine that a big goal can be possible. Think about what issues are preventing you from



*Learn how Benaiah, an ERN member employee at Melling Engineering Aluminum Castings, solved several challenges. With help from Success Coach, April Hall (Southwest Michigan ERN), he made his transportation goals a reality. What challenges or goals do you face?*

moving forward, then tackle them one by one. Believing you can accomplish something and thinking positively can be the real difference in making your dreams reality.

### Multiple challenges.

Benaiah, an ERN member employee at Melling Engineering Aluminum Castings, didn't have reliable transportation to work with issues that included:

-  Unfixable car
-  Some \$ saved; needed taxes, title, insurance
-  Home to work = 26 miles
-  Credit issues

### Multiple solutions.

Benaiah contacted Success Coach, April Hall (Southwest Michigan ERN) and they:

 Took a detailed look at issues and goals

 Created a manageable monthly budget; solved related \$ issues; determined various program eligibility

 Completed application for Hardship & Savings Loan

 Began credit repair with licensed counselor

 Secured a reliable vehicle; achieved less stress and \$500 savings after loan repayment

### Lakeshore Employer Resource Network

#### Our goal...

Creating access and resources for employee success at work and in life. We partner with employees who work for:

#### Member Companies

- ◆ The Brill Company
- ◆ Change Parts
- ◆ FloraCraft
- ◆ Great Lakes Castings
- ◆ House of Flavors, Mfg.
- ◆ Kaines
- ◆ Metalworks, Inc.
- ◆ Spectrum Health Ludington Hospital
- ◆ UAJC/Whitehall Industries
- ◆ West Shore Bank
- ◆ Western Land Services

No matter the number or complexity of the issues, your Success Coach has the resource connections you need to succeed. They can accommodate any shift and meet you right at the workplace so it's convenient for you. Services provided are confidential. Feel free to call, text, email or stop by their office today!

Source: Michigan ERN

**Kristi Zimmerman, Resource Coach**  
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### **The Brill Company**

◆ Wednesday: 10:45am-12:00pm

### **Change Parts**

◆ Monday: 10:45am-11:45am (2<sup>nd</sup>/4<sup>th</sup>)

### **FloraCraft**

◆ Thursday: 1:00pm-4:00pm

### **Great Lakes Castings**

◆ Friday: 1:00pm-3:00pm

### **House of Flavors Manufacturing**

◆ Wednesday: 8:15am-10:15am

### **Kaines West Michigan**

◆ Friday: 8:15am-9:30am

◆ Friday: 3:15pm-4:15pm

### **Metalworks, Inc.**

◆ 1:15pm-4:45pm

### **Spectrum Health Ludington**

◆ Monday: 8:15am-10:15am

### **UACJ/Whitehall Industries**

◆ Monday: 1:00pm-4:00pm  
Madison Plant (1<sup>st</sup>)  
Progress Plant (2<sup>nd</sup>)  
6th Street Plant (3<sup>rd</sup>)  
By Appointment (4<sup>th</sup>)

### **Western Land Services**

◆ Tuesday: 8:15am-10:15am

### **West Shore Bank**

◆ Tuesday: 10:45am-11:45am  
Ludington Branch (1<sup>st</sup>)  
Scottville Branch (3<sup>rd</sup>)

1<sup>st</sup>/2<sup>nd</sup>/3<sup>rd</sup>/4<sup>th</sup> = week of the month

### **Walk-in Welcome**

Call, email or text for appointments.  
Off-site meeting locations available.  
Request additional times if needed.

## **Garnishment Solutions: See Your Success Coach**

Is a garnishment making it difficult for you to afford your basic living costs? Christie Switch, Success Coach (West Michigan ERN), had an employee come to her because he could not afford his garnishment.

### **Legal resource connection.**

Christie phoned an attorney contact she had and found that a motion can be filed with the court requesting an affordable payment plan instead of having his wages garnished.

**Budgeting tools.** Christie helped the employee figure out what he could afford for a payment with a budget sheet which can be used to support the case with the judge. "It is important to submit the request to the court very timely," said Christie.

"Every person has the right to petition the court to make an affordable payment arrangement."

**Submitting the motion.** The employee took the court form to their local courthouse for submission. The court set a hearing date where the employee presented evidence of their expenses and income. This helped the judge determine that the request for payment arrangement was fair and reasonable. The judge then ruled to stop the garnishment and allow a payment instead.

**Moving forward.** Once the payment arrangement has been ordered, it is important to make timely payments.

### **Meeting with your Success**

**Coach.** Schedule an appointment and bring your court order for garnishment so your Success Coach can help complete the payment request. *Source: Michigan ERN*

## **Simple Wellness Changes: Save Big Money**

Healthcare costs continue rise. How can *you* lower your health insurance premiums?

### **A workforce focused on health.**

Employers focused on improving the health of their workforce earn lower premiums, have less absenteeism, and achieve higher productivity (CNBC).

**Wellness program challenges.** "Some of our ERN member companies have wellness program challenges such as reading health articles, drinking more water, walking, and decreasing or quitting smoking," said Heath Ring, Success Coach (Marion ERN). "Having the employee read the health articles and participate in a couple of wellness activities ensures the lowest cost for their healthcare package."

### **Wellness program rewards.**

Companies around the country offer wellness programs, rewarding workers when they take steps toward a healthier lifestyle. Employees who participate have reduced premiums, less medical costs, and get reward points to redeem for prizes. Programs vary from company to company but generally start out with a health risk assessment. The assessment evaluates your current health and risk of developing a chronic illness like diabetes. It typically comes with an incentive for taking it, such as a lower insurance premiums, reward points or cash.

### **Explore your company's options.**

Contact your Success Coach to find out if your company offers wellness program opportunities. They can also assist you in finding solutions to medical and prescription costs.

*Source: Ohio ERN, Michigan ERN*

## **Philosopher's Square**

"Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible." – *St. Francis of Assisi*

