



### New Year: New Opportunities

Back in November we all did our duty and reported to our local polling station or voted by mail to ensure that our voice was heard in the election process. Now that January 1st has come and gone, we are beginning to see the results of those ballots cast. Newly elected officials have been sworn in and participated in their first meetings while those who retired or did not retain their seat in office have begun looking for new ways to serve the communities they love.

Locally, the counties which Lakes and Pines serves saw turnover in several positions, most notably County Commissioners. Of the seven counties in the Agency's service area, Pine county's Board was the only one to not see change. Aitkin and Chisago counties each have three new Commissioners, Carlton and Mille Lacs counties each have one, and Isanti and Kanabec counties have the most newly elected with four each (including Commissioner Holland who was elected in Kanabec county's special election in August). That is a total of 16 new locally elected officials.

Our elected officials do not have an easy job. They must weigh the voices of their constituents and their own moral compass against not only the short-term benefits but also the long-term impact of their decisions. They are public servants and trustees. They are responsible for ensuring the government of the jurisdiction they are elected to run efficiently and effectively both today and for future generations, that the tax dollars they oversee are spent in a way that is consistent with the law and in the best interest of their community. They must balance today's needs with the needs of generations yet to come. Serving as an elected official is often a thankless job. One full of expectations and criticism, but never enough "Kudos" or "Well done." While those who find themselves called to public servitude don't often do the work for accolades, let me take this opportunity to recognize that the work they do is more often than not, good work. Work we don't notice because there is no need to call attention to it; it's done right. So, for the representatives of the past and those of the present: Thank you. Thank you for all you do.

With the changes comes opportunity. Opportunity for innovative ideas that emerge from different lived experiences and fresh perspectives. Those who bring new viewpoints can facilitate conversations with those who hold the important history, creating a balance between old and new. That balance can result in a clear vision and outlook for the future of our community. For Lakes and Pines, we envision a future where all who live in the region have the opportunity to not only meet their basic needs, but prosper. A community that faces and addresses the needs of all its members, particularly those who are most impacted by the persistence of poverty. Lakes and Pines is poised and ready to partner with all elected officials, old and new.

#### 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

*Denise Stewart*  
*Executive Director*

## GENEROUS DONATIONS



Lakes and Pines Head Start would like to thank Margie for the generous donation of handmade winter gear and blankets. The donations will be distributed to families enrolled in the Head Start/Early Head Start Programs. These warm donations are always so greatly appreciated as the weather gets colder; Head Start families are so thrilled to receive these precious gifts that help keep their little ones warm all winter. Thank you Margie. (Pictured on left)



## INSURANCE VS REHABILITATION

Tis the season for many phone calls to the Housing Rehabilitation Department regarding leaky roofs. With all of the snow that has fallen in the past month phone calls are flooding in regarding leaking roofs as well as ice dams. Even if you have a high deductible Home Owners Insurance Plan, insurance should be contacted before contacting Lakes and Pines regarding work needed and replacements on roofs. Insurance will cover weather related damage as well as many other sudden accidental events. Wear and tear and non-weather related incidents may be covered by the Minnesota Housing Finance Agency Rehabilitation Loan Program (RLP). The RLP is a 15-year lien on your home and is to be used when all other options for home repairs are exhausted.

Follow this Winter Home Maintenance Checklist to avoid the damage shown in the picture:

1. Check your heating system
2. Schedule a chimney cleaning
3. Clean out your gutters
4. Check all your smoke and carbon monoxide detectors
5. Find out if any heat is escaping your house
6. Stock up on emergency supplies
7. Maintain the trees on your property
8. Clear snow and ice from your roof



Lakes and Pines will be closed on Monday, February 20th in observance of President's Day

## DAY BREAK RESPITE CARE PROGRAM

Lakes and Pines Day Break Respite Program has been successfully serving the needs of caregivers in four of the seven counties served. Day Break can provide benefits for both caregivers and care receivers. Caregivers get the much-needed break they so need while the care receiver, who may live with memory issues such as Alzheimer or dementia, are attending a session. These sessions may include social time with friends, arts and crafts, light chair exercises and listening to music in a safe and cheerful environment. Day Break programing offers one volunteer for every client. As a result, Day Break is currently seeking to fill a need for more volunteers at all of the respite sites as well as looking for new ways to introduce caregivers to this wonderful program. If you or someone you know could benefit from this wonderful program or wish to volunteer, please contact Lakes and Pines at 320-679-1800 or 1-800-832-6082 ext. 4.

## TOYS FOR TOTS



Lakes and Pines once again had the privilege to collaborate with Toys for Tots for the 2022 campaign. Agency offices were able to be a “drop off” location for new, unwrapped toys. Families receiving services through Lakes and Pines were eligible for toy distribution. Staff assisted families in completing applications and submitting them for distribution. On December 15th, Lakes and Pines’ staff worked with local Toys for Tots Coordinators to fill bags of toys for 283 children, serving 113 families. Staff had a lot of fun delivering the bags of toys to these Lakes and Pines families.

## FREE TAX PREPARATION

Lakes and Pines has offered free tax preparation services for 16 years to seniors, families earning generally less than \$60,000 per year, people with disabilities and persons for whom English is a second language. The IRS and the Minnesota Department of Revenue provide grant monies by which Lakes and Pines administer the service, train volunteers and purchase equipment and supplies.

A provision of these grants is that the service must be provided solely by volunteers. A measure of the impact of the volunteers is our computation that on average one hour of volunteer service yields \$1,000 in a tax refund. Last year involved rebuilding from the pandemic and continuing some COVID-19 related limitations but served over 400 households with nearly \$800,000 in refunds coming into the pockets of our taxpayers and into the economy of the communities in our seven county area.

Tax refunds mean job seekers can get the car fixed so they can get to work; that renters can pay the rent and avoid eviction; that parents can buy food as well as pay the utility bill. There are many stories of a crisis that was averted and of goals realized due to this free service.

Services are offered in four locations this year: Trinity Lutheran Church, 735 2nd St SE, Milaca; Lakes and Pines, 1700 Maple Avenue East, Mora; Hope Lutheran Church, 204 Elm Avenue, Moose Lake and Lakes and Pines, 39555 Flink Avenue, North Branch. Appointments are now being scheduled by calling Lakes and Pines at 320-679-1800 extension 4 and are available in Moose Lake on Mondays from 4:00-6:30 pm; Mora on Wednesdays from 3:30-6:30 pm; North Branch on Thursdays from 3:30-6:30 pm and Milaca on Fridays from 9:00 am -12 noon. Call early to get an appointment.

## DONATIONS



**First National Bank of Milaca**

**Mightcause Foundation**

**Allina Health Systems**

**Minnco Foundation**

**Judy Hammerstrom**

**East Central Energy**

**Lake Country Power**

Pictured l to r: Carey Venhuizen, Minnco Credit Union; Denise Stewart, Lakes and Pines Executive Director; Staci Norby and Trent Smutka, Minnco Credit Union

Thank you to these organizations and individuals for their generous donations to Lakes and Pines during the months of November and December 2022. The donations received have been used to assist with the Reach out for Warmth and Emergency Services Programs. The Reach out for Warmth Program allows Lakes and Pines to help more customers in need with energy costs when the Lakes and Pines Energy Assistance Program cannot reach the family's need. Emergency Services allows Lakes and Pines to assist low-income families facing crisis situations. This program allows Lakes and Pines to help individuals who may have a need outside of our current program model that will still guide them to self-sufficiency, or when our current funding stream has been exhausted. Lakes and Pines is grateful for each donation and appreciates the support.

## SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

The Supplemental Nutrition Assistance Program (SNAP) offers several outreach events throughout the year that the Lakes and Pines SNAP Program Support person has the privilege of facilitating. These events may be held at farmers markets during summer or year-around at churches, health fairs, food shelves and food pantries. Each one of these events is unique in its own way and holds a special place in the hearts of the people who organize and volunteer. These events would not be possible without the help of wonderful, caring volunteers and some very generous business owners who donate their extra, unused space for little or no charge, or just the cost of utilities, to host these events.

Food shelves and food pantries, available with no judgement to whoever shows up and has nutritional needs, will receive help with just a smile and a strong, meaningful welcome. No matter what event is happening, they all have one thing tying them together, the volunteers. Volunteers show up day after day to unload and package truckloads of groceries to be given out and help boost someone's food security by being able to feed their families a little easier.

Volunteers expect nothing, are here to help and will do what needs to be done. At the end of the day, volunteers go home with a very full and happy heart. If you or someone you know would like to volunteer, please call Lakes and Pines 320-679-1800 ext. 4.

**“Everyone has two eyes but rarely does everyone have the same views.”**



## FREE MEAL



Chisago Head Start reminds families that Zion Lutheran Church, 28005 Old Towne Road in Chisago City hosts a free weekly dinner. No reservations required, there is no cost and is served every Monday from 4 to 6 pm. For additional information, please call (651) 775-3367. This Community Meal is possible thanks to dedicated volunteers and the generous financial support of local individuals and businesses, as well as local partner churches: Zion Evangelical Lutheran, Chisago Lakes Lutheran, Trinity Lutheran and First United Methodist. All are Welcome—there is always a place for you at our table.

## HEAD START FUN

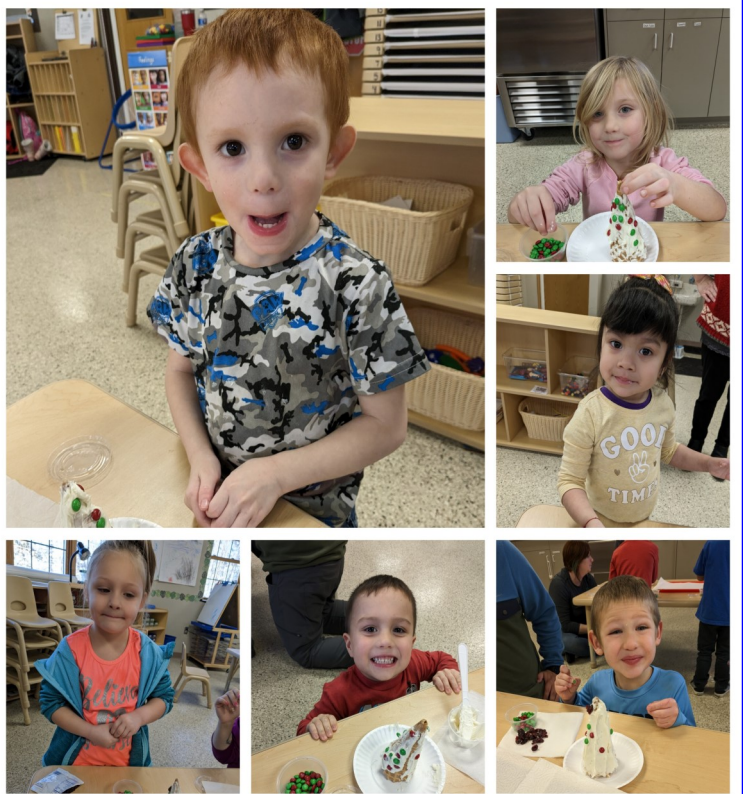
December brought joy to many children and that joy was shown on their faces as they used waffle cones to create trees. In November the children learned about how deciduous trees lose their leaves and how coniferous trees do not; they turned this knowledge into a hands-on project where the children covered a waffle cone with icing and decorated with a variety of items. This project was a great fine motor skills experience for the children as they needed to hold the cone with one hand and put the frosting on with the other, then to use their fingertips to place the items around the tree.



**Pictured in green frame clockwise:** River, Oliver, Aymelia, Timber, Parker and Kinsley.



**Blue frame below, clockwise:** Daimian, Addison, Lilaya, Leo, Weston and Amelia.



Lakes and Pines Community Action Council, Inc. has been serving communities, families and individuals for 57 years. Lakes and Pines serves seven counties in east central Minnesota: Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine. Staff are committed to helping make our communities a better place to live and to improve the lives of the customers that are served.

Lakes and Pines offers a variety of programs including: Head Start, Energy Assistance, Weatherization, Emergency Housing, Housing Rehabilitation, Senior Services, Financial Fitness and Volunteer Income Tax Assistance. In addition, Lakes and Pines may be able to assist in completing applications for Social Security, MNSure or SNAP Food Support. The programs mentioned above are only a few of the programs and assistance offered.

Here is an inside look into the Energy Assistance Program. LIHEAP is the Low Income Home Energy Assistance Program or better known as the Energy Assistance Program (EAP). The EAP program helps low income families and individuals throughout the winter and spring months with heating and electrical costs. Households receive a grant that is sent directly to their utility companies in an effort to help stretch the dollars that are coming into their home.

The EAP program, on average, receives 7,000 applications each season with approximately 6,200 being approved to receive assistance. Anyone interested in applying can do so in a number of ways. Applications can be found on our website at [www.lakesandpines.org](http://www.lakesandpines.org), at food shelves, County Human Services offices or you can call to request one be mailed directly to you at (800)-832-6082. Please contact Lakes and Pines to inquire about Energy Assistance or any other concerns you may be facing, such as furnace repair or replacement.

Unfortunately, at times there is simply not enough funding to help every person walking through the doors. Currently, the Lakes and Pines Energy Assistance Program is facing funding cuts as the program is no longer receiving additional Covid-19 Relief Funds. Energy Assistance grant amounts are much lower than previous years even though heating costs keep rising.

This puts more strain on households, forcing them to make choices they should not have to make, such as having to choose between paying for their energy bills, food, medication or basic needs. However, some good news for households that are approved for Energy Assistance is the crisis amount that households can access in an emergency changed from \$600 to \$1500. Lakes and Pines prides itself on being a hand up, not a hand out, as everyone deserves to be able to have their basic needs met.

To sum up Lakes and Pines, “Our Mission is to build prosperous communities by serving local families and individuals in their pursuit of self-reliance” our Mission Statement says it best. Lakes and Pines staff are dedicated to helping make lives better in our communities, and are just a phone call away to answer questions, assist with applications and provide resources and referrals.

Lakes and Pines main office is located at 1700 Maple Avenue East, Mora, MN 55051 and is open from 6:00 AM to 6:30 PM Monday through Friday. Additional office locations are 39555 Flink Avenue, North Branch, MN 55056 and 221 Elm Avenue, Moose Lake, MN 55767 and are open 8:00 AM to 4:30 PM Monday through Friday.

Please contact Lakes and Pines if you or someone you know are facing a crisis, looking for employment or volunteer opportunities by calling (800) 832-6082 or (320) 679-1800, at [www.lakesandpines.org](http://www.lakesandpines.org) or on Facebook. Lakes and Pines staff are ready and waiting to assist you.

## A DONATION OF WARMTH



The quilters from St. Stephen's Lutheran Church in Braham generously donated a number of handmade quilts. The quilts will be given to people who are currently without housing and also to those moving into new housing.

Donations from community groups and individuals are much appreciated by Lakes and Pines as well as the people receiving these warm and loving gifts. Pictured is just one of St. Stephen's Quilters, Ruth Hagfors, (left) and Lakes and Pines staff Laura W. (right) with one of the many beautiful quilts.

## SUCCESS STORY

Samantha registered for Early Head Start in August of 2022. Her commitment to her son and Head Start has been outstanding—she has not missed any weekly home visits. Before starting Head Start, she was in Recovering Hope, a local residential treatment center. Head Start does an event there every second Tuesday of the month, and that's how we got connected. During this time, she has completed her program, gained complete custody of her son and has signed up for any program that she feels will benefit her family. She follows through with the steps it takes to get things done; even when this means walking to appointments when her car breaks down. The commitment she has to making things better for her son and her is incredible to see. We are proud of you Samantha.



**“Nothing is Impossible.”**

**The word itself says 'I'm possible!' — Audrey Hepburn**

## EARLY HEAD START CENTERS OPEN

Lakes and Pines is excited to announce the Cloquet Early Head Start Center opened on January 4th, 2023. This program serves children ages 16-36 months from the Carlton county area; classrooms will have seven toddlers and two teachers with a program option that will run year round Tuesday through Friday during the Head Start program year and Monday through Friday during the summer months.

In addition to this exciting news, the Chisago Early Head Start Center will be opening as soon as staff are hired and trained. This classroom will serve five children with two teachers and will serve children 16-36 months in the Chisago county area and will follow the same schedule as the Cloquet center listed above. If you would like more information or to inquire on any of Lakes and Pines Head start programs, please call 320-679-1800 option 3.



Call it Financial Wellness, Financial Empowerment, Financial Literacy, or something else altogether. In a nutshell, becoming educated about personal finances is to take an active role in not only living today, but planning for the future.

Everyone should strive to live within their means, with whatever income they have. With the current cost of living, it is becoming more and more difficult to pay for day-to-day living items: housing, electricity, heat, food, telephone, vehicle payments/insurance, water and more; plus the cost of entertainment; eating out, movies, gaming, etc.

When living expenses are higher than household income, one must consider taking on employment, a career boost to a position that pays more, changing from part-time to full-time work, or scaling back on living expenses by tightening down in areas where one may not want to go without, but can get by without the extra expense.

Family Assets for Independence in Minnesota (FAIM): On top of living day-to-day, many Americans long to be able to own a home, buy a reliable vehicle, attend college or start a small business. FAIM is a program helping low-wage earners establish an Individual Development Account (IDA) into which



money is contributed to on a monthly basis as savings. The account holder chooses one asset track as their goal to save toward (home, vehicle, college or small business startup). FAIM is a matched savings project, with the current grant matching 3:1. IDA Account holders must complete no less than 12 hours of Financial Literacy training, as well as no less than ten hours of training specific to the asset track they choose, within a specific time period. The current grant in place has applicants working toward their goals, but no new applications may be taken until further notice. FAIM in the Future: There's still a chance to get on board with the next potential FAIM grant in 2024. In fact, persons may be put on the waitlist. While on the waitlist, people have the opportunity to work on their financial health in the areas of building credit, budgeting to create savings, checking your credit history, using credit wisely, debt management and much more.

Lakes and Pines is a partner in offering FAIM, and is currently working with four households on the current grant while they are in the midst of their saving plan and meeting their financial education goals. Lakes and Pines also provides free support and coaching on various subjects under the umbrella of Financial Literacy. Individuals with questions about FAIM or Financial Literacy are encouraged to call Sandra at 320-679-1800 Ext 1975 to talk about the details and options.

*"To realize the American dream, the most important thing to understand is that it belongs to everybody. It's a human dream. If you understand this and work very hard, it is possible."*

--Cristina Saralegui



# SNAP



The Supplemental Nutrition Assistance Program (SNAP) helps millions of Americans pay for the food they need to keep themselves and their families healthy.

SNAP is NOT welfare, but a source of food assistance for individuals and families. Also known as food stamps, benefits are issued on an EBT card, which is swiped like a credit card.

Free and/or reduced school lunch programs are available for families qualifying for SNAP. With proper, good nutrition children learn better.

For more information on SNAP or application assistance in Aitkin, Pine, Carlton, Chisago, Isanti, Kanabec, and Mille Lacs counties contact Lakes and Pines by phone at: 320-679-1800 or 1-800-832-6082 Option 4  
 Email: [lap@lakesandpines.org](mailto:lap@lakesandpines.org)  
 Website: [www.lakesandpines.org](http://www.lakesandpines.org)



## SNAP Program Income Guidelines

Oct. 1, 2022 - Sept. 30, 2023

Household size	1	2	3	4
Monthly Gross Income up to	\$2,265	\$3,052	\$3,838	\$4,625
Net Income (Seniors/ Disabled) After certain deductions	\$1,133	\$1,526	\$1,920	\$2,313

Add \$787 for each additional member in households that do not include a senior or person with disabilities and \$394 for each additional member in households that do.

SNAP is 100% federally funded through the United States Department of Agriculture. It is not part of the welfare system.

This service is partially funded through a USDA grant awarded by the MN Department of Human Services.

When you receive SNAP you are not taking benefits away from others.



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

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