



A New Word

I have never been a big participant in the whole New Year's resolution thing. For some reason, the changes in my life have been more evolutionary than an On/Off switch. I do recognize that both methods are effective in precipitating change and have seen the resolution method played out time and time again over the years.

For many years I have been a member of a health club facility. Most of the "regulars" view this time of year with a mixture of mirth and trepidation. There is a massive influx of the New Year resolution folks. I am embarrassed to admit that there are more than a few smirks and eye rolls as the newbies learn the ropes; but all in all everyone is more than willing to be welcoming and helpful to those wishing to make a change in their lives. However, all of this helpfulness is done with a bit of reserve because each of us knows that, of the many, only a very few will still be around in March. Those that are still coming to the gym in March have earned their way in by showing a resolve that each of us knows, from personal experience, is difficult to sustain.

Which brings me to my new word for the year and that is "resolve." It really isn't new; it has been around forever, but it seems to hold a new place for me. In the past, I have found myself using many adjectives to describe those I work with: dedicated, impassioned, caring, devoted, concerned and the list goes on. I would still argue that all of those adjectives are true, but for me the word resolve this year has become a better fit. I think it fits better because there has been a subtle shifting of attitude. All the previous descriptors have been about what brings them to Lakes and Pines and in the past it has also applied somewhat to how they did their work. When I look around, I see that not one of them has lost what has brought them here, but they have forged it into a professionalism that demonstrates itself as resolve. They take the highs and lows, the victories and defeats and continue on, not allowing either to diminish their reason for being here.

There are those that say poverty will always be with us, but with a sense of resolve the accuracy of that statement holds no sway. What I see with the attitude of resolve is a willingness to see this war through and to see that poverty is gone for this family and the next and is reduced or held at bay in this community and then that community. It doesn't matter if they are with us for a month or a year or 10 or 40, they will use whatever it is that brought them here and whatever skills they came with and/or can gain to do what needs to be done.

So, here I am in a way forced to "man up" and make a New Year's resolution and, if I must, it would be to be able to live up to what I see around me each day, not only in those I work with, but those I work for; when I see their resolve to change their lives for the better and spend the year with a new sense of resolve to get this poverty thing gone.

Bob Benes
Executive Director

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

Working at Lakes and Pines: A New Employee Perspective

Our Mission is “to build prosperous communities by serving local families and individuals in their pursuit of self-reliance.”

That mission statement is what “got me”. Those few words is all it took for me to decide, about two years ago, that Lakes and Pines is where I wanted to work. Through my different job experiences and career paths, I had decided I wanted to be in a career that strongly focused on helping people. From the moment I heard about Lakes and Pines and the work they do, I knew that this agency was exactly where I could pursue my passion. I applied and was interviewed and then hired about three months ago as an Advocate in the Community Services Department.

In my position, my focus is on emergency housing situations. This can include clients that have faced hardships that have led them to missing rent or mortgage payments and need help getting caught up, or clients who are currently homeless and need assistance getting into new housing. As an advocate, we also assist with case management, which can include setting goals, employment searches, budgeting and applying for other needed services as well. Although I learned the technical aspects of my job early on, there were some things that I could only learn by experience. A variety of situations have taught me different things: like sitting on the floor in an empty apartment, meeting with a client that said she knew she had nothing, but she also had everything now: having her own housing. This really showed me the absolute joy and appreciation a person has because of gaining housing and how important it is! Another exciting aspect of my job, is the phone calls to clients to let them know we are able to help them in their situation to avoid possible evictions and hearing the relief in their voices when the potential of becoming homeless is no longer looming.

The very definition of an advocate is “someone who speaks or writes in support of a person”, and I witness this everyday among my co-workers. We are a team at Lakes and Pines and even in my short time here, I have witnessed every staff member truly trying to help their clients and advocate strongly on their behalf. Although we are not able to help in every circumstance, it is a wonderful thing when we can! I look forward to continuing to learn from our clients, from my co-workers, and continuing my career at Lakes and Pines!

Family Resource Specialist

Lakes and Pines Community Action Council is excited to be partnering with Aitkin County Health and Human Services. Through combined efforts, we have brought a new initiative into fruition, a Family Resource Specialist. The Family Resource Specialist will be conducting home visits with parents who are experiencing excessive stressors or other mental health concerns. The program is preventative in nature and aims to support parents in preparing their child(ren) for school. The mission of the program is,

“To EMPOWER parents to BUILD holistically healthy, strong families by CONNECTING them to community resources.”

Essentially, the program was developed on the belief that parents who are feeling well supported and connected to their community are better able to support their children as they transition into the education system. Through home visits, the Family Resource Specialist will assist parents in developing a network of resources that best meets the needs of their family.

Lakes and Pines and Aitkin County Health and Human Services are pleased to introduce Cassandra Conn as our Family Resource Specialist. Cassandra joins our team with the enthusiasm and initiative necessary for the development of a new program, as well as an understanding of relationship based practice which is necessary for connecting with parents and the community. We believe that Cassandra’s knowledge base and skill set will make the Family Resource Specialist initiative a tremendous success.



Energy Assistance Program (EAP) 2015-2016

Lakes and Pines' Energy Assistance staff have adopted a new paperless process this season. Instead of spending time organizing and tracking down paper files, Energy Assistance applications are scanned into, and stored in, a central location. This allows Certifiers to quickly locate files when needed and to process applications in a more efficient manner. Energy Assistance staff have done a great job of adapting to the new certifying process.

The Energy Assistance Program opened October 1st, and runs through May 30th, 2016. Since the program opened, 5,885 Energy Assistance applications have been received. As of December 29th, 2015, 5,874 applications had been processed, 5,024 approved, 468 denied, 12 have been closed, 41 have been voided, and 329 are incomplete. As of December 29th, 2015, 11 applications are logged and waiting to be certified with more applications coming in daily. As of December 26th, 2015, the Department of Commerce had awarded \$3,284,221 in Primary Heat Benefits for an average benefit amount of \$659 per household this season.

Because applications have been processed in such an efficient manner, Lakes and Pines has collaborated with the Community Action Partnership of Scott, Carver and Dakota Counties to help process Energy Assistance Applications. As of December 29th, 2015, Lakes and Pines staff members have processed 185 Energy Assistance Applications for the Scott, Carver, Dakota Community Action.

A Christmas Angel

An Agency Wide Advocate had been working with a homeless vet, his wife and 14-year-old son for two months. They became homeless because the trailer house they were living in had no hot water, the floors were falling out and there was no running water. Lakes and Pines was able to place them in a hotel temporarily, until they could find affordable housing. Their son stayed with a friend during the week because it was closer to school than the hotel. The veteran was employed but was not receiving benefits from Veteran Affairs. The Advocate put them in touch with the veteran's office for his county and he will hopefully start receiving benefits soon. The clients were running low on money and asked their Advocate if she knew anyone that could help get their son new shoes or clothes for Christmas. The timing was perfect, as another Agency Wide Advocate had just sent out an email asking if there were any families in need this Christmas. The Advocate working with the family emailed the Advocate inquiring and the next day, this email was sent;



"I was able to speak with the family that you referred to me for Christmas and I got to talk to their son too. I went shopping last night and got him a ton of clothes and new shoes, hats, etc. and mostly what he asked for.... I am not sure if I can get him a phone, but I am going to try. I am also making them homemade lasagna dinner and garlic bread and homemade Christmas cookies that I will bring to them either Christmas Eve OR Christmas day!"

This was beyond a joyful Christmas for this family due to the generosity of the staff member. The family was so happy and grateful for this Christmas Angel that helped them with a beautiful Christmas for their son. They enjoyed the home cooked meal, something they have missed so much, since being homeless.

Thank you to the special person that made a family so happy on Christmas!

After-Hours Crisis Situations

Throughout the coldest months of the year, Energy Assistance Program staff members are available after regular business hours, including weekends, to address emergency fuel deliveries and/or heating system repairs. They work closely with energy vendors, local furnace technicians, and each County's Emergency Dispatch to address emergency fuel deliveries and/or heating system repairs after regular business hours. As of December 29th, 2015, Energy Assistance staff members responded to nine after-hours calls.

Crisis Benefits 2015-2016

When a household qualifies for the Energy Assistance Program (EAP), they also qualify for Crisis benefits. EAP Crisis benefits of up to \$500 are used to prevent the shut-off of residential energy sources, to reinstate service of residential energy sources, and to enable delivery of residential fuel. Crisis benefits may only be used after a household has used all of their Primary Heat Benefit, has a disconnect notice, is disconnected, is out of fuel, or is low on fuel. Program guidelines require households facing an emergency to be processed ahead of households that are not in an emergency. As of December 29th, 2015, 504 eligible households had been served with Crisis benefits for a total of \$160,210.

SENIOR CHORE SERVICES

We've all experienced it: that dreaded sign-up clipboard being passed around in your church, or a note sent home in your child's backpack begging for volunteers for school events or the PTA. Or, maybe your civic organization reminds you monthly that without your volunteer service, community events are not going to happen. Our first response may very well be, "I just don't have time for that!" But there are good reasons why we should make it a priority to make time and reap the personal benefits, in addition to the greater benefit of helping others.

The Corporation for National and Community Service posted an online news brief entitled, "The Health Benefits of Volunteering: A Review of Recent Research", highlighting the results of volunteering on personal health and longevity. Helping others does indeed help ourselves! Some of the key findings include:

- Volunteering increases our satisfaction with life and decreases the incidence of depression. It boosts our personal sense of purpose and accomplishment, which then has a positive effect on us socially as well as decreasing the effects of stress on our health.
- Volunteering reinforces the positive cycle in our lives. It invokes inner happiness and self-satisfaction, which then fosters the desire to continue to volunteer.
- Volunteering helps us live longer! As our self-satisfaction and inner happiness increases, our mortality rate decreases. The study reports that even those with chronic or serious illness receive a health boost not available through medical care.

The full study, which can be found at www.nationalservice.org, goes on to stress that there seems to be a "volunteer threshold" before significant health benefits are reaped. To experience the noted benefits, "considerable" volunteering must be maintained: (1) volunteer with at least two organizations; (2) participate in at least 100 volunteer activities a year and; (3) personally volunteer at least 40 hours a year.

If you are looking for a way to boost your health through volunteering, this is your lucky day because Lakes and Pines has many opportunities available. Our new Senior Chore Service really needs your volunteer service! Immediate need is for snow removal throughout our service area, but especially in Mora, Cambridge, and Pine City. We are also looking for volunteers to help with indoor chores such as grab bar installations and small household "handyman" type repairs, among other things. Additional chore information is included on the volunteer registration form, which can be found on our website: <http://www.lakesandpines.org/PDF/ChoreServVolunteerRegistrationForm.pdf>

For more information contact: Valerie Brown, Senior Service Program Coordinator at 800.832.6082 ext. 171, or via email at valerieb@lakesandpines.org.



Go Green! Lakes and Pines CAC, Inc. aims to operate and administer programs in the most cost-effective manner. Please consider receiving the FYI Quarterly Newsletter via email and help us save on printing and postage costs.

Send us an email to sign up: lap@lakesandpines.org

Reach Out For Warmth

The Reach Out For Warmth Program continues to be an important resource for households experiencing an energy related crisis. Up to \$400 in Reach Out For Warmth funds are available to qualifying households when other programs are not available. Because funding is so limited, there is currently a once per lifetime restriction to using Reach Out For Warmth funds.

The Reach Out For Warmth Program is funded solely through donations. A donation of \$2,500 was received from Hope Lutheran Church of Moose Lake on December 6th, 2015. There is currently \$3,593 in the Reach Out For Warmth fund available to help households in need.

Bundled Services—A Huge Hit!



Recently, an Agency Wide Advocate had an appointment with a mother and her adult daughter, who had been living in their car. They had moved back to Minnesota to be closer to relatives, but things did not go as planned and they found themselves homeless. They were in need of shelter, so the Advocate was able to provide additional services and placed them in a motel for the night.

The Advocate helped the family fill out a Housing and Redevelopment Authority (HRA) application and during this process, the program participants reported that they had other needs as well. The mother needed health insurance, the family could benefit from the Supplemental Nutrition Assistance Program (SNAP), Energy Assistance and budgeting. The Advocate explained that she could help them apply for all of these services and they were thrilled. She was able to address all of their needs with one person rather than them having to tell their story over and over again to different people.

After the HRA application was filled out, the Advocate met the family at the motel. While they were getting checked in, the mother and daughter talked about taking a hot bath and just relaxing. They reported to the Advocate that if it wasn't for Lakes and Pines, they would be sleeping in their car again tonight. The family was so appreciative that Lakes and Pines staff could help them with so many of their needs and provided them helpful resources too.

There are so many times that families give up because they have to jump through so many hoops and talk to so many different people. Agency Wide Advocates are able to help families with Housing, MNsure, SNAP, Head Start, Energy Assistance and SSI/SSDI Outreach, Access and Recovery (SOAR).

Another great example of how Lakes and Pines has improved the quality of services that are provided to individuals and families.

ECE Caring Members

Caring Members is a program started by East Central Energy (ECE) in 1993 and administered by Lakes and Pines on their behalf. Eligibility for Caring Members is not based on income. Caring Members funds are provided by donations made by ECE customers and matched by ECE. ECE customers interested in donating funds to the Caring Members Program are encouraged to contact ECE at 1-800-245-7944. Since receiving \$6,558.80 in funding on October 14th, 2015, \$2,739.81 has been used in Caring Members funds to help 21 households resolve an emergency situation with their ECE bill.

Independence!



Last summer, a Community Services Advocate began working with a gentleman who was homeless and in poor health. In February of 2015, he had a heart attack and in March his physician told him he would never work again and was advised to apply for Social Security Disability. In April he contacted an attorney and began the process of applying for Social Security Disability (SSDI).

His most urgent need was obtaining housing, as he had been homeless for about a month. Finding affordable housing was proving to be difficult with his current income of \$203.00 per month (General Assistance from the county). Lakes and Pines was able to enroll him in the US Department of Housing and Urban Development – Rapid Re-Housing program, which allowed us to assist with on-going rental assistance while he waited for his Social Security Disability claim to go through. Lakes and Pines helped him find housing that he would be able to afford on his own once he began receiving Social Security Disability benefits. During the time he was enrolled in this program he worked on obtaining Supplemental Nutrition Assistance Program (SNAP) benefits, budgeting, locating and utilizing the nearest food shelf and applying for a free cell phone. During this time, he was required to pay 30% of his income towards his monthly housing costs.

He just received notice that his first SSDI payment would come on January 25th and he is so excited to be able to live independently without having to ask for help. He will be working on a new budget plan that will include his increase in monthly income, to make sure that he will be successful in maintaining his housing and saving funds for possible future emergencies.

Amazing What can Happen when Given a Second Chance!

In September of 2014, Lakes and Pines Community Services Department was contacted by a single mother, whom was abandoned and homeless in a hotel with her six-month-old child. This woman was a former felon and was released from prison two months prior. Her child was born while she was incarcerated and went to live with her sister until she was released and able to care for him, along with her two other children. After she served her required time in the correctional facility, she went to voluntary outpatient treatment for four months. Upon completion of treatment, she and her baby's father were reunited and went to stay in a hotel, which they rented on a weekly basis and was paid for from his earnings. One day he left to cash his check and did not return. She was receiving MFIP (Minnesota Family Investment Program) and SNAP (Supplemental Nutrition Assistance Program), but otherwise had no means to pay for the hotel and was left with no transportation.

This woman worked hard with her Advocate and together they eventually found her housing. She was placed on the Housing and Urban Development (HUD) program and relocated to a larger community where she could have more employment opportunities and services available. She worked with Central Minnesota Jobs and Training and also with her county worker. She began a work program at a local organization and after a short time was hired as a regular paid employee. She excelled in her new position and after a few short months, applied for, and was hired on as a store manager. This organization overlooked her criminal history because of her job performance. This promotion not only gave her a large raise, but full-time employment as well.

When she was placed on the HUD program, Lakes and Pines assisted her in renting a small one bedroom apartment. She was required to pay a minimum of 30% of her income towards her rent. She received monthly case management and budgeting assistance from her Advocate. Together they set goals and put together a plan to achieve them. Her Advocate gave her directions and she successfully carried out tasks needed to help her become successful. During her time on the program, she completed out-patient treatment in which she voluntarily attended. She also completed requirements to re-obtain her driver's license. She purchased a vehicle, obtained insurance, and earned her GED. She has maintained her full-time employment. This determined woman finished her one year lease for her apartment. After saving enough money, she left her starter home and moved up to a larger three bedroom home where she has room for all three of her children and she is paying all the bills on her own. This last Christmas was the first time in many years she was able to have family for the holidays and all of her children were under one roof!

If you know of someone in a similar situation needing help, please contact the Community Services Department at 320-679-1800, option 4.

Walking a Mile in Their Shoes

Lakes and Pines Community Action Council, in partnership with Heartland Community Action, the Minnesota Community Action Partnership and many community volunteers has been busy over the last year hosting Poverty Simulations across the state. Each Agency has purchased a kit from the Missouri Community Action Partnership and has trained certified facilitators to host the trainings.

A Poverty Simulation is a unique training opportunity that allows 40 – 80 participants a “peek” at what it may be like to live in poverty for a month. During the simulation, participants role-play the lives of low-income families, including single parents, people with disabilities and Senior Citizens on Social Security. The goal of each family is to provide for food, shelter and other basic necessities with the resources available.



Volunteers have helped to conduct the trainings in the Willmar area for Heartland Community Action staff members, a local church and nursing students. Most recently Simulations were held in conjunction with New Pathways’ “Box City” fundraising event for the homeless shelter in Cambridge and at the Braham Community Center for Lakes and Pines’ staff. In March, the Minnesota Council of Nonprofits will be holding a Simulation for their Board members’ organizations. Lakes and Pines is seeking organizations that may be interested in helping increase awareness of poverty and its effects by hosting a Simulation.

Volunteers are a vital part of the Simulation experience. Many community members come together to assist in role-playing community resources for the families as they strive to make it through their “month” of living in poverty. Family Pathways has been a strong partner in working with Lakes and Pines by providing volunteers and the Seven County Senior Federation has recently joined in partnership as well. Lakes and Pines’ Board Members and Head Start Policy Council Members as well as many other volunteers have helped to make the Poverty Simulations a huge success in our community. We couldn’t provide this exceptional teaching opportunity without their support.

The value of the Simulation can be heard in the comment by one of Lakes and Pines’ staff members after attending the training: “I am so grateful to have had the experience as it has opened my eyes to the real struggles that our clients face every day, and will make me more understanding when I pick up my phone to a disgruntled client.”

For more information on how you can volunteer or host a simulation for your organization, contact Lakes and Pines Administration office at 320-679-1800 or lap@lakesandpines.org.



Tax Reminder



Don't pay big
\$\$\$\$ to get your
taxes prepared!



We'll do them for

FREE

Don't forget to bring your Social Security Card & ID for everyone on the tax form (or bring a copy of last year's tax). Make sure you bring all income sources and tax related forms or we won't be able to complete your taxes. You should bring your proof of health insurance. If you or any other member of your household needs insurance, **Lakes and Pines can help!** Call us to set up an appointment with one of our MNsure navigators at 800-832-6082 option 4.

Reminder



PLEASE BE ADVISED THERE ARE INCOME REQUIREMENTS:
FILING SINGLE? THE INCOME LIMIT IS \$31,000 AND THE FAMILY LIMIT IS \$53,000!
CONTACT OR EMAIL LAKES AND PINES WITH ANY QUESTIONS!
(320) 679-1800 OPTION 4
seans@lakesandpines.org or caroll@lakesandpines.org

This year make your own appointment online! Go to www.lakesandpines.org or find us on Facebook. Just click the "SCHEDULE APPOINTMENT" button and you choose the time and location from one of our 3 Tax Sites! Or call us 800-832-6082 Option 4.

Location in PINE CITY TUESDAYS at:
Our Redeemer Lutheran Church
825 Golf Ave SW
5pm-7:30pm

New location in MORA THURSDAYS AND SATURDAYS at:
Seven County Senior Federation
47 Park Street N #7
Thursdays 5pm-7:30pm
Saturdays 9am-12:00pm

Location in MILACA WEDNESDAYS at:
Trinity Lutheran Church
735 2nd Street SE
10am-1:00pm

2015 Weatherization and Energy Housing Christmas Families

As in years past, the Weatherization and Energy Housing Department staff traded in the traditional office "gift-exchange" for "gift-giving"! Families who are facing extreme hardships are nominated by staff members. Christmas gifts and groceries to prepare a traditional Holiday meal are then purchased and delivered to the homes by staff members.

This year, there were 14 recipients spread across 6 families in 4 counties (Pine, Mille Lacs, Chisago and Isanti). All of the families were extremely grateful for these gifts. A big thank you to all staff members for making this a great success!



Getting a “Head Start” at Lakes and Pines!



Our School Readiness Goals are currently under revision. The School Readiness committee and Head Start staff are revising them to reflect the new Head Start Early Learning Outcomes Framework, ages birth to five. We anticipate them to be completed in January.

We would like to extend our sincere gratitude to the Policy Council members who are involved in our School Readiness committee for the 2015-2016 program year. Their enthusiastic participation, commitment and insightful input are greatly appreciated.

It is through the dedication and talents of our child development staff and the families they work with that the children make impressive gains over the course of the year. This collaborative effort encourages every opportunity to be a learning opportunity, and reinforces the Head Start philosophy of parents being their child’s *first* and *most important* teacher.

The following chart depicts a more comprehensive look at the overall scores of our birth to five-year olds so far this year. The data was aggregated from our Teaching Strategies GOLD on-line assessment, and reflects the percentage of children who are meeting or exceeding expectations for that domain.

Teaching Strategies GOLD domains	All Enrolled Children	Boys	Girls	Children with an IEP*	Children without an IEP*
Social Emotional	61%	51%	67%	50%	72%
Gross Motor	84%	85%	83%	80%	91%
Fine Motor	89%	89%	93%	100%	95%
Language	70%	63%	75%	40%	79%
Cognitive	69%	59%	75%	80%	81%
Literacy	67%	54%	65%	90%	66%
Math	46%	48%	55%	60%	62%
Overall	69%	64%	73%	71%	78%

*IEP: Individualized Education Plan

The scores that are listed are what we typically see in the fall. Social emotional skills typically fall lower for boys than for girls, as gross motor skills are higher for boys than for girls. Math has historically been a lower score. We work extensively with staff in providing training and assistance to increase knowledge with this developmental domain. Through the course of this 2015-2016 program year, we anticipate these scores to increase as we work with families and children.

Pine County Operation Community Connect (OCC)



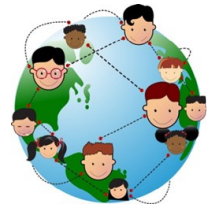
On October 23, 2015 at Our Redeemer Lutheran Church in Pine City, approximately 25 providers gathered for the Pine County OCC event. This event is held to help those in Pine County who are living on little. It is also of great benefit to these same residents to have all of these local resources under one roof for one day. The Pine County Salvation Army provided a great meal and handed out warm socks and Pine County Public Health provided flu shots. We were very thankful to all of the providers who came to the event.

Attendance was low, but the impact on those who attended was great! The resources available were much appreciated and valued.

We provided resources to a total of 21 area residents who came to the event, of those 9 were single parent households, 6 couples without children and 6 singles without children. A total of 27 adults and 19 children received services from the event. 13 were renters and 8 were homeowners. In 2012, the event served over 300 people.

This event has not been held in Pine County since 2012 because there wasn't a group available to organize this event.

If you are interested in coordinating this event, please contact Dawn B. in the Community Services Department @ 320-6789-1800, ext. 115 for more information. You will also be connected with other volunteers who are willing to assist with the coordination of the event in 2016.



Empowerment

A Lakes and Pines Agency Wide Advocate recently received an email referral from the Cambridge Food Shelf through Bridges to Benefits for a potentially eligible family for SNAP (Supplemental Nutrition Assistance Program), MA (Medical Assistance) and EAP (Energy Assistance Program).

The Advocate called the individual immediately to follow up with the referral. While they worked on the SNAP application, the woman began to talk to the Advocate about her employment situation, living circumstances and how she fell behind on her rent after getting out of an abusive relationship. Her abuser was the sole financial provider and had always paid the rent and utilities. Now she was behind and trying to make it on her own, while also caring for her two infant children.

She began to cry as she said, "I have never asked for help from the county. I have always managed to figure things out and I feel guilty for asking for assistance as I am sure someone else needs it more than I do."

The Advocate reassured the woman that she was doing the right thing by applying for help and the Advocate also went over all the services Lakes and Pines had to offer.

Together the Agency Wide Advocate and the woman completed and submitted the SNAP application, completed an initial intake for emergency housing, reviewed the emergency housing application, completed a MNsure intake and set an appointment for enrolling them all with health insurance. At her MNsure appointment they discussed completing the Energy Assistance Application and the Head Start application. The woman was hesitant to complete an intake for Head Start at that moment but asked for more information, which was given to her right away. At the conclusion of the meeting, the woman was overjoyed with excitement and said:

"Thank you for all of your help! I was very hesitant to even do the SNAP application today, but I am glad that I did because the truth is, I really do need some help. I was just so embarrassed that I can't do this on my own, but after talking with you, I feel much more at ease and empowered. I know that I can do this on my own without being subjected to an abusive relationship just because he paid all the bills and brainwashed me to believe that I could never amount to anything without him. You have done more than just assist me in applying for services, you have given me the courage I needed to tell you about my situation and honestly have given me back my confidence."

Help Applying for Health Insurance is Available

Lakes and Pines Community Action Council, Inc. is a MNsure Navigator Agency, assisting Minnesotans applying for health insurance through the MNsure website and with the paper application, when necessary. Building on past years' outreach and application assistance, along with word of mouth, this year has been more successful than ever before. There are hundreds of happy consumers, but because of funding cuts and the subsequent limitations to staff time, some people have had to wait weeks to get appointments.

Open enrollment ends January 31! MNsure announced that 67,680 Minnesotans enrolled in a qualified health plan through the state-based marketplace between November 1 and December 28, 2015. Open enrollment is the only time that individuals can enroll in a qualified health plan (unless they qualify for a Special Enrollment Period), and MNsure is the only place where Minnesotans can qualify for tax credits to help reduce the cost of monthly premiums. It's important that people enroll now! People eligible for Medical Assistance or Minnesota Care can apply throughout the year.

For coverage to begin February 1, consumers must select a plan by January 15.

For coverage to begin March 1, consumers must select a plan by January 31.



There are many positive stories to share with Lakes and Pines application assistance. One such success story concerns an area resident: his family was able to attend the appointment with him to help answer questions since he was having a current medical issue but was firm in his stance to not see a doctor without obtaining health insurance. His application was completed with the help of a Lakes and Pines Navigator, he was reassured he did now have health insurance and was able to leave the MNsure appointment and be seen by a doctor within the same hour.

Along with the many other services provided by the Agency, MNsure is a valuable resource for Lakes and Pines to help people build financial security in the fight on the war on poverty.

If you, or someone you know, need help applying for health insurance, please contact the Community Services Department at 1-320-679-1800, option 4, to do a brief intake and make an appointment with a MNsure navigator.

Lakes and Pines Has Volunteer Opportunities

Vehicle Donation Program

- Do you have a car that's not running? Donate it!
- Do you have a car that's been sitting for a while because it needs a little work? Donate it!
- Would you be willing to pick-up and deliver donated vehicles? Contact us!



Senior Chore Services

Would you be willing to help a neighbor by

- Raking
- Shoveling
- Washing windows
- Doing minor home repairs
- Cleaning gutters
- Cleaning kitchens

Other skills needed too!

You may think you don't have the time, but do you have the heart to volunteer?

Free Tax Preparation Clinics

Is your time worth over \$1,000 an hour?

If you volunteer at a Lakes and Pines Free Tax Preparation Clinic that's about how much your time will be worth in tax refunds to your community.

Don't know much about taxes? We will train you. You don't even have to prepare taxes! You could be trained to greet and screen!

Please contact the Community Services Department, 1-320-679-1800, option 4, or go to www.lakesandpines.org or email lap@lakesandpines.org for more information or to get signed up for volunteering!

Season of Giving

The Lakes and Pines Head Start Program has received multiple outerwear donations from community residents and businesses. As temperatures begin to drop, it is often overlooked that everyday items such as hats, mittens and scarves are not always readily available to everyone. The donations that we receive are given to families who are enrolled in the Head Start Program, who otherwise may not be able to access the necessities for various reasons.



Keri Ziegler (left) of Lakes and Pines accepts a donation of jackets, snowsuits, hats, gloves, and scarves from Anita Sparks (right). Anita's daughter, Rita Sparks-Lahti had collected the donations.



Susan Williams (right), Facilitator at Calvary Lutheran Church of Mora gives Valerie Ferguson (left) of Lakes and Pines a donation of 40 hand-made fleece hats that were made and donated by the Children of Calvary Lutheran Church.



Kraig Gratke of Lakes and Pines accepts a donation of winter outerwear from Judi Schultz consisting of 29 pairs of gloves, 15 hats, 6 hat and mitten sets, and 7 scarves. These items were donated by Neighborhood National Bank of Mora and were collected through their hat and mitten drive.

Energy Related Repair Program For Homeowners 2015—2016

The Energy Related Repair (ERR) benefit is a crisis benefit that addresses hazardous and life threatening situations, or cases where a home has no heat due to a malfunctioning or nonfunctioning heating system. If a homeowner has qualified for Energy Assistance and is having furnace problems, Lakes and Pines may be able to help. Working closely with weatherization staff and local furnace technicians makes the process to repair or replace furnaces go smoothly. As of December 26th, 2015, 194 eligible households had been helped with furnace related repairs or replacements for a total cost of \$322,165.

Dental Days

Lakes and Pines' Head Start Program hosted two dental days this year, one in Mora and the other in Milaca. A third Dental Day will be hosted in January 2016.

Fifty-three children have received dental exams. Dental Days are an important service that Lakes and Pines' Head Start offers to its communities. We will serve children enrolled in Head Start and children from the greater community. We will serve insured and uninsured children through 17 years of age through a Medica Community Grant over the next 18 months in all 7 counties.

With more dentists reaching their maximum capacity to handle medical assistance and other state funded reimbursements, our partnership with Children's Dental Services has been an integral piece to the health of the children and families Lakes and Pines serves and helps Lakes and Pines meet Early Head Start/Head Start Federal requirements.

As we look towards the future and additional opportunities that Lakes and Pines' Early Head Start/Head Start Program can offer communities, it is the hope that we can assist, not only as many children as possible with their dental needs, but also help their parents find the dental care that they so desperately need.



Dr. Do, DDS, from Children's Dental Services, interacting with one of our tiny clients.



Lisa Bremer (Disabilities/Literacy Coordinator) and Keri Ziegler (Education/Health Services Manager) on hand to keep our clients busy before and after their dental appointments.



E-Filing Taxes to Begin on February 2, 2016!

The Volunteer Income Tax Assistance (VITA) Free Tax Clinics have geared up and recently started training volunteers. This year we've gotten a few new volunteers to welcome into our program, plus a few of our volunteers from previous years have returned to continue their journey into "Tax Season".

Lakes and Pines has navigators to answer questions and assist you in your application process, so please call our office 800-832-6082 and choose Option #4 to inquire or set up an appointment.



On Tuesdays, in **Pine City**, the tax site location will be held at the **Our Redeemer Lutheran Church, 825 Golf Avenue SW Pine City, MN 55063.**

On Thursdays and Saturdays, in **Mora**, the tax site location will be moving from the Kanabec County Family Services Building to **Seven County Senior Federation, 47 Park Street N #7 Mora, MN 55051.**

On Wednesdays, in **Milaca**, the tax site location will be held at **Trinity Lutheran Church, 735 2nd Street SE Milaca, MN 56353.**

We hope to see all of our previous year tax clients again this year, and meet some new ones! Cheers – to TAX SEASON!



stands for "FOR YOUR INFORMATION." It is a quarterly newsletter provided to the area's seven county officials and personnel of Lakes and Pines CAC, Inc.

We hope our Newsletter will present you with timely, interesting, and sometimes lighthearted information. In turn, we hope that you will present us with your thoughts and suggestions.

For further information, please contact:

LAKES AND PINES CAC INC
1700 MAPLE AVE E
MORA MN 55051
320-679-1800
Toll Free 1-800-832-6082
lap@lakesandpines.org

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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.

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