



Introduction

I would like to take this opportunity to introduce myself to each of you. My name is Denise Stewart and on September 3, 2022 I assumed the role of Executive Director at Lakes and Pines.

I am not new to Lakes and Pines. In September of 2008 I was hired as a Home Visitor in the Early Childhood and Family Development Department, where I worked directly with families and their children. In the fall of 2009 I applied for an open position in the Administration Department and was hired as the Executive Secretary. I was later promoted to the position of the Administrative Assistant to the Executive Director where I worked directly with the Executive Director, Board of Directors and leadership team to ensure organizational excellence, administrative compliance and oversight.

I received my Bachelor’s Degree from the University of California, San Marcos and in 2018 earned a Master’s in Public and Nonprofit Administration from Metropolitan State University. In 2015 I earned my Certified Community Action Professional (CCAP) certification from the National Community Action Partnership.

I have been active in Community Action at both the state and national levels over the last 14 years and currently sit as a Commissioner with the National Community Action Partnership’s CCAP Program. I am passionate about the Promise of Community Action and the Mission of Lakes and Pines. With a focus on the future, the leadership team and I are dedicated to ensuring the organization remains a healthy and strong resource for the members of the community who look to Lakes and Pines for assistance in meeting their family’s needs and reaching their goals. We are committed to adapting to the changing needs of the community and making lasting change to ensure all individuals have the opportunity to prosper.

It was a pleasure to meet many community members at our Annual Meeting on October 3rd. I look forward to working with and meeting many more of you in the near and distant future.



Denise Stewart
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



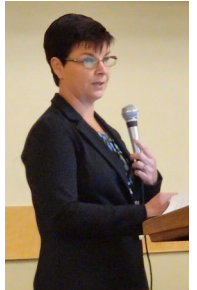
ANNUAL MEETING HIGHLIGHTS

Lakes and Pines held their 58th Annual Meeting on Monday, October 3rd at the Braham Event Center. 70 degree temperatures provided the perfect finishing touch to the evening.

Approximately 100 people, including Lakes and Pines staff, Board Members, legislators and their staff and award recipients accompanied by their family and friends were among the guests.

The evening started with fellowship, registration and the opening of the Silent Auction, followed by a delicious meal catered by the Event Center of roast beef, ham, garlic mashed potatoes and gravy plus all the trimmings, topped off with strawberry shortcake.

Everyone was in complete awe and bewilderment over the evenings entertainment Noah Sonie-magician and mentalist: "Modern Mind Reader" who kept everyone wondering "how did he do that"? One-month-into-her-new-role as Executive Director, Denise Stewart confidently and flawlessly chaired the remainder of the meeting which included delivering a very informative and uplifting message.



Chassidy Lobdell, Administrative Assistant to the Executive Director had the privilege of announcing the highest bidders on all the beautiful Silent Auction items. Thank you to everyone who donated items and to those who purchased them. Board Vice Chairperson, Genny Reynolds and Brad Larson, Board Chairperson, announced and handed out the awards to the following recipients:

- 1. Spirit of Community Award**
East Central Regional Library
- 2. Allies in Action Award**
Chad Sivigny of T-CAM Plumbing
- 3. Volunteer of the Year Award**
Family of the late Gene Anderson
- 4. Volunteer of the Year Award**
Family of the late Mike Robinson
- 5. Roger E. Corbin Award**
Luann Gutzkow

Congratulations to all of you, and many thanks to everyone.





Pine City
North. Nice and close.

Lakes and Pines wrote a grant for the city of Pine City in 2019 for rehabilitation on commercial buildings and owner occupied homes through the Department of Employment and Economic Development (DEED). Business owners were loaned up to \$40,000 for improvements on their buildings and homeowners up to \$25,000. The loans are forgivable over the course of ten years, reducing 10% every year. As long as the property does not change ownership the loan will be forgiven after ten years.

The program was to end September 30, 2022; however, COVID-19 played a huge factor in projects not getting fully completed. This was due to homeowners not allowing contractors to do work inside, materials having large increases in price and materials being on backorder for months. DEED agreed to allow extensions for grants throughout the state of Minnesota so several more buildings could be rehabilitated than what had been completed. The new date for the grant to expire is September 30, 2023.

If you own a home or commercial building in the city of Pine City please call Nicole or Brenda at Lakes and Pines to see if you qualify for rehabilitation or repairs at 320-679-1800 ext. 123 or 133.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

As a new employee, it is so exciting talking with customers to set up an appointment to help them complete the Supplemental Nutrition Assistance Program (SNAP) application. People are always happy to hear this can be done over the phone as they need help but are either embarrassed to ask or don't know how to do it themselves. The anxiety leaves their voice and calm takes over almost immediately.

A recent follow-up call to Sam (name changed), a senior citizen, who had recently qualified for SNAP, just happened to be in the grocery store upon receiving the call. Sam was so happy to have SNAP, for the first time in a year he was able to buy fruit and orange juice and placed those items in his cart first.

Many times friends or family suggest to their loved ones to apply for SNAP. One of the first things they express is their concern that they may be taking away from children and other families, this is not true. Anyone who is likely eligible is encouraged to apply.

Please contact Community Services 320-679-1800 ext. 178 or jackiec@lakesandpines.org

Everyone likes to hear the good, fun and bright side of things, but life is not always positive. Recently we learned of a few struggles and barriers in our systems. Lakes and Pines staff had been working with a young man for about a year who was previously homeless. He was receiving assistance through the HUD Rapid Rehousing program. These program funds were used to place him in his own apartment, keeping him stably housed and off the streets. Funds were also used to pay a portion of his monthly rent and supportive services for his journey to self-sufficiency.

He struggled heavily with mental health. In the few months that Lakes and Pines worked with him, staff witnessed firsthand the barriers and challenges people with Severe and Persistent Mental Illness (SPMI) come up against. These include the lack of resources and help available, to the stigma and poor treatment of individuals. This is often due to the lack of knowledge, understanding, training and limited staffing of professionals and others who work with persons with SPMI. Lakes and Pines recently witnessed the harsh reality of his struggles with the systems.

He had called his Lakes and Pines advocate frantic, on the edge of being suicidal, stating that if things did not change, he would end up killing himself. Lakes and Pines advocates are not trained mental health workers, so on the advice of the customer's case manager, the police were called. The police stated the customer should be brought to the emergency room, but they would go over and check on the situation. Meanwhile, the customer had called the mental health crisis hotline and when the police arrived, the mental health advocate on the phone told the police, over the phone, that they had it under control and asked the police to leave so as to not escalate the situation. The police left. The mental health hotline then decided that the customer was calm enough to end the call.

The customer went to the emergency room as part of his safety plan. When he arrived at the hospital, he was placed in a room where he was left alone for almost an hour before the doctor came in and offered him meds to help calm him. When he refused the meds, the doctor asked him what he would like him to do at this point, as meds were the only thing he could provide. If that is not what he wanted, they did not know exactly how he expected to be helped. The customer became very agitated and panicked as he did not feel like he was being helped or heard and felt like they were talking down or teasing him. He was warned the cops would be called if he did not settle down and he could be arrested or forcefully removed. At this point he left the hospital with no help. With assistance from a Lakes and Pines advocate, phone calls were placed to several mental health facilities, safe beds and counselors/therapists, being told by all that they had no availability; and none in the near future. This situation ended with the customer going through a whole day of channels and professionals, coming out with no help and no better situation. A week later, his housing was lost due to his mental health being out of control and not being able to find the proper help or placement. He is again homeless and has exited the HUD Rapid Rehousing program.

As with all stories there is another side. The other side may sound very different, but that doesn't change the struggle felt by this customer and many others. Severe mental illness is a huge health crisis. Greater MN is suffering from a lack of resources. Lakes and Pines will continue to support our communities by bringing awareness, building partnerships and working towards programming that will continue to help individuals, families and our community have opportunities for happy, healthy lives.



CHORE AND DELIVERY SERVICES

As a result of a lack of funding, Lakes and Pines' was not funded to continue the chore program in the original format, but grocery delivery is going strong. Lakes and Pines seeks to carry out the grants as they are written and do our best to explain when a program has to change or even go away.

There is an equity issue with the way food is able to be obtained by those on some programs like the Supplemental Nutrition Assistance Program (SNAP), formerly food support. Throughout much of the nation, SNAP funds can be used at local stores that accept this form of payment. There are many options for obtaining groceries in this manner except if you attempt to order these goods online. This is when the options become very limited. Not many grocery stores can accept SNAP funds online. What this equates to is people who are homebound and cannot get their groceries except in person are unable to equitably utilize their SNAP funds.

To assist seniors who have this barrier, Lakes and Pines staff are designing new delivery routes that will allow customers to obtain groceries from grocery stores where SNAP funds can be used for online orders. Staff are also looking at plans to grow the delivery routes since the demand for this service will be strong. It is the hope that eventually all online grocery platforms will be able to accept SNAP funds online. Lakes and Pines will bridge this equity gap until they do.

If you know of someone who is homebound, 65 or older and unable to utilize their SNAP benefits, please let Lakes and Pines know. If you would like to assist in the ordering/delivery of groceries please contact Robert by email at roberto@lakesandpines.org or by phone: 800-832-6082 Ext: 1974.

WEATHERIZATION

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.

Weatherization works closely with its companion program, the Energy Assistance Program (EAP), to help permanently reduce the energy bills for low-income households. If your household qualifies, an energy auditor may evaluate your home to determine if weatherization is needed. The auditor will look for opportunities to make your home more energy efficient. Items may include furnace improvements; minimizing infiltration; insulation of attic, walls, and floors and venting of water heaters and heating systems.

On June 30th the weatherization department closed out program year 2021; weatherization staff served 57 households and completed 16 stand-alone jobs. These households included 58 senior citizens, 45 children and 57 disabled clients.

As a reminder, in order to qualify for weatherization, the household must have an approved energy assistance application that is current and have a high fuel consumption or high energy burden. There must also be at least one of the following: household member that is 60 years or older or a child/children under the age of 19 or disabled. Households are automatically eligible if they receive Temporary Assistance for Needy Families (TANF) or Social Security Insurance (SSI).

Contact Candy for more weatherization information at 320-679-1800 ext. 130.

BUILDING RELATIONSHIPS

John (name changed) came to SNAP Employment and Training (E&T) through an internal Lakes and Pines referral. During our first conversation, he expressed doubt at anyone being able to help him, everyone being against him and struggling personally with himself for having gotten into his situation.

Working together, achievable goals were laid out on the table. A large outstanding bill owed to a repair shop to get his vehicle back loomed over his head. Getting his driver's license reinstated was challenging due to multiple agency contacts to clear his status, a fee to pay and then needing to take his behind-the-wheel test. John felt trapped in his rural town without public transportation which contributed to his job search challenges.

Through many phone calls and texts John and the employment counselor continued to work together in helping him learn to utilize email, not only to allow secure enrollment, but to interact with employers posting job openings. Often John would understandably become frustrated, at which time his employment counselor helped him to take a break, breathe, refocus, give himself credit for accomplishments and move forward one step at a time.

After some urging, John agreed to revise and modernize his resume format and content and an updated and accurate document was the result of this hard work. Over a three-month period, with the help of a friend's transportation mode, John got to a larger city some 30 miles from his home. He landed a job with a major employer, working full-time taking all the overtime offered. He utilized fuel support and bus passes through Employment & Training and when necessary walked to and from work. His savings began to grow. He paid off his vehicle and got it released from the garage, passed his driving requirements, which included paying for his behind-the-wheel test and had his license reinstated. John also saved enough money and was able to afford vehicle insurance.

At the time of closing John's SNAP Employment & Training enrollment, he continued to be employed. While John is the one who stepped up to the plate and took steps to move himself into a better situation he expressed appreciation with his statement of, "thank you for your guidance and understanding and support. You have helped me tremendously."

While working with John, a closer relationship was established with county staff by sharing allowable information with his employment counselor so everyone was better informed and communication improved. Building relationships makes for more successful programs and participants.



THANKFUL

No ghosts or goblins and trick-or-treats,
No candy or flowers for your sweets.
No gifts to buy or presents to give,
Just be **THANKFUL** for the life that you live.

HELLO FROM YOUR ENERGY ASSISTANCE TEAM

Energy Assistance staff are now receiving and processing applications for the 2022-2023 winter heating season. The Energy Assistance Program officially opened on October 3rd and runs through May 31st. You can apply at any time during that timeframe. Please send in your applications as soon as possible so staff can get them processed and ready for funding to become available. The funding for primary heat funds are not expected until the end of October, 2022 or beginning of November, 2022. If you have any questions on applying for the Energy Program you can reach us at 800-832-6082 option #2.

WE RALLY AROUND PARENTS (WRAP) PROGRAM

The Early Childhood Resource Coaches in Aitkin, Chisago and Pine counties work with families to identify priorities, find resources and set goals that will help build capacity and strengthen family relationships which will in turn build stronger communities.

In Aitkin county, there are no income limitations to participate in the program. The only qualification is that you live in Aitkin County and have a child or children ages birth to 2nd grade.

In both Chisago and Pine Counties, the criteria are (and you do not need to meet them all):

*Families experiencing lengthy wait time to receive mental health services for families and children birth to kindergarten entrance.

*Families experiencing substantial barriers trying to access local resources and under duress, such as limited transportation, limited income or high stress such as Child Protective Services (CPS) involvement, family system changes, job loss, medical issues or change of residence.

*Children and families at-risk for long-term mental health concerns and/or children with elevated social-emotion screening results (ASQ-SE).

*Families experiencing difficulty accessing services due to strict qualification criteria, such as special education, public health home-visiting, income-based programming, evaluation-based services or insurance eligibility.

Receiving home visits is free. Goals, resources, number and frequency of visits are determined by family need.

For more information on the WRAP program, please call Lisa at 320-679-1800 ext. 140

IMPORTANT TIDBITS OF INFORMATION



Daylight Savings Time ends on Sunday, November 6th so set those clocks **back** one hour

We will be closed the following days in November and December 2022:

Friday, Nov. 11th; Thursday, Nov. 24th; Friday, Nov. 25th; Monday, Dec. 26th

We will be closed the following days in January 2023:

Monday, Jan. 2nd and Monday, Jan. 15th

MNSURE OPEN ENROLLMENT

Open Enrollment for Health Coverage through MNSure starts on November 1, 2022. Lakes and Pines has Certified Navigators on staff to help you apply. Call (320) 679-1800 or (800) 832-6082 and press option 4 to schedule your appointment.

Here are some key points taken from the MNSure bulletin dated 9/20/2022 to be aware of this open enrollment season.

There is good news this year for Minnesotans purchasing insurance through MNSure.

The expanded tax credits first made available in 2021 were extended through 2025. That means: Middle-income Minnesotans (who couldn't access tax credits before) can continue to do so this year. This benefit is especially important for many Minnesotans who are nearing retirement.

All Minnesotans purchasing insurance on MNSure will be able to find a plan for no more than 8.5% of their household income.

Those who were receiving tax credits before will continue to see more generous subsidies.

MNSure offers a range of choices for consumers.

For 2023, all current health and dental insurance companies are returning to partner with MNSure, which means if consumers are happy with their current plan, they can stick with it.

This year, MNSure is adding an additional dental insurance company (Guardian), meaning more choices for consumers.

Every county will have at least two insurers to choose from, most will have three.

Insurance rates are not what Minnesotans actually pay in practice. Consumers can save money on their health coverage by using MNSure.

At least 3 in 4 uninsured Minnesotans are eligible for financial help that would lower the cost of buying health insurance, either through tax credits for a private plan through MNSure or no or low-cost coverage through Medical Assistance or MinnesotaCare.

Most people who enroll through MNSure (60%) receive tax credits that lower their health care costs.

For 2022, the average annual savings is about \$6,100 per household.

Minnesotans who receive tax credits will save **\$560/month (\$6,700/year)**, on average, when they enroll in a private plan for 2023 through MNSure.

MNSure's [scenario packet](#), found at www.mnsure.org illustrates potential savings available to consumers in different areas of the state for 2023 coverage. The scenarios offer clear examples of how tax credits through MNSure can lower health care costs.

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*Wishing you all a very Merry and Bright,
Prosperous and Healthy Holiday Season.*



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Free help is available. MNSure can connect Minnesotans with an assister who can walk them through the entire process, from start to finish.

MNSure offers FREE help with the application and enrollment process through the statewide networks of certified navigators and brokers.

Brokers and navigators can help individuals and families apply for the first time, make changes or renew coverage.

Working with a broker or navigator and applying through MNSure is the best way for consumers to make sure they're accessing all the financial help they may qualify for.

Open enrollment is coming soon!

MNSure's annual open enrollment period begins on November 1, 2022 and runs through January 15, 2023. The deadline for coverage beginning January 1, 2023 is December 15, 2022.

Starting in mid-October, consumers will be able to visit MNSure.org to preview insurance plans, compare options, and see what savings they may qualify for. For more information, questions or assistance please contact Joan at 320-679-1800 ext. 1906.

WHAT'S IN YOUR CAREGIVING TOOLBOX?

Respite Care



As a caregiver, making time for yourself is a great way to manage stress, and it's essential for every caregiver. You need to have time off from your caregiver role to decompress and reenergize. Even short breaks help.

We know as a caregiver you have to have many tools in your toolbox, and if respite care isn't in there it should be.

In-person sessions are available twice each month in Pine City, Mora, Braham and North Branch. Regularly scheduled friendly phone calls are available too.

Respite services are for people 60 and older. Volunteers are needed for in-person respite. Contact Kelly G. at 320-679-1800 ext. 1902 or email Kellyg@lakesandpines.org for more information.

A typical in-person session offers:

- ◆ Safe Socialization
- ◆ Gentle chair exercise
- ◆ Brain-stimulating activities and crafts
- ◆ Conversations
- ◆ Friendships
- ◆ Local Resource sharing

These services are funded in part under contract with the Central Minnesota Council on Aging as part of the Older Americans Act. Additional funding is provided through donations and participants' cost-sharing opportunities.



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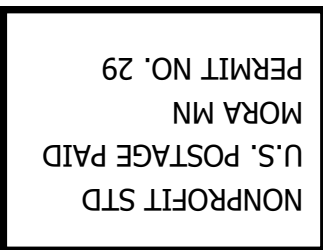
Please take a moment to review your address label and notify Lakes and Pines of any appropriate corrections.

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

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



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1700 MAPLE AVE E
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