



Yes, It's Worth Repeating Vote!

If you have been listening at all, you have heard it before: it is time to vote. This year the call to vote is usually surrounded by the: "This is the most important election of your lifetime." You have to wonder if this is all hyperbole or exaggeration, or just plain scare tactics.

Let me share this. In my non-day job, I have spent 40 years coaching athletics and more often than I care to count when the next season's schedule comes out or sometimes in the middle of the season, I will be asked by a fan, or parent, or news media or even another coach (they should know better): "What's the biggest game on the schedule or your biggest game coming up?" The answer is always the same, always simple and always true. Before the season, the answer is the first game. During the season, the answer is the next game.

The same is true of elections. You can feel happy or mad, validated or disappointed, enthused or dejected about past elections, but you can't go back and rerun them. Learn what there is to be learned from them and then move on and act in accordance with what you have learned. You can't pre-vote for 2021, 2022, 2023, or 2024. All of those votes will be dependent, in large part, on the results of this election and what we learn from it.

So, is this the biggest election of your lifetime? It is indeed. You wouldn't want to be left out of it. Truth be told, there are a lot of things I like about living in Minnesota and very near the top of the list is this state's sense of civic engagement and responsibility, as shown by our high turnout on election day. It is truly a source of pride for me. We are much closer to 100% than not, but not close enough to be satisfied.

Please register and vote. There really is no down side.

Lakes & Pines CAC, Inc.

Mission Statement

*To build prosperous communities by
serving local families and individuals
in their pursuit of self-reliance.*

Partnering to End Poverty

*Bob Benes
Executive Director*

BIKE RACKS



Lakes and Pines received a “Partners in Healthy Living Mini-Grant” from Statewide Health Improvement Partnership (SHIP) for promoting a workplace policy around increased physical activity. Lakes and Pines purchased two bike racks, which are stationed in front of the central office facility, with these funds.

This grant provides staff with the opportunity to get active, enjoy the local trails and nature and choose an alternative form of transportation to work and home.

MNSURE OPEN ENROLLMENT FOR 2021

MNsure’s open enrollment is an annual period when people may enroll in a private health insurance plan, renew or make changes to their current plan. The open enrollment period runs from November 1 through December 22, 2020. If you need private health plan coverage for 2020, certain life changes such as having a baby, turning 26, losing health insurance or experiencing an income change may make you eligible to enroll now.

People eligible for Medical Assistance (MA) or MinnesotaCare may enroll through MNsure any time throughout the year.

To be eligible to enroll in coverage through MNsure you must:

- Be a resident of Minnesota
- Be a U.S. citizen or national, or be lawfully present
- Not be incarcerated

MNsure is not an Insurance Company.

- MNsure is Minnesota's health insurance marketplace where individuals and families can shop, compare and choose health insurance coverage that meets their needs.
- MNsure is where you can apply for financial help to lower the cost of your monthly, private health insurance premium and out-of-pocket costs.
- Most Minnesotans who enroll through MNsure qualify for financial help.

When you apply for health coverage through MNsure, you’ll need to provide some information about you and your household including income, social security numbers, any health coverage you currently have and some additional items. MNsure certified navigators at Lakes and Pines can help you enroll through MNsure.

Contact Lakes and Pines at 320-679-1800 or 800-832-6082, option 4 for help with MNsure.

MNsure appointments may be handled virtually.



Official Partner

ENERGY ASSISTANCE PROGRAM

The Energy Assistance Program opened on October 1, 2020. Lakes and Pines processed 7,000 applications last season and expect just as many, if not more, to be received this year. If you know someone who is struggling to pay their utility bills, please have them call Lakes and Pines at 320-679-1800 or 800-832-6082, option 2, for help.

CAPTIVATING NATURE FOR HEAD START

Long Lake Conservation Center reached out to Lakes and Pines and coordinated with the Head Start Program to create short educational videos about nature, captivating our pre-school aged children. The team also produced videos to help parents teach their children about nature.

Lakes and Pines will continue to work with Long Lake Conservation Center to produce age appropriate nature center videos. Up next: videos of trees and snakes!



UNEMPLOYMENT COMPENSATION TAXATION

Due to COVID-19 many people are receiving additional unemployment benefits. Although these funds are beneficial now, we must remember, by law unemployment compensation is taxable and must be reported on 2020 taxes. The IRS urges taxpayers to plan ahead now to avoid owing when they file a tax return.

Withholding is voluntary. Federal law allows any recipient to choose to have a flat 10% withheld from their benefits to cover part or all of their tax liability. To do that, fill out Form W-4V, Voluntary Withholding Request (PDF) and give it to the agency paying the benefits. Don't send it to the IRS. If the payor has its own withholding request form, use it instead.

If a recipient doesn't choose withholding, or if withholding is not enough, they can make quarterly estimated tax payments instead. The payment for the first two quarters of 2020 was due on July 15. Third and fourth quarter payments are due on September 15, 2020, and January 15, 2021, respectively. For more information, including some helpful worksheets, see Form 1040-ES and Publication 505, available on IRS.gov.



Here are some types of payments taxpayers should check their withholding on:

- Benefits paid by a state or the District of Columbia from the Federal Unemployment Trust Fund,
- Railroad unemployment compensation benefits,
- Disability benefits paid as a substitute for unemployment compensation,
- Trade readjustment allowances under the Trade Act of 1974,
- Unemployment assistance under the Disaster Relief and Emergency Assistance Act of 1974, and,
- Unemployment assistance under the Airline Deregulation Act of 1978 Program.

Recipients who return to work before the end of the year can use the IRS Tax Withholding Estimator to make sure they are having enough tax taken out of their pay. Available only on IRS.gov, this online tool can help any worker or pension recipient avoid or lessen their year-end tax bill or estimate the refund they want.

-information provided by the IRS

56TH ANNUAL BOARD MEETING

On October 1, 2020 Lakes and Pines held its annual Board Meeting as we do each year, and as is required by our Agency bylaws. 2020's event was a bit different than it has been in the last several years with COVID safety procedures in place and plenty of social distancing, but it was successful nonetheless.

The meeting this year was attended by Board Members, Lakes and Pines' leadership team and award recipients. Although a much smaller gathering than the 200 community members and staff who typically attend, the Braham Event Center provided guests with an outstanding meal and an opportunity for Lakes and Pines to still honor a few of the leaders in our community for their contributions. While the meeting itself was atypical, the business conducted was as normal as ever: annual financials approved and officers elected.



Anna Reiser
Spirit of Community

During the awards ceremony Lakes and Pines honored Anna Reiser for her efforts to fill the gap of quality early childhood opportunities in Pine County. Anna recognized that there was a shortage of available choices for families in the area and has worked to open two centers in her community, providing parents with childcare so they may work or go to school. Anna's contributions have positively impacted the lives of many children, providing them with the opportunity to be better prepared for Kindergarten.

Allen Harrison, Lakes and Pines' Volunteer of the Year award recipient, has been an active volunteer with the Free Tax Program for four years. In that time, Allen has donated over 500 hours helping individuals prepare their tax returns. He volunteers at multiple tax clinic locations and is a volunteer the program administrators know they can count on. The tax program could not be successful without volunteers like Allen.

Rum River Motel, although unable to attend, were awarded the Allies In Action award for their consistent support of Lakes and Pines, the mission and the individuals we serve. The owners not only provide shelter for individuals who are homeless, but advocate for the programs at Lakes and Pines by referring individuals to the Agency who may need a little help. They are true champions in the War on Poverty.



Allen Harrison
Volunteer of
The Year



Kelly Manley
Roger E. Corbin

Kelly Manley, Technology Department Director, received the Roger E. Corbin (Staff Member of the Year) award for his countless contributions towards the Agency's success. Kelly has used his expertise and skills to improve the Agency's capacity and ability to make an impact in the community long-term. His work touches every employee, every contractor, every individual served, every program: every aspect of business operations. Kelly's ability to look towards the future, with Mission always in mind, had Lakes and Pines ready to respond to COVID, barely skipping a beat in delivering services and keeping staff and customers all safe while doing so.

BENEFITS OF HEAD START PARTNERS

Lakes and Pines' Head Start Program partners with three childcare centers and two family childcare providers to offer services to families enrolled in these Partnerships. Partnerships include Little B's Learning Center in Barnum, Pine Children's Early Learning Center in Pine City, Allstar in Milaca, Tabitha Zimmer Family Child Care in Sturgeon Lake, and Carrie Woolsey Family Child Care in Milaca.

A parent at Little B's Learning Center recently said:

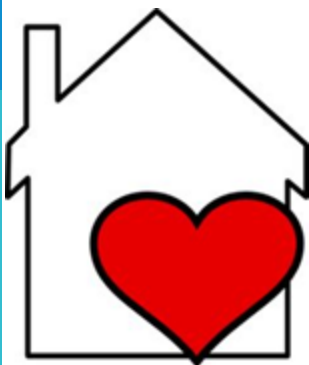
"Teachers were willing to learn about my child by building a relationship with him and trying different ways to help him be successful in the classroom, on the playground and with his peers. He learned so much and improved in many different ways. We couldn't be more thankful for everyone at Little B's and Lakes and Pines who helped him grow into the smart, confident little boy he is now. Little B's and the Head Start Program was perfect for our family."

A child at Allstar recently benefited from Lakes and Pines' Head Start services after a hearing and vision screening, which resulted in a referral. Staff talked with her parent and recommended the child be seen by an eye doctor. After the family followed up with the doctor, she is seeing better: playing with her friends and exploring her classroom with her new pair of glasses.



Sporting her new glasses

LIVE WELL AT HOME HOMELESS SUPPORT



The Lakes and Pines Live Well at Home Homeless Support Services project is funded through the Department of Human Services to provide emergency housing assistance to older adults, age sixty-five and older, who are experiencing homelessness or facing eviction to stabilize their housing and reduce their risk of experiencing homelessness again.

Lakes and Pines' Agency Wide Advocates utilize best practices in establishing relationships with enrolled program participants, which include motivational interviewing, housing first principles and harm reduction ideology.

Program participants are guided through goal setting and receive bi-weekly face to face interaction with their Agency Wide Advocate in order to help them achieve their goals to stabilize their housing.

If you know a senior who is struggling with their housing needs, please have them contact Lakes and Pines at (320) 679-1800 or (800) 832-6082, option 4.



This project is made possible, in part, by a Live Well at Home grant from the Minnesota Department of Human Services.

HOUSING SUPPORT

A participant was recently approved for the Lakes and Pines Housing Support Program after being homeless for over a year. He had few items to make his new apartment a home and the cost of start up basic needs were unaffordable. The housing support program understands that basic needs afford basic human dignity. With help from Lakes and Pines, the participant was able to receive items such as toilet paper, paper towels and a vacuum cleaner. Upon delivery of these items, he was overwhelmed with appreciation for everything provided. He said "Once again, Lakes and Pines has been supportive and generous. I feel so much gratitude!"

VIRTUAL RESPITE

Lakes and Pines is providing virtual respite sessions to residents of Chisago, Isanti, Kanabec, Mille Lacs and Pine counties who may benefit from virtual activities.

In-person group respite sessions, previously held in Pine City, North Branch and Chisago City were suspended due to COVID-19 and Lakes and Pines is now offering virtual respite sessions weekly.

A typical virtual respite session includes:

- Gentle exercise
- Brain-stimulating activities and crafts
- Conversation
- Companion Care
- Sing-alongs
- Silly jokes and laughter to enjoy by all



Respite services are funded in part under contract with the Central Minnesota Council on Aging as part of the Older Americans Act Program.

There is also funding available to hire artists to lead virtual art sessions during respite. Funding for art sessions was provided by the St. Croix Foundation and the Central Minnesota Council on Aging. So far virtual respite has hosted painting, felt making, clay modeling and a music session. Art supply kits are mailed to the participants at no cost. Even a few tablets and jetpacks are available to loan to respite participants who don't have internet access.

Please use the contact form found at <https://lakesandpines.org/senior-services> to request more information about Respite. A Zoom invite may be sent to people who want to view a session prior to enrolling.

Additional artists interested in providing an art session are also needed. Respite participants have a wide range of interests including making wreaths, musical performances, including sing-alongs, learning to draw and more.

Please contact Lakes and Pines at, 320-679-1800 or 800-832-6082, option 4, to learn more about the Respite Program or leading an art session.

JUST A LITTLE BIT EASIER



Many people's lives have changed this year. And maybe you want to know if your life could be just a little bit easier.

SNAP and SNAP E&T are two programs that can maybe make your life just a little bit easier. If your household income has decreased or you want some assistance to find the next job, Lakes and Pines has some programs that may be right for you.

What is SNAP? It's a Supplemental Nutrition Assistance Program and can help you get the food you need for sound nutrition and well-balanced meals. The program issues electronic benefits on a card that can help stretch your food budget. The program is not intended to meet all of your food budget needs. Benefits can be used to buy food or plants and seeds to grow food to eat. They cannot be used to buy non-food items or pet foods, foods eaten in the store or hot ready-to-eat "deli" food.

The amount of benefits you can receive is based on income, expenses and the number of people in your household.

You can apply by mail, phone, in person or online. Lakes and Pines has staff who can help you complete the application and explain the next steps.

SNAP Employment and Training Program offers participants clear pathways in developing marketable and in-demand skills, leading to career advancement and self-sufficiency. The intent is to support people on their road to sustaining stable employment that meets their individual goals.

A Lakes and Pines staff person can help you complete an individual assessment and an employment plan. Depending on needs, you may take part in:

- Job-seeking training, such as resume writing, interviewing and job search skills.
- Literacy or other adult basic education.
- Short-term vocational or technical training.
- Job placement services.

If needed, help with transportation or other supportive services may be provided.

Please call Lakes and Pines at 800-322-6082 Option 4 or 320-679-1800.

SELF SUFFICIENCY REACHED

A Central Long Term Housing program participant, Elizabeth (not her real name), had been in the Lakes and Pines program for four years. She received rental assistance and worked hard on her goals with case management from Lakes and Pines during this time. Struggling with health related issues while on the program, she still made great strides forward to pass her Certified Nursing Assistant test and started looking for employment. During this time, she had also been looking for subsidized housing that better suited her financial budget and would help her to move towards her goal of self-sufficiency. She has recently been accepted into income based housing and is very excited. She stated "I appreciate everything Lakes and Pines has done to help me and I am ready to fly on my own now."

HELP FOR MOBILEHOME OWNERS



Residents of Elms Estates, Inc., a mobile home park located in Lindstrom, Minnesota, were very anxious to hear that the park that has been in existence for over fifty years would be closing on September 1, 2021. The City of Lindstrom contacted Lakes and Pines to assist the homeowners with moving so they would not be homeless come September.

Every year, Minnesota owners of mobile homes located in a park, are asked to contribute fifteen dollars to the Minnesota Manufactured Home Relocation Trust Fund. This is a fund set aside to move if they are forced to relocate. Up to \$8,000 can be awarded to these homeowners to either move the home out of the park or to find a new place to live. The City of Lindstrom asked Lakes and Pines to take on this new program and make sure the people who are being asked to relocate successfully find a solution to their housing need.

A few homeowners are still unsure of where they are going to go, but there is time to find a place. The Minnesota Housing Finance Agency introduced the Minnesota Manufactured Home Relocation Trust Fund a few years ago and it is a wonderful program. Lakes and Pines is excited to take on this new role.

CARES ACT REFERRAL

One effect of COVID-19 is bills are running up for many in our community who can't afford them. Lakes and Pines received a Cares Act referral for, Jessie (not her real name), who is on insulin which must be kept refrigerated. Due to COVID-19 she has spent more on cleaning supplies, wipes and other safety items. She is on a fixed income and was behind on her utility bill. Her electric company referred her to Lakes and Pines, who worked quickly to resolve her past due bill. Lakes and Pines was able to help pay most of her electric bill and prevent disconnection. Her life-saving insulin is safely refrigerated and she is thankful for the help.

STRONG FOUNDATIONS



Kids need a good foundation. This is a fact firmly embraced by Lakes and Pines' Head Start Program. With families and children at the center of planning, this fact informs a lot of decisions made. When the flooring at the Mora Head Start Center (adjoining the Lakes and Pines Central Office) was no longer providing a firm foundation for the children, it was replaced. Thanks to the quick and excellent workmanship of flooring experts, the children and teachers returned to a beautiful floor that is great for playing, learning and even the occasional obstacle course in the case of inclement weather. With all of the changes our communities, families, children and staff have faced in the last six months, it was a huge comfort to be able to provide a safe, sturdy and attractive base for all of the learning, play and child building which happens daily at the Mora Head Start Center.

COVID-19 HOUSING ASSISTANCE PROGRAM

Lakes and Pines has been awarded COVID-19 Housing Assistance Program (CHAP) funding that provides housing assistance to prevent homelessness and help maintain housing stability of individuals and families impacted by the public health-related emergency. The Program is funded with federal dollars through the Coronavirus Relief Fund, which is authorized by the federal Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”). The Program will assist households that have been impacted by COVID-19 through unemployment, illness or other COVID-19 related circumstances. The grant runs from August 18, 2020 to December 30, 2020. Lakes and Pines initially anticipated serving 117 households, but with such an overwhelming response for need, will likely serve over 500 households with the CHAP funds.

Households eligible to apply:

To qualify for COVID-19 Housing Assistance Program Minnesota households must meet all of the following criteria:

- Income at or below 300% of federal poverty guidelines, with a preference for those at or below 200% of federal poverty guidelines.
- Have an eligible expense that was incurred after March 1, 2020 that is past due. Housing assistance funds can only be used for eligible expenses incurred between March 1, 2020 and December 30, 2020.
- Be unable to make one or more payments owed because of the public health emergency due to unemployment, illness or another COVID-19 related issue.

What expenses are covered:

The program covers past due housing expenses such as:

- Rent payments
- Mortgage payments
- Contract for deed payments
- Manufactured home park lot rents and payments
- Utility payments
- Homeowners Association fees

Please contact Lakes and Pines at, 320-679-1800 or 800-832-6082, option 4, to learn more about the CHAP Program.

COVID-19 Housing Assistance Program

Apply Now!

Call 211
Toll Free: 1-800-543-7709

Visit 211unitedway.org

Text “MNRENT” or “MNHOME” to 898-211

m MINNESOTA HOUSING

The graphic features a dark blue background with white and green text and icons. It includes a telephone icon, a computer monitor icon, and a smartphone icon. The Minnesota Housing logo is in the bottom right corner.

DOMESTIC VIOLENCE AWARENESS MONTH

October is Domestic Violence Awareness Month. Domestic Violence Awareness Month is a call to educate us and help us either find resources for help or educate us so we become sensitive to discerning when someone we love or work with could possibly be a victim of domestic violence, or possibly, even be the abuser. Everyone involved in this type of situation needs understanding and help to change the situation.

We need to recognize that domestic or partner violence is not limited to physical abuse. Mental abuse can be just as damaging to victims. One effect of internalizing abuse is low self worth, which interferes with every aspect of life. This effect can be generational. Hopefully, we can all learn to become aware of behaviors in abusers and victims to be able to step up, step in and diffuse a situation and/or suggest helpful resources to change the situation for the better.

In the past several months, because of the COVID-19 quarantine restrictions, there has been a dramatic rise in the incidence of abuse. Many of us have found ourselves in closer, more confined, situations with family, loved ones or coworkers. Stresses we hadn't experienced before have made a pressure-cooker of a situation. In many cases, it has exploded into abuse of some form.

The Minnesota Coalition for Battered Women reports that domestic violence is a leading cause of housing instability and housing is the largest unmet need for domestic violence survivors. In fact, due to unmet housing requests, domestic violence programs report that:

- 58 percent return to their abusers
- 16 percent become homeless
- 6 percent end up living in their cars

Statistic from Minnesota Coalition for Battered Women

Let's take some time this October to all learn more about the tell-tale signs of possible abuse and how best to help ourselves or others with finding help or resources needed for change. Excellent tips on how to identify when abuse is happening to someone, are available online on many different websites or you may ask for printed information from health agencies. There are different types of abuse from physical abuse, emotional abuse and sexual abuse. You can read more about abuse and find resources for information and help online at websites like:

- National Domestic Violence Hotline, <https://www.thehotline.org>
- Office on Violence Against Women, <https://www.justice.gov/ovw>
- WebMD, <https://www.webmd.com>
- Minnesota Coalition for Battered Women (MCBW), <http://www.mcbw.org>

The most important concept to remember is that abuse is about power and control.

Tips on how to help someone you believe might be a victim of abuse are available online and in printed format. There are many methods you could use to approach the person and how you can support them in whatever their choices are for their future.

Just taking the time to reach out to someone and asking if they are "OK" or asking if they would like to chat and let them know you are there for them may help. You cannot rescue them, but you can support and help them find their way to a safer, happier life when they decide they are ready.



WEATHERIZATION DAY OCTOBER 30TH

OCTOBER 30, 2020

The Weatherization Assistance Program (WAP) reduces energy burden for families, provides health and safety benefits, and creates thousands of American jobs!

WEATHERIZATION DAY

Each year communities across the country mark October 30th as National Weatherization Day. Weatherization Day is an opportunity to highlight the impact of the Weatherization Assistance Program (WAP) which saves energy, improves the health and safety of homes and supports jobs and small businesses. To celebrate Weatherization Day 2020, Lakes and Pines partnered with East Central Energy and Minnesota Energy Resources to deliver energy efficiency kits to every household in the Pine Terrace Mobile Home Park.

The Weatherization Assistance Program, the nation's largest residential energy efficiency program, was initiated by the U.S. Department of Energy in 1976 to help states and communities assist low-income families in having more energy-efficient, safe, and healthy homes.

The average American family spends more than \$1,740 annually on utility bills, with some low-income families in Minnesota seeing an energy burden of 20-25 percent of their income, a cost that is steadily rising and worsened by the COVID-19 pandemic. The Weatherization Assistance Program, using federal, state, local and private dollars, benefits households and communities across the nation by providing cost-effective, energy efficient modifications to homes occupied by eligible low-income Americans including insulation upgrades and more. Administered by the Minnesota Department of Commerce, in cooperation with the network of local service providers, community action agencies, non-profit organizations and tribal and local governments serving the entire state, this program has reduced the energy costs by an average 15 percent in more than 49,000 homes since 2005, positively impacting more than 135,000 Minnesotans. The program also improves health, reduces health care costs, and creates jobs which could play a role in helping alleviate the unemployment and economic crisis resulting from the COVID-19 pandemic.

DONATIONS



Lakes and Pines' Early Head Start/Head Start received a generous donation of handmade hats and mittens from Vernon Heineman of Mora. The hats and mittens were distributed to families enrolled in the Lakes and Pines' Early Head Start/Head Start Program just in time for the cold weather that is coming. Vernon works year-round making the hats and mittens and each year brings in a donation to help keep the little ones a bit warmer. Thank you, Vernon, for your continuous support of families in need.

Vernon Heineman and his donations.





stands for "FOR YOUR INFORMATION." It is a quarterly newsletter provided to the area's officials, partners, Board Members 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
lap@lakesandpines.org
Equal Opportunity Employer

For the Agency to continue savings in postage, it is important to maintain current addresses on file.

Please take a moment to review your address label and notify Lakes and Pines of any appropriate corrections.

If you are interested in receiving the FYI electronically in the future, please email: lap@lakesandpines.org.

CORRECTION IN MAILING ADDRESS

- PLEASE PRINT:**
- NAME:**
- ORGANIZATION:**
- ADDRESS:**
- CITY, STATE, ZIP+4 DIGITS**

Mail to: Agency Administration, Lakes and Pines CAC Inc., 1700 Maple Ave E., Mora MN 55051

NONPROFIT STD
U.S. POSTAGE PAID
MORA MN
PERMIT NO. 29

ADDRESS SERVICE REQUESTED

LAKES AND PINES CAC INC
1700 MAPLE AVE E
MORA MN 55051